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

**Occurrence Rating Rules**

# WASHINGTON

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 - A 10% credit will apply if the Insured has completed an American Home Risk Management seminar within the previous 12 months. The seminar is presented by American Home in conjunction with the American Psychoanalytic Association, and is conducted at their Annual Convention and other regional meetings.
   * Training Credit 20% - Psychologists, Social Workers and other Mental Health Professionals who have completed training and are licensed to practice as a Psychoanalyst, but are not trained or licensed as a Medical Doctor.
2. **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.

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