

BYLAWS  
OF  
MISSOURI PROFESSIONALS MUTUAL

ARTICLE I – OFFICES

The principal office of the Association shall be located in the State of Missouri, as the Board of Directors may designate. The Board of Directors may change the location of the principal office of the Association and may, from time to time, designate other offices within or without the State as the business of the Association may require.

ARTICLE II – MEMBERS

1. DEFINED, CONDITIONS, AND VOTING RIGHTS.

Membership in the Association shall be limited to healthcare professionals licensed in the State of Missouri, hospitals and other entities authorized to be insured by the Association under Chapter 383 RSMo. All references to RSMo. shall be to any such statute as amended from time to time. The term “insured” and “member” may be used interchangeably throughout these Bylaws unless the context indicates otherwise. Admission to the Association and the issuance of insurance coverage shall be at the sole discretion of the Association.

Each member shall be entitled to one vote on all matters submitted to the members, provided such member is an insured at the time of such vote and provided further that such member’s policy of insurance shall then be in effect.

Notwithstanding the termination, voluntary or involuntary, of any policy of insurance issued to any member, such person or entity shall remain a member of the Association until the end of the policy period as such appears on the declaration page of any policy of insurance of the Association issued to any such person or entity. Such person or entity shall remain liable for operating assessments and special assessments that may be charged during such policy period. Upon the later of (i) the termination and nonrenewal of a member’s policy of insurance through the Association, or (ii) the expiration of the policy period for a policy of insurance formerly maintained by a member, a person or entity shall cease to be a member of the Association. In addition, a member shall be deemed to be a former member upon the issuance of an extended

reporting endorsement to such member. Notwithstanding anything herein to the contrary, any member with respect to whom or which a policy of insurance has been terminated, whether by voluntary or involuntary events, shall be conclusively determined to be a member only and solely for the purposes of assessment as provided herein and accordingly shall not have any rights including but not limited to the right to vote or any rights to any distributions to members hereunder.

UPON BECOMING A MEMBER OF THE ASSOCIATION, EACH MEMBER THEREBY EXPRESSLY WAIVES THE RIGHT TO ASSERT ANY CAUSE OF ACTION AGAINST THE ASSOCIATION, ITS MEMBERS, DIRECTORS, OFFICERS, EMPLOYEES OR AGENTS, INCLUDING BUT NOT LIMITED TO THE BOARD OF DIRECTORS AND/OR ANY COMMITTEE, AND ANY OTHER PERSONS, WHICH MAY ARISE FROM THE CANCELLATION OR NON-RENEWAL OF SUCH MEMBER'S INSURANCE COVERAGE, THE SUSPENSION OF SUCH MEMBER'S MEMBERSHIP IN THE ASSOCIATION, OR THE TERMINATION OF BOTH COVERAGE AND MEMBERSHIP, INCLUDING BUT NOT LIMITED TO ANY CAUSE OF ACTION FOR DEFAMATION, INVASION OF PRIVACY OR OTHER TORTIOUS ACT ARISING OUT OF INVESTIGATIONS, HEARINGS, OR DETERMINATIONS OF THE BOARD OF DIRECTORS, ANY COMMITTEE, OR ANY INDIVIDUAL DIRECTOR, OFFICER, OR AGENT OF THE ASSOCIATION, AND EACH SUCH MEMBER HEREBY RELEASES AND HOLDS HARMLESS THE FOREGOING PERSONS FROM ANY AND ALL SUCH CAUSES OF ACTION.

For purposes of these Bylaws, assessments, and all other purposes, unless otherwise expressly stated, a member whose membership in the Association is terminated, either voluntarily or involuntarily, and who is subsequently readmitted to membership in the Association shall be deemed a new member and shall not be credited for its prior period(s) as a member, except any balance in its record of paid surplus.

## 2. RELIANCE ON APPLICATIONS.

Insurance coverage is conditional upon the truth of the representations contained in applications for membership and insurance. Insurance coverage is provided in reliance upon the particulars and statements contained in the application. Any submission or omission of information in or from the application shall be deemed continuing unless corrected in writing by

the member. In the event that an application contains any untrue material representations or fails to state or omits material facts, even though such representations, failures to state, or omissions are innocently made, the Association shall have the right to cancel, retroactive to the date thereof, any insurance coverage, endorsement, or policy issued pursuant to such application. In lieu of cancellation the Association may elect to charge and recover from the applicant additional assessment amounts based upon a corrected application or additional information provided. For purposes of this paragraph, the term "application" shall include both the original application for membership and insurance and each and every application for renewal of insurance submitted by any member to the Association. The power to cancel set out in this Section is in addition to and not in limitation of the authority provided by Section 4 of this article and the terms of the insurance policies. Cancellation under this Section 2 shall have the same meaning, incidents and consequences as cancellation under Section 4. The Association shall be entitled to recover from the applicant (or member) all funds expended on such applicant's (or member's) behalf attributed to losses and loss adjustment expenses attributable to claims.

3. CLASSES OF MEMBERSHIP.

The Association shall have classes of members as provided on Exhibit A.

4. TERMINATION OF MEMBERSHIP AND CANCELLATION OF INSURANCE.

The Association shall have the unlimited and absolute right to cancel all or part of any insurance coverage, endorsement, or policy, and/or terminate both coverage and membership at the Association's sole discretion, without cause, a showing of good faith, or notice. By applying for and continuing its membership, each member acknowledges that there is no restriction of any kind on this discretion of the Association.

5. DISPOSITION OF UNEARNED ASSESSMENTS.

All assessments the Association receives from a member whose membership has been terminated either voluntarily or involuntarily, shall be retained by the Association, except regular assessments which may be refunded on a prorated or short rated basis.

6. ANNUAL MEETING.

The annual meeting of the members shall be held on the fourth Thursday in April commencing in the year 2004 at the principal office of the Association or at such site, date and time as may be designated by the President, to receive, consider and act upon the report of the Board of Directors and of the administrative personnel of the Association, and to elect after the

expiration of the initial terms a successor or successors to fill any vacancy or vacancies on the Board of Directors, and to conduct any other business as may properly come before the meeting.

7. SPECIAL MEETING.

Special meetings of the members may be called by the President or the Board of Directors and may be held at such times and places as may be designated by the President or the Board of Directors provided that at least three (3) days notice shall be given by the Secretary of the Association to each member. Notice given by mail shall be deemed to be delivered when deposited in the United States Mail, addressed to the last known business address of the member, with postage thereon prepaid.

8. QUORUM.

Seventy-five percent (75%) or more of the members entitled to vote, present by their representatives or by proxy, shall constitute a quorum at a meeting of the members, and the act of the majority of such quorum present at such meeting shall be the act of the Association. If there is less than a quorum present at such meeting, a majority of the members so present by their representatives may adjourn the meeting from time to time without further notice to a specified date not longer than ninety (90) days after such adjournment. If a quorum shall be present at the reconvening of the meeting, any business may be transacted then which might have been transacted at the time and place for which notice was originally given without the giving of further notice.

9. PROXIES.

A member may, at any annual or special meeting, vote either in person by its representative or by proxy executed in writing by the member or its duly authorized attorney in fact. Such proxy shall be filed with the Secretary of the Association before or at the time of the meeting. No proxy shall be valid after eleven (11) months from the date of execution unless otherwise provided in the proxy.

10. WAIVER OF NOTICE.

Any notice required by these Bylaws may be waived by the members entitled thereto by signing a waiver of notice before or after the time of such meeting and such waiver shall be deemed equivalent to the giving of such notice.

Any and all such notices may be waived by attendance at any meeting except when a member attends a meeting for the express purpose of objecting to the transaction of any business

because the meeting was not lawfully called or convened. Notice of meetings need not state the business to be transacted or the purpose thereof unless otherwise required by statute.

In lieu of attending a meeting place, members may participate in meetings through the use of telephone conference call or similar form of communication whereby all persons participating in the meeting can hear each other.

The members may take any action without convening a meeting through the use of a unanimous written consent. The consent to the action taken must be in writing, must set forth the action so taken and must be executed by each member through its chief executive officer or his designee. The consent shall have the same force and effect as a unanimous vote at any meeting duly held and may be certified as such. The Secretary of the Association shall file unanimous written consents with the minutes of the meetings of the members.

#### 11. EXPENSES OF COLLECTION.

A member agrees to pay to the Association expenses of litigation and reasonable attorneys' fees should any amounts due the Association, including any assessments, be placed in the hands of an attorney for collection by the Association. This obligation on the part of members shall be continuing and shall apply to members which are no longer members at the time collection is sought by the Association.

### ARTICLE III – BOARD OF DIRECTORS

#### 1. GENERAL POWERS, NUMBER AND TERM.

The power and authority to manage and direct the property, affairs and business of the Association shall be vested in a Board of Directors consisting of three (3) persons who shall be the initial Directors as provided in the Articles of Association. After the expiration of the initial terms of the initial Directors, the Directors shall be elected by the members or otherwise designated in accordance with these Bylaws and the nominees receiving the greatest number of votes shall be elected.

The initial Directors shall serve for the initial terms as provided in the Articles. Following the expiration of the initial terms of the initial Directors, the successor Directors shall be elected by the members as provided herein for successive five (5) year terms.

2. REMOVAL.

Any director, with the exception of initial directors may be removed by the members whenever, in their collective judgment, the best interests of the Association will be served thereby. Such removal shall require a two-thirds (2/3) vote of a quorum at any regular or special meeting of the members.

3. ANNUAL MEETING.

The Board of Directors shall, as soon as feasible after each regular annual meeting of the members, meet and organize. Such directors shall elect from their members a Chairman who shall be a member of the Board. Such directors shall also elect a President and such other officers as the Board of Directors shall deem appropriate, each of whom shall serve for a terms of one year, or until his or her successor is elected and qualified.

4. SPECIAL MEETING.

Special meetings may be called by the Chairman or the President at any time on reasonable notice, and shall be called by the President within fourteen (14) days of receipt of written notice therefore by one-third (1/3) of the members of the Board.

5. QUORUM.

At any regular or special meeting of the Board of Directors, a quorum shall constitute a majority of the members of the Board of Directors and the acts of the majority of such quorum present at any such meeting shall be the act of the Board of Directors.

6. VACANCIES.

Any vacancy occurring in the Board of Directors between annual meetings of the members shall be filled by a vote of the remaining members of the Board of Directors; provided however, that any person so elected to fill such a vacancy shall serve for a term expiring on the same date as the directors unexpired term.

7. COMMITTEES.

Committees may be appointed by the Chairman of the Board for such purposes as circumstances warrant. A committee shall limit its activities to the purpose for which it was appointed and shall have no power to act except as directed by the Chairman. At the annual meeting following its appointment, any such committee shall stand discharged. Any such committee shall have at least one member of the Board of Directors as its chairman and may

have such other persons, either members of the Board of Directors or other persons, as the Chairman of the Board may appoint.

8. NOTICE, WAIVER OF NOTICE, AND TELEPHONIC COMMUNICATIONS.

Notice of any special meeting shall be given at least five (5) days prior thereto in writing delivered personally, or mailed to each director or committee member. Notice given by mail shall be deemed to be delivered when deposited in the United States Mail, addressed to the last known business address or residence address of the director or committee member, with postage thereon prepaid. Any and all such notices may be waived in writing or be attendance at any meeting except when a director or committee member attends a meeting for the express purpose of objecting to the transaction of any business because the meeting was not lawfully called or convened. Notice of meetings need not state the business to be transacted nor the purpose thereof.

In lieu of attending a meeting place, director and committee members may participate in Board or committee meetings through the use of telephone conference call or similar form of communication whereby all persons participating in the meeting can hear each other.

The Board of Directors or any committee may take any action without convening a meeting through the use of a unanimous written consent. The consent to the action taken must be in writing, must set forth the action so taken and must be executed by each member of the Board or the committee taking the action. The consent shall have the same force and effect as a unanimous vote at any meeting duly held and may be certified as such. The Secretary of the Association shall file unanimous written consents with the minutes of the meetings of the Board of Directors or the committee.

9. COMPENSATION FOR SERVICES.

The directors and members of committees may receive compensation for their services as provided by a committee of the Board of Directors and shall be allowed expenses of attendance, if any, for attendance at any meeting of the Board of Directors or committee meetings. Nothing contained herein shall be construed to preclude a director or committee member from serving the Association in any other capacity and receiving compensation therefor.

10. RESIGNATION.

A director may resign at any time by giving written notice to the Board, the President or the Secretary of the Association. Unless otherwise specified in the notice, the resignation shall

take effect upon receipt thereof by the Board or such officer, and the acceptance of the resignation shall not be necessary to make it effective.

11. PRESUMPTION OF ASSENT.

Any director of the Association or committee member shall be presumed to have assented to the action taken on any Association matter at a Board of Directors meeting or committee meeting at which he is present, unless his dissent shall be entered into the minutes of the meeting, or unless he shall file his written dissent to such action with the Secretary of the meeting before the adjournment thereof. A director or committee member who voted in favor of any such action may not so dissent.

#### ARTICLE IV – OFFICERS

1. NUMBER.

The officers of the Association shall be a President, a Secretary, and a Treasurer, each of whom shall be elected by the directors. Other officers and assistant officers as may be deemed necessary may be appointed by the President and assigned such duties as the president shall deem advisable to the person or persons so appointed. The offices of Secretary and Treasurer may be held by the same person, in which case the office shall be known as Secretary-Treasurer.

2. ELECTION AND TERM OF OFFICE.

The officers of the Association to be elected by the directors shall be elected annually at the first meeting of the directors shall be elected annually at the first meeting of the directors held after each annual meeting of the members. Each officer shall hold office until his successor is duly elected and qualified or until his death or until he resigns or is removed in the manner hereinafter provided.

3. REMOVAL.

Any officer or agent elected or appointed by the directors may be removed by the directors whenever in their judgment the best interests of the Association would be served thereby, but such removal shall be without prejudice to the contract rights, if any, of the person so removed.

4. VACANCIES.

A vacancy in any office because of death, resignation, removal, disqualification or otherwise, may be filled by the directors for the unexpired portion of the term.

5. PRESIDENT.

The President shall be the principal executive officer of the Association and, subject to the control of the directors, shall in general supervise and control all of the business and affairs of the Association. He may sign, with the Secretary or any other proper officer of the Association thereunto authorized by the directors, any deeds, mortgages, bonds, contracts, or other instruments which the directors have authorized to be executed, except in cases where the signing and execution thereof shall be expressly delegated by the directors or by these Bylaws to some other officer or agent of the Association, or shall be required by law to be otherwise signed or executed; and in general shall perform all duties incident to the office of President and such other duties as may be prescribed by the directors from time to time. Upon termination as President, the person holding the office of President shall cease to be a director.

6. SECRETARY.

The Secretary shall keep the minutes of the Association's members' meetings and of the director's meetings in one or more books provided for that purpose, see that all notices are duly given in accordance with the provisions of these Bylaws or as required, be custodian of the Association's records and of the seal of the Association and keep a register of the post office addresses of each member which shall be furnished to the Secretary by such member, and in general perform all duties incident to the office of Secretary and such other duties as from time to time may be assigned to him or her by the President or by the directors.

7. TREASURER.

If required by the directors, the Treasurer shall give a bond for the faithful discharge of his duties in such sum and with such surety or sureties as the directors shall determine. He shall have charge and custody of and be responsible for all funds and securities of the Association; receive and give receipts for moneys due and payable to the Association from any source whatsoever, and deposit all such moneys in the name of the Association in such banks, trust companies or other depositories as shall be selected in accordance with these Bylaws and in general perform all of the duties incident to the office of Treasurer and such other duties as from time to time may be assigned to him or her by the President or by the directors.

8. SALARIES.

The salary of the President shall be fixed from time to time by the directors. No officer shall be prevented from receiving a salary by reason of the fact that he is also a director of the Association.

9. DELEGATION.

If an officer shall be absent or an office vacant for any reason, the Board of Directors may delegate the powers or duties of such officer to any other officer or to any director.

ARTICLE V – INSURANCE

1. POLICIES OF INSURANCE.

The Association may provide policies of liability insurance, including medical malpractice insurance, with such limits of liability as it shall determine.

2. REINSURANCE.

If the President deems it advisable, the Association may transfer risks covered by the Association to other insurance companies, obtain reinsurance on the same, or provide reinsurance for the risks of other insurers.

3. SATISFACTION OF JUDGMENTS.

The Association shall, within three hundred sixty five (365) days of finality on appeal of any judgment rendered against the Association or any member thereof, satisfy said judgment under the applicable policy to the extent of the applicable insurance coverage.

4. INCORPORATION INTO POLICIES.

These Bylaws are incorporated by reference into the policies issued to members.

ARTICLE VI – ASSESSMENTS AND DIVIDENDS

1. UNIFORMITY OF ASSESSMENT.

Assessments shall be uniform within the class of membership; however, adjustments may be made so as to differentiate for a member's location, practice area, years of experience, loss history, facilities available, continuing membership in the Association, loss experience, and other

underwriting factors as determined by the Association. Adjustments may be made for special coverage. Any differentiations shall be uniform for all members of the same class.

2. INITIAL ASSESSMENT.

The initial assessment for each member shall be One Hundred Dollars (\$100.00), which each initial member has paid into the Association prior to the filing of the Articles of Association with the Director of Insurance, State of Missouri, and which each new member shall pay prior to admission.

3. REGULAR ASSESSMENTS.

Regular assessments of members of the Association shall be made monthly, quarterly, semiannually, or annually, as the Association shall determine. Regular assessments shall be determined by the Association based upon the actual, expected, or anticipated costs of providing insurance and operating the Association's business during the period covered by the assessment, the requirement of any reinsurers with which the Association reinsures its risks, if any, and its underwriting procedures which may specifically take into consideration member's loss experience. Regular assessments may also be known as premiums.

4. OPERATING AND/ OR SPECIAL ASSESSMENTS

Operating and/or special assessments may be levied from time to time upon members in accordance with the Articles of Association, as may be amended from time to time, by the Association without limitation as to frequency. Any such operating and/or special assessment shall be apportioned among and levied upon the members who are members on the date of any such levy in an amount equal to the amount of any such operating or special assessment as determined by the Association in the Association's discretion times a fraction, the numerator of which is the amount of such member's annualized regular assessment determined as of the date of the levy of any such operating or special assessment (or the most recent date for which a regular assessment was paid in the case of members whose insurance is no longer in effect) and the denominator of which is the total amount of annualized regular assessments of all regular assessments collected by the Association determined as of the date of the levy of any such operating or special assessment (or the most recent date for which a regular assessment was paid in the case of members whose insurance is no longer in effect). Operating and/or special assessments of the Association shall only be levied upon a determination by the Association that such operating and/or special assessments shall be necessary to cover losses and expenses

incurred in the operation of the Association or necessary to maintain or restore the Association's assets, solvency or surplus.

5. APPLICATION OF ASSESSMENT TO MEMBERS AND FORMER MEMBERS

Initial, regular, operating and special assessments shall apply to all members so long as they are a member upon the date of the levy of such assessment. No assessments, including but not limited to any initial assessment, any regular assessment, any operating assessment or any special assessment shall apply to former members.

6. PAYMENT OF ASSESSMENTS

The Association shall give notice of assessments to each member at the address as it appears on the records of the Association. All initial and regular assessments shall be due in accordance with the terms of any notice provided to the member. All operating and special assessments shall be due and paid to the Association upon receipt of said notice.

7. DIVIDENDS

Dividends may be paid to members who at the time such dividends are declared are insureds with the company and with respect to which policies of insurance are then in effect ("eligible members") in accordance with resolutions passed and declared by a majority of the Board of Directors. However, any such dividend may be paid only when there exists a positive surplus of the Association. If approved, such dividends shall be declared and distributed in a fair and equitable manner and shall be apportioned among and paid to the eligible members proportional to the rate of each such eligible member's regular assessment determined as of the date of the declaration of the dividend compared to the sum of the regular assessments of all such eligible members determined as of the date of the declaration of the dividend and shall comply with all laws, rules and regulations applicable thereto.

ARTICLE VII – INDEMNIFICATION OF DIRECTORS,  
OFFICERS AND EMPLOYEES

Each present or former director, officer, advisory board member or employee (hereinafter referred to as Indemnitee) of Missouri Professionals Mutual, (hereinafter referred to as Indemnitor) shall be Indemnified by Indemnitor and held harmless against all expenses (including attorneys' fees), judgments, fines, penalties, interest and amounts paid in settlement

arising from any action, suit, proceeding or claim arising from exercise of his duties. Indemnification hereunder shall not exclude but in fact is in addition to, any rights of indemnification to which Indemnitee may be entitled under any other articles, bylaw, agreement, vote of members or directors or by operation of law, nor shall it preclude Indemnitor from purchasing and maintaining insurance with equivalent or greater protection than herein.

All indemnification granted hereunder shall also inure to the benefit of Indemnitee's heirs, executors and administrators.

#### ARTICLE VIII – AMENDMENTS

The Bylaws may be amended or repealed by a vote of a majority of the Board of Directors at any regular or special meeting, or by the written consent of the Board members.

#### ARTICLE IX – FISCAL YEAR

The fiscal year of the Association shall be a calendar year.

#### ARTICLE X – SEAL

The seal of the Association shall be in the form of a circle and shall have inscribed thereon the name of the Association and the word, "Missouri". The form of the seal of the Association may be changes from time to time by the Board of Directors.

#### ARTICLE XI – NOTICE

Whenever any notice is required to be given pursuant to these Bylaws, the Articles of Association or the laws of the State of Missouri, a written waiver thereof signed by the person or persons entitled thereto, whether before or after the time stated, shall satisfy such requirement of notice.

#### ARTICLE XII – GENDER

As used in these Bylaws, the masculine shall include the feminine and vice versa whenever the context so requires.

Exhibit A.

Medical Professional Liability  
Standard Physicians and Surgeons Program  
Pricing Indication as of January 31, 2003

**MO – State of Missouri  
Proposed Class Plan**

<i>C.SC Code</i>	<i>Specialty Description</i>
<b><u>Proposed Class 1A</u></b>	
80254	Allergy
80256	Dermatology – No Surgery
80237	Diabetes – No Surgery
80238	Endocrinology – No Surgery
80240	Forensic and Legal Medicine – No Surgery
80243	Geriatrics – No Surgery
80259	Neoplastic Diseases – No Surgery
80262	Nuclear Medicine
80248	Nutrition – No Surgery
80233	Occupational and Industrial Medicine
80263	Ophthalmology – No Surgery, No Laser
80234	Pharmacology – Clinical
80236	Public Health – No Surgery
<b><u>Proposed Class 1B</u></b>	
80271	Diabetes – Minor Surgery
80241	Gastroenterology – No Surgery
80231	General Preventative Medicine
80244	Gynecology – No Surgery
80232	Hypnosis – No Surgery
80258.1	Laryngology – No Surgery
80260	Nephrology – No Surgery
80264	Otology – No Surgery
80265	Otorhinolaryngology – No Surgery
80235	Physiatry, Physical Medicine & Rehabilitation
80249	Psychiatry – No ECT
80250	Psychoanalysis – No Surgery
80251	Psychosomatic Medicine – No Surgery
80177	Residents – No Surgery
80179	Retired Physician
80252	Rheumatology – No Surgery
80247	Rhinology – No Surgery
80145.1	Urology – No Surgery

Medical Professional Liability  
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Pricing Indication as of January 31, 2003

**MO – State of Missouri  
Proposed Class Plan**

<i>C.SC Code</i>	<i>Specialty Description</i>
<b><u>Proposed Class 1</u></b>	
80255	Cardiovascular Disease – No Surgery
80282	Dermatology – Minor Surgery
80420	Family or General Practice (no Obstetrics) – No Surgery
80246	Infectious Diseases – No Surgery
80257	Internal Medicine – No Surgery
80266	Pathology – No Surgery
80268	Physicians NOC – No Surgery
80269.2	Pulmonary Disease – Minor Surgery
80269.1	Pulmonary Disease – No Surgery
<b><u>Proposed Class 2A</u></b>	
80102.12	Emergency Medicine (no hospital ER) – No Surgery
80274	Gastroenterology – Minor Surgery
80245	Hematology – No Surgery
80261	Neurology – No Surgery
80292	Pathology – Minor Surgery
80267.1	Pediatrics – No Surgery
80162	Psychiatry – with ECT
80253	Radiology – Diagnostic – No Surgery
80419	Radioopaque Dye Injection
80102.11	Urgent Care, No hospital ER – No Surgery
80145.2	Urology – Minor Surgery (no implants)

Medical Professional Liability  
Standard Physicians and Surgeons Program  
Pricing Indication as of January 31, 2003

**MO – State of Missouri  
Proposed Class Plan**

<i>C.SC Code</i>	<i>Specialty Description</i>
<b><u>Proposed Class 2B</u></b>	
80281	Cardiovascular Disease – Minor Surgery
80472	Dermatology – Hair Transplants or Minor Plastic Surgery
80272	Endocrinology – Minor Surgery
80276	Geriatrics – Minor Surgery
80277	Gynecology – Minor Surgery
80258.2	Laryngology – Minor Surgery
80285	Laryngology – Minor Surgery
80286	Neoplastic Diseases – Minor Surgery
80289	Ophthalmology – Minor Surgery (incl. Laser)
80290	Otology – Minor Surgery
80291	Otorhinolaryngology – Minor Surgery
80993	Podiatry
80270	Rhinology – Minor Surgery
80114	Surgery – Ophthalmology
<b><u>Proposed Class 2</u></b>	
80437	Acupuncture
80151	Anesthesiology
80422	Angio/Arterio Catheterization
80421	Family or General Practice (no Obstetrics) – Minor Surgery
80278.1	Hematology – Minor Surgery
80279	Infectious Diseases – Minor Surgery
80283	Intensive Care Medicine
80284	Internal Medicine – Minor Surgery
80474	Neonatology – No Surgery
80287	Nephrology – Minor Surgery
80267.2	Pediatrics – Minor Surgery
80294	Physicians NOC – Minor Surgery
80280	Radiology – Diagnostic – Minor Surgery
80425	Radiology – Therapeutic – Minor Surgery
80165	Radiooncology
80278.2	Surgery – Hematology
80145.31	Surgery – Urological (no implants)

Medical Professional Liability  
Standard Physicians and Surgeons Program  
Pricing Indication as of January 31, 2003

**MO – State of Missouri  
Proposed Class Plan**

<i>C.SC Code</i>	<i>Specialty Description</i>
<b><u>Proposed Class 3</u></b>	
80115	Surgery – Colon and Rectal
80157	Surgery – Emergency Medicine
80104	Surgery – Gastroenterology
80423	Surgery – General/Family Practice (no obstetrics)
80143.1	Surgery – General/NOC (no laproscopy)
80105	Surgery – Geriatrics
80106	Surgery – Laryngology (no elective plastics)
80108	Surgery – Nephrology
80158	Surgery – Otology (no elective plastic)
80159	Surgery – Otorhinolaryngology (no elective plastic)
80160	Surgery – Rhinology (no elective plastic)
80145.32	Surgery – Urological (incl. Implants)
<b><u>Proposed Class 4</u></b>	
80103	Surgery – Endocrinology
80117	Surgery – General/Family Practice (up to 40 OB Procedures)
80143.2	Surgery – General/NOC (with laproscopy)
80167	Surgery – Gynecology
80169	Surgery – Hand
80155	Surgery – Otorhinolaryngology (incl. Elective plastic)
<b><u>Proposed Class 5</u></b>	
80166	Surgery – Abdominal
80170	Surgery – Head and Neck
80176	Surgery – Orthopedic (no skull or spine)
80293	Surgery - Pediatric

<b><u>Proposed Class 6</u></b>	
80141	Surgery – Cardiac
80150	Surgery – Cardiovascular Diseases
80154	Surgery – Orthopedic (incl. Skull or spine)
80156	Surgery – Plastic NOC
80146	Surgery – Vascular
<b><u>Proposed Class 7</u></b>	
80144	Surgery – Thoracic
80171	Surgery – Traumatic
<b><u>Proposed Class 8</u></b>	
80168	Surgery – Obstetrics
80153	Surgery – Obstetrics and Gynecology
<b><u>Proposed Class 9</u></b>	
80152	Surgery - Neurology