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

**Occurrence Rating Rules OHIO**

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 0 - 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 Administration 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.
6. **Temporary Leave Of Absence:** An insured that becomes Temporarily Disabled or is on a Leave Of Absence for a period of 45 days up to 12 months may be eligible for restricted coverage, at the written request of the insured.

A premium rate of 15% of the insured's current premium calculated on a pro-rata basis will apply.

When the insured resumes practice he/she will be charged the current premium he/she would have been charged had he/she not taken the Leave of Absence. Coverage will not apply to any claim that occurs during the Leave of Absence. Coverage is provided for any claims or incidents reported during the Leave of Absence period that occurred subsequent to the retroactive date and prior to the Leave of Absence period.

The insured will be required to complete a certificate acknowledging the time period of the Leave and the reason(s) for the request.