



## NOTICE OF EFFECTIVE FILING

**TO:** Melissa Jacobson

**FROM:** Andrea Connell

**DATE:** 5/4/22

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**FORM**       **RULE**       **RATE**

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**BUSINESS UNIT:** Programs Division

**TOI:** 11.1 Med Mal-Occurrence Only      **SUB-TOI:** 11.1029 Other

**PROGRAM NAME:** Psychoanalysts Professional Liability Program

**FILING NUMBER:** AIG-22-EO-01      **STATE:** South Carolina      **EFFECTIVE DATE:** 5/3/22

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**CONTENTS INCLUDE:**

- School/Institute/Society Liability Coverage Endorsement (76533 3/11)
- Primary Employer Professional Services Exclusion Endorsement (108423 3/11)
- Corporate Identity Protection (CIP) Coverage Extension Endorsement (108424 3/11)
- Penalties Amendatory Endorsement (108425 3/11)
- Limits Amendatory Endorsement (108426 3/11)
- Policy Change Endorsement (108427 3/11)
- Cancellation of Policy Endorsement (108428 3/11)
- Deletion of Endorsement (108429 3/11)
- Premium Change Endorsement (108430 3/11)
- Billing Errors and Omissions Claim Expense Coverage Endorsement (121958 1/18)
- Health Insurance Portability and Accountability Act ("HIPAA") Defense Only Coverage Endorsement (121959 1/18)
- Additional Insured Endorsement – Managers or Lessors Of Premises (121960 1/18)
- SC Base Rates Page (PSYCHOANALYSTS-SC-RA 1/18)
- Psychoanalyst Liability Rule Page (PSYCHOANALYSTS-MU-RU 1/18)

**[AIG-22-EO-01 \(SC\)](#)**

**COMMENTS:** *This filing was made based on feedback from SC DOI that the above forms and rates/rules written as medical malpractice are required to be filed for prior approval. Prior filings in 2011 and 2018 were deemed to be exempt based on misunderstanding miscommunication received from the DOI.*

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**COMPANY(IES) FILED:**

**AMERICAN HOME ASSURANCE COMPANY**

## Disposition for AGNY-133214317

### Filing at a Glance

<b>State:</b> South Carolina	<b>SERFF Tracking Number:</b> AGNY-133214317
<b>TOI:</b> 11.1 Med Mal-Occurrence Only	<b>State Tracking Number:</b> 360137
<b>Sub-TOI:</b> 11.1029 Other	<b>Company Tracking Number:</b> AIG-22-EO-01
<b>Filing Type:</b> Form/Rate/Rule	<b>Product Name:</b> Psychoanalysts Professional Liability Program (151-640-288)
<b>Filing Company:</b> American Home Assurance Company	<b>Project Name:</b> Psychoanalysts Forms, Rates and Rules
	<b>Destruction Date:</b>

**Disposition Date:** 05/03/2022

**Effective Date (New):** 05/03/2022

**Effective Date (Renewal):**

**Status:** \* Approved

#### Comments:

The South Carolina Department of Insurance has reviewed the attached filing for compliance, however it remains the responsibility of the insurer to adhere to all applicable federal and State of South Carolina insurance laws, regulations, and policies.

#### Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
American Home Assurance Company	6.600 %	0.000 %	\$ 0	1	\$ 2305	0.000 %	0.000 %

**Change Period for Approved Rate:**

#### Schedule Items

Item Type	Item Name	Item Status	Public Access
Form	76522, 2-22, Application/Binder/Enrollment, Psychoanalysts Professional Liability Insurance Application		Yes
Form	76523, 2-22, Application/Binder/Enrollment, Psychoanalysts Professional Liability Insurance Renewal Application		Yes
Form	76532, 2-22, Application/Binder/Enrollment, Psychoanalysts Professional Liability Policy School/Institute/Society Liability Coverage Application		Yes
Form	76533, 3/11, Endorsement/Amendment/Conditions, School/Institute/Society Liability Coverage Endorsement		Yes
Form	108423, 3/11, Endorsement/Amendment/Conditions, Primary Employer Professional Services Exclusion Endorsement		Yes
Form	108424, 3/11, Endorsement/Amendment/Conditions, Corporate Identity Protection (CIP) Coverage Extension Endorsement		Yes
Form	108425, 3/11, Endorsement/Amendment/Conditions, Penalties Amendatory Endorsement		Yes
Form	108426, 3/11, Endorsement/Amendment/Conditions, Limits Amendatory Endorsement		Yes
Form	108427, 3/11, Endorsement/Amendment/Conditions, Policy Change Endorsement		Yes
Form	108428, 3/11, Endorsement/Amendment/Conditions, Cancellation of Policy Endorsement		Yes
Form	108429, 3/11, Endorsement/Amendment/Conditions, Deletion of Endorsement		Yes
Form	108430, 3/11, Endorsement/Amendment/Conditions, Premium Change Endorsement		Yes
Form	121958 , 1/18, Endorsement/Amendment/Conditions, Billing Errors And Omissions Claim Expense Coverage Endorsement		Yes
Form	121959, 1/18, Endorsement/Amendment/Conditions, Health Insurance Portability And Accountability Act ("HIPAA") Defense Only Coverage Endorsement		Yes

Form	121960, 1/18, Endorsement/Amendment/Conditions, Additional Insured Endorsement – Managers Or Lessors Of Premises	Yes
Rate	SC Base Rates Page, PSYCHOANALYSTS-SC-RA	Yes
Rate	Psychoanalyst Liability Rule Page, PSYCHOANALYSTS-MU-RU (1/18)	Yes
Supporting Document	Explanatory Memorandum	Yes
Supporting Document	Marked Up Forms and Rules	Yes
Supporting Document	Third Party Authorization	Yes
Supporting Document	Actuarial Support	Yes

Sincerely,  
Loretta Brown  
lbrown@doi.sc.gov  
803-737-6118



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## South Carolina

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 This Filing has been marked as public access.

<b>Product Name:</b> Psychoanalysts Professional Liability Program (151-640-288) <b>TOI:</b> 11.1 Med Mal-Occurrence Only <b>Sub-TOI:</b> 11.1029 Other <b>Filing Type:</b> Form/Rate/Rule <b>Effective Date Requested (New):</b> On Approval <b>Effective Date Requested (Renewal):</b> On Approval	<b>SERFF Tr Num:</b> AGNY-133214317 <b>State Tr Num:</b> 360137 <b>Co Tr Num:</b> AIG-22-EO-01 <b>Date Submitted:</b> 04/15/2022 <b>Authors:</b> Andrea Connell	<b>SERFF Status:</b> Closed-Approved <b>State Status:</b> Approved <b>Co Status:</b> <b>Disposition Date:</b> 05/03/2022
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General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	State Specific	Companies and Contact	Filing Fees	Filing Correspondence
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Form Count: 15											
Item No.	Schedule Item Status	Form Name *	Form Number	Edition Date	Form Type *	Action *	Action Specific Data		Readability Score	Attachments	Submitted
1		Psychoanalysts Professional Liability Insurance Application	76522	2-22	ABE	Replaced	Previous Filing #	AIC-00-PR-09		 <a href="#">76522 (2-22) CW Application.pdf</a>	Date Submitted: 04/15/2022 By: Andrea Connell
							Replaced Form #	<a href="#">76522</a>			
							Replaced Edition Date	8/00			
2		Psychoanalysts Professional Liability Insurance Renewal Application	76523	2-22	ABE	Replaced	Previous Filing #	AIC-00-PR-09		 <a href="#">76523 (2-22) CW Renewal Application.pdf</a>	Date Submitted: 04/15/2022 By: Andrea Connell
							Replaced Form #	<a href="#">76523</a>			
							Replaced Edition Date	8/00			
3		Psychoanalysts Professional Liability Policy School/Institute/Society Liability Coverage Application	76532	2-22	ABE	Replaced	Previous Filing #	AIC-00-PR-09		 <a href="#">76532 (2-22) Sch-Inst-Soc Application.pdf</a>	Date Submitted: 04/15/2022 By: Andrea Connell
							Replaced Form #	<a href="#">76532</a>			
							Replaced Edition Date	8/00			
4		School/Institute/Society Liability Coverage Endorsement	76533	3/11	END	Replaced	Previous Filing #	AIC-00-PR-09		 <a href="#">76533 (3-11)-School-Institute-Society Coverage Endt.pdf</a>	Date Submitted: 04/15/2022 By: Andrea Connell
							Replaced Form #	<a href="#">76533</a>			
							Replaced Edition Date	8/00			
5		Primary Employer Professional Services Exclusion Endorsement	108423	3/11	END	New				 <a href="#">108423 (3-11)-Primary Employer Prof Serv Excl Endt.pdf</a>	Date Submitted: 04/15/2022 By: Andrea Connell
6		Corporate Identity Protection (CIP) Coverage Extension Endorsement	108424	3/11	END	New				 <a href="#">108424 (3-11)-CIP Coverage Extension Endt.pdf</a>	Date Submitted: 04/15/2022 By: Andrea Connell
7		Penalties Amendatory Endorsement	108425	3/11	END	New				 <a href="#">108425 (3-11)-Penalties Amendatory Endt.pdf</a>	Date Submitted: 04/15/2022 By: Andrea Connell
8		Limits Amendatory Endorsement	108426	3/11	END	New				 <a href="#">108426 (3-11)-Limits Amendatory Endt.pdf</a>	Date Submitted: 04/15/2022 By: Andrea Connell
9		Policy Change Endorsement	108427	3/11	END	New				 <a href="#">108427 (3-11)-Policy Change Endt.pdf</a>	Date Submitted:

04/15/2022  
By: Andrea  
Connell

10		Cancellation of Policy Endorsement	108428	3/11	END	New	 <a href="#">108428 (3-11)-Cancel Policy Endt.pdf</a>	Date Submitted: 04/15/2022 By: Andrea Connell
11		Deletion of Endorsement	108429	3/11	END	New	 <a href="#">108429 (3-11)-Deletion of Endt.pdf</a>	Date Submitted: 04/15/2022 By: Andrea Connell
12		Premium Change Endorsement	108430	3/11	END	New	 <a href="#">108430 (3-11)-Premium Change Endt.pdf</a>	Date Submitted: 04/15/2022 By: Andrea Connell
13		Billing Errors And Omissions Claim Expense Coverage Endorsement	121958	1/18	END	New	 <a href="#">121958 (1-18) Billing EO Claims Expenses Coverage End't (final).pdf</a>	Date Submitted: 04/15/2022 By: Andrea Connell
14		Health Insurance Portability And Accountability Act ("HIPAA") Defense Only Coverage Endorsement	121959	1/18	END	New	 <a href="#">121959 (1-18) HIPAA Defense Only Coverage Endt (final).pdf</a>	Date Submitted: 04/15/2022 By: Andrea Connell
15		Additional Insured Endorsement – Managers Or Lessors Of Premises	121960	1/18	END	New	 <a href="#">121960 (1-18) Additional Insured Endorsement (final).pdf</a>	Date Submitted: 04/15/2022 By: Andrea Connell

**Form Type Legend:**

- **ADV** = Advertising
- **BND** = Bond
- **CER** = Certificate
- **DSC** = Disclosure/Notice
- **END** = Endorsement/Amendment/Conditions
- **PCF** = Policy/Coverage Form
- **ABE** = Application/Binder/Enrollment
- **CNR** = Canc/NonRen Notice
- **DEC** = Declarations/Schedule
- **ERS** = Election/Rejection/Supplemental Applications
- **OTH** = Other

**Icon Legend:**  - Draft Schedule Item  - Open Objection

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## South Carolina

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<b>Product Name:</b> Psychoanalysts Professional Liability Program (151-640-288)	<b>SERFF Tr Num:</b> AGENCY-133214317	<b>SERFF Status:</b> Closed-Approved
<b>TOI:</b> 11.1 Med Mal-Occurrence Only	<b>State Tr Num:</b> 360137	<b>State Status:</b> Approved
<b>Sub-TOI:</b> 11.1029 Other	<b>Co Tr Num:</b> AIG-22-EO-01	<b>Co Status:</b>
<b>Filing Type:</b> Form/Rate/Rule	<b>Date Submitted:</b> 04/15/2022	<b>Disposition Date:</b> 05/03/2022
<b>Effective Date Requested (New):</b> On Approval	<b>Authors:</b> Andrea Connell	
<b>Effective Date Requested (Renewal):</b> On Approval		

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	State Specific	Companies and Contact	Filing Fees	Filing Correspondence
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 The rate schedule has been marked public access.

**Add Rate Data?** Rate Data is Required

**Filing Method:**

**Rate Change Type:**

**Overall Percentage of Last Rate Revision:** %

**Effective Date of Last Rate Revision:**

**Filing Method of Last Filing:**

**SERFF Tracking Number of Last Filing:**

### Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
American Home Assurance Company	6.600 %	0.000 %	\$0.00	1	\$2,305.00	0.000 %	0.000 %

Item No.	Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submitted:
1		SC Base Rates Page	PSYCHOANALYSTS-SC-RA	Replacement	AIC-00-PR-09 (Co. paper filing)	 <a href="#">SC Base Rates Page.pdf</a>	Date Submitted: 04/15/2022 By: Andrea Connell
2		Psychoanalyst Liability Rule Page	PSYCHOANALYSTS-MU-RU (1/18)	Replacement	AIC-00-PR-09 (Co. paper filing)	 <a href="#">Psychoanalyst Liability Rule Page - PSYCHOANALYSTS -MU-RU.pdf</a>	Date Submitted: 04/15/2022 By: Andrea Connell

**Icon Legend:**  - Draft Schedule Item  - Open Objection