**AMERICAN HOME ASSURANCE COMPANY COMMERCE AND INDUSTRY INSURANCE COMPANY PSYCHOANALYST PROFESSIONAL LIABILITY**

**Occurrence Rating Rules MISSOURI**

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, as well as $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 derived from the location

of the practice.

**Corporation/Partnership** Inclusive limits coverage, within the same individual insured's limits of liability, included automatically.

**Landlord** Landlord may be added as an additional insured at an additional charge of 20% of policy premium.

**Additional Insured** May be added as an additional insured at an additional charge of 20% of policy premium.

# Deductibles: $0

1. **Rating Modifications:** The manual rates for insureds may be modified by the following credit/debits:
   * Electro-convulsive Therapy (ECT) - An additional charge of 25% will be made for psychoanalysts performing ECT.
   * Part-time - Each individual will be charged 50% of the full-time premium rate for psychoanalysts practicing 20 hours or less per week.
   * Risk Management Credit 10%- Attended risk management seminar in the last 12 months or participated in continuing education program.
   * Training Credit 20% - Psychologists who have completed training and are licensed to practice as a Psychoanalyst, but are not trained or licensed as a Medical Doctor.
2. **Administrative Hearing:** Additional limits for Administrative Hearing Coverage are available as provided within the Rate Sheet.
3. **Corporate Identity Protection:** Additional limits for Corporate Identity Protection are available as provided within the Rate Sheet.

# The following definition applies to School/Institute/Society. An outpatient visit shall be defined as follows:

1. Individual Counseling: each face-to-face visit is considered one (1) visit;
2. Group Counseling: each patient in group session is considered one (1) visit;
3. ALL visits performed under the direction of the School/Institute/Society, whether conducted on school property or in a private facility are to be included in the school's total outpatient number.
4. **Exposure Reporting Basis:** The exposure reporting basis for psychoanalysts is per person per 12 month period.
5. **Premium Adjustment For Risk Change:** Changes to higher or lower rated territories will be calculated on a pro-rata basis.