New Hampshire Insurance Company submits one endorsement to be used with the ISO Businessowners Coverage Form, Form No. BP 00 03, adopted in our filing ISO-CW-12-BOP-01. The form is similar to the ISO Pharmacists Endorsement, Form No. BP 08 07, as it provides professional liability coverage for injury caused by the rendering of, or failure to render, professional services in connection with services in the practice of a retail pharmacist or pharmacy. The submitted endorsement broadens certain aspects of coverage including injury arising out of administering of vaccinations, consulting services regarding over the counter prescription medications and providing Medication Therapy Management Services.

Rate Determination: We used the approved ISO loss costs for Forms BP 08 07 Pharmacists Endorsement and BP 08 06\* Pharmacists - Broad Coverage, as a guideline for the development of a loss cost for our new endorsement form no. 119814, Pharmacist Amendatory Endorsement.

ISO form BP 08 06 provides broader coverage than the proposed form 119814, and ISO form BP 08 07, provides less. We evaluated the difference between the loss costs for each of the ISO endorsements, divided the difference in half, and adopted the quotient as the loss cost for our new endorsement Because the coverages provided under form 119814 fall between the coverage spectrum of BP 08 06 and BP 08 07, we conclude the loss cost to be appropriate. As this is a new coverage, we do not have exhibits to demonstrate rate adequacy and will monitor rate adequacy. We are committed to collecting and analyzing statistics from this product, and we will continue to monitor our rates as credible volume of data become available.