

AMERICAN HOME ASSURANCE COMPANY
PSYCHOANALYST PROFESSIONAL LIABILITY
Occurrence Rating Rules

1. **Coverage:** All coverages are written on an occurrence basis. For details of coverage, please refer to the policy form.
2. **Limits of Liability:** Manual rates provide a basic professional liability limit of \$1,000,000 each occurrence and \$3,000,000 aggregate, as well as \$5,000 for Administrative Hearing coverage, and \$10,000 for Corporate Identity Protection coverage. The standard coverage provides for one limit to apply to all persons listed under a single policy. When a corporation or partnership is also covered, the organization shares in the limit of liability with the Named Insured.
3. **Classification Procedure:** Classifications are based on the territory in which the insured practices.
4. **Rating Procedure:**
 - Individual** Each individual psychoanalyst receives a basic rate which is based on the location of the practice.
 - Corporation/Partnership** An insured's professional corporation or partnership may be added as an additional insured, sharing the same individual insured's limits of liability, included automatically at no charge.
 - Landlord** Landlord may be added as an additional insured at an additional charge of 20% of policy premium.
 - Additional Insured** An additional insured may be added at an additional charge of 20% of policy premium.
5. **Deductibles:** \$0
6. **Rating Modifications:** The manual rates for insureds may be modified by the following credit/debits:

Discounts:

Part-time Practice: Each individual practicing 20 hours or less per week will be charged 50% of the full-time premium rate for psychoanalysts.

Risk Management: Each individual who has attended a risk management seminar in the last 12 months or participated in continuing education program will receive a Credit of 10%

Training: Psychologists who have completed training and are licensed to practice as a Psychoanalyst, but are not trained or licensed as a Medical Doctor, will receive a Credit of 20%.

Schedule Rating:

SCHEDULE OF DEBITS (+) / CREDITS (-)

The manual rates for Psychoanalysts may be modified by the following credits/debits, subject to a maximum modification of -25%/ +25%, to recognize risk characteristics that are not reflected in the otherwise applicable rate. All modifications applied under this schedule rating are subject to periodic review. The modifications shall be based on one or more of the following considerations:

- **Association Membership** +-5%
 Insureds that are not members of the following associations; American Psychoanalytic Association APsAA, American Academy of Psychoanalysis and Dynamic Psychiatry AAPDP, American Society of Psychoanalytic Physicians ASPP, Program is endorsed by these associations, which provide training and continuing education for Psychoanalysts. Rates contemplate that the Psychoanalyst is a member of one of these associations.
- **Use of Prescription Medication**

Use of prescription medication by a psychoanalyst has not traditionally been part of psychoanalytic therapy and the rate assumes minimal use of prescription medication. The purpose is to recognize the increased exposure due to use of prescription medication in an individual Psychoanalysis practice as follows:

Use of Prescription Medication based on % of Annual Patient Load	Surcharge
0% to 5%	0%
6% to 25%	+5%
26% to 40%	+10%
41% to 50%	+15%
Over 50%	+20%

- **Classification Anomalies**

+/-25%

Applicable to the Psychoanalysts whose procedures or practices are primarily concentrated in areas other than their practice classification. This would differentiate the Psychoanalysts who have greater/less liability exposure than other members of the same class, or recognize recent developments within a classification or jurisdiction that are anticipated to impact future loss experience.

7. **Electro-convulsive Therapy (ECT):** An additional charge of 25% will be made for psychoanalysts performing ECT.
8. **Administrative Hearing:** Limits for Administrative Hearing Coverage are available as provided within the Rate Sheet.
9. **Corporate Identity Protection:** Limits for Corporate Identity Protection are available as provided within the Rate Sheet.
10. **Billing E&O Claims Expense Coverage:** Limits for Billing E&O Claims Expense Coverage are available as provided within the Rate Sheet.
11. **HIPAA Defense Only Coverage:** Limit for HIPAA Defense Only Coverage is available as provided within the Rate Sheet.
12. **School/Institute Rating:** The rate for a School/Institute is based on the number of annual outpatient visits as provided within the Rate Sheet. The following definition applies to a School/Institute. An outpatient visit shall be defined as follows:
 - a) Individual Counseling: each face-to-face visit is considered one (1) visit;
 - b) Group Counseling: each patient in group session is considered one (1) visit;
 - c) ALL visits performed under the direction of the School/Institute, whether conducted on school property or in a private facility are to be included in the school's total outpatient number.
13. **Exposure Reporting Basis:** The exposure reporting basis for psychoanalysts is per person per 12 month period.
14. **Premium Adjustment For Risk Change:** Changes to higher or lower rated territories will be calculated on a pro-rata basis.