

SERFF Tracking Number: CNNA-126309728 State: District of Columbia
Filing Company: The Cincinnati Insurance Company State Tracking Number:
Company Tracking Number: CPRO-09-7003-DC
TOI: 11.0 Medical Malpractice - Claims Sub-TOI: 11.0000 Med Mal Sub-TOI Combinations
Made/Occurrence
Product Name: DIVISION SEVEN - PROFESSIONAL LIABILITY
Project Name/Number: /

Filing at a Glance

Company: The Cincinnati Insurance Company

Product Name: DIVISION SEVEN - PROFESSIONAL LIABILITY SERFF Tr Num: CNNA-126309728 State: District of Columbia

TOI: 11.0 Medical Malpractice - Claims SERFF Status: Closed-APPROVED State Tr Num:

Made/Occurrence

Sub-TOI: 11.0000 Med Mal Sub-TOI Co Tr Num: CPRO-09-7003-DC State Status:

Combinations

Filing Type: Rule

Reviewer(s): Robert Nkojo

Author: Patricia Owens

Disposition Date: 02/05/2010

Date Submitted: 09/18/2009

Disposition Status: APPROVED

Effective Date Requested (New): 12/01/2009

Effective Date (New):

Effective Date Requested (Renewal): 12/01/2009

Effective Date (Renewal):

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Not Filed

Project Number:

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 02/05/2010

State Status Changed:

Deemer Date:

Created By: Patricia Owens

Submitted By: Patricia Owens

Corresponding Filing Tracking Number:

Filing Description:

We are revising our Professional Liability company exception pages.

Company and Contact

Filing Contact Information

Pat Owens, Filings Specialist

pat_owens@cinfin.com

6200 S. Gilmore Road

513-603-5274 [Phone]

Fairfield, OH 45014

513-603-5650 [FAX]

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Filing Company Information

The Cincinnati Insurance Company	CoCode: 10677	State of Domicile: Ohio
6200 S. Gilmore Road	Group Code: 244	Company Type:
Fairfield, OH 45014	Group Name:	State ID Number:
(513) 870-2000 ext. [Phone]	FEIN Number: 31-0542366	

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Cincinnati Insurance Company	\$0.00		

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
APPROVED	Robert Nkojo	02/05/2010	02/05/2010

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Status	Note To Reviewer	Patricia Owens	12/23/2009	12/23/2009

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Disposition

Disposition Date: 02/05/2010

Effective Date (New):

Effective Date (Renewal):

Status: APPROVED

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Cover Letter All Filings		Yes
Supporting Document	Consulting Authorization		Yes
Supporting Document	Actuarial Certification (P&C)		Yes
Supporting Document	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)		Yes
Supporting Document	District of Columbia and Countrywide Loss Ratio Analysis (P&C)		Yes
Supporting Document	MEMORANDUM		Yes
Supporting Document	SIDE-BY-SIDE		Yes
Rate	PROFESSIONAL LIABILITY RULE PAGES		Yes

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Note To Reviewer

Created By:

Patricia Owens on 12/23/2009 12:40 PM

Last Edited By:

Patricia Owens

Submitted On:

12/23/2009 12:40 PM

Subject:

Status

Comments:

Please advise the status of our filing.

Thanks, pat

Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#: PL-1 thru PL-4 (02/09)	Replacement	DC PRO 02-09 D.pdf
	PROFESSIONAL LIABILITY RULE PAGES			

THE CINCINNATI INSURANCE COMPANIES

DIVISION SEVEN COMMERCIAL LINES PROFESSIONAL LIABILITY GENERAL RULES

THE CINCINNATI INSURANCE COMPANY EXCEPTIONS

4. POLICY TERM

ISO Rule 5. POLICY TERM, Item A. is deleted and replaced by the following:

- A. Policies may be written for a specific term up to five years or on a continuous basis.

5. PREMIUM COMPUTATION

ISO Rule 6. PREMIUM COMPUTATION is deleted in its entirety and replaced by the following:

A. One-year or Fractional Year Policies

1. For one year policies, compute the premium using the rates in effect at policy inception.
2. For policies issued for other than a whole number of years, prorate the annual premium to determine the premiums for the fractional part of a year.

B. Multi-year Policies

1. Compute the premium at inception using the annual rates in effect at that time.
2. Multi-year policies that are to be adjusted at each anniversary should have the Calculation of Premium (Annual Rerating) Endorsement **IL 00 03** attached. At each anniversary, compute the premium using the rates in effect at each anniversary.
3. For policies issued for other than a whole number of years, prorate the annual premium to determine the premiums for the fractional part of a year.
4. For three or five year prepaid policies, compute the premium using the annual rates in effect at policy inception multiplied by one of the following term factors:

Term	Term Factor
3 years	2.7
5 years	4.4

C. Installment Payments

Refer to Division Nine - Multiple Line Manual for rules governing Installment Payments. This rule will apply to both multiline discounted and nondiscounted policies or monoline policies.

THE CINCINNATI INSURANCE COMPANIES

DIVISION SEVEN COMMERCIAL LINES PROFESSIONAL LIABILITY GENERAL RULES

8. MINIMUM PREMIUM

ISO Rule 9. Title has changed to **MINIMUM PREMIUM** and is deleted in its entirety and replaced by the following:

Division Minimum Premium

The lowest amount for which the Professional Liability Coverage Part may be written is \$100. This amount is not subject to any adjustment, including increased limits, package modification, expense factor or rate plans. Specific coverage minimum premiums are included within the Division Minimum unless stated otherwise. Specific coverage minimums that exceed the Division Minimum override the Division Minimum.

THE CINCINNATI INSURANCE COMPANIES

DIVISION SEVEN COMMERCIAL LINES PROFESSIONAL LIABILITY GENERAL RULES

9. ADDITIONAL PREMIUM CHANGES

ISO Rule 10. ADDITIONAL PREMIUM CHANGES is deleted in its entirety and replaced by the following:

A. Calculation of Premium

1. Prorate all changes requiring additional premium.
2. In computing the additional premium for:
 - a. Any changes made to a coverage or location included at policy inception, use the rates and rules in effect on the effective date of the policy.
 - b. Coverages or locations which are added after the policy inception, use the rates and rules in effect as of the date of the change.
 - c. Any changes made to a location or coverage which was added after policy inception, use the rates developed when the coverage was added.

The additional premium developed is in addition to any applicable policy writing minimum premium.

B. Waiver of Premium

Refer to Division Nine - Multiple Line Manual for rules governing waiver of premium. This rule will apply to both multiline discounted and nondiscounted policies or monoline policies.

10. RETURN PREMIUM CHANGES

ISO Rule 11. RETURN PREMIUM CHANGES is revised by deleting Item B. and replacing with the following:

B. Waiver of Premium

Refer to Division Nine - Multiple Line Manual for rules governing waiver of premium. This rule will apply to both multiline discounted and nondiscounted policies or monoline policies.

11. POLICY CANCELLATION

ISO Rule 12. POLICY CANCELLATION is deleted in its entirety and replaced by the following:

If the policy is cancelled, the earned premium shall be calculated on a pro rata basis and rounded to the nearest whole dollar.

THE CINCINNATI INSURANCE COMPANIES

DIVISION SEVEN COMMERCIAL LINES PROFESSIONAL LIABILITY ADDITIONAL RULES

1. ACORD FORMS

Current supplies of ACORD applications, binders and / or certificates may be used for coverage relative to this line of business. Future state revisions will require use of the proper applications on the effective date mandated.

2. INTERSTATE ACCOUNTS

A. Rules and Rates

The rules and rates used for Professional Liability coverage(s) will use the filed rates for each respective state recognized.

B. Forms

1. Professional Liability policies providing coverage for locations in more than one state may be written on one policy subject to the basic coverage form(s) filed in the state where the:
 - a. Insured's largest valued location(s) or headquarters is located; or
 - b. Insurance is negotiated.
2. When applicable, forms recognizing state amendatory changes will be included as required by the coverage(s) afforded for each respective state endorsed.

3. COMPANY MULTIPLIER

The Company Multiplier applicable to the Professional Liability loss costs is 1.515.

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Cover Letter All Filings		
Comments:		
Attachment: DC LETTER.pdf		

	Item Status:	Status Date:
Bypassed - Item: Consulting Authorization		
Bypass Reason: N/A		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Actuarial Certification (P&C)		
Bypass Reason: RULE FILING ONLY		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: District of Columbia and Countrywide Experience for the Last 5 Years (P&C)		
Bypass Reason: RULE FILING ONLY		
Comments: \$1,546 - ONE POLICY		

	Item Status:	Status Date:

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Project Name/Number: /
Bypassed - Item: District of Columbia and
Countrywide Loss Ratio Analysis
(P&C)

Bypass Reason: N/A - RULE FILING ONLY

Comments:

Item Status: **Status**
Date:

Satisfied - Item: MEMORANDUM

Comments:

Attachment:

CPRO-09-7003-DC (FS1).pdf

Item Status: **Status**
Date:

Satisfied - Item: SIDE-BY-SIDE

Comments:

Attachment:

SIDE BY SIDE DC.pdf



THE CINCINNATI INSURANCE COMPANIES

THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY

THE CINCINNATI INDEMNITY COMPANY
THE CINCINNATI LIFE INSURANCE COMPANY

Mailing Address: P.O. BOX 145496
CINCINNATI, OHIO 45250-5496
(513) 870-2000

September 18, 2009

District of Columbia Department of Insurance
Securities and Banking
Insurance Products Division
810 1st Street NE, Suite 701
Washington, DC 20002

**Reference: The Cincinnati Insurance Company #266-10677
Division Seven - Professional Liability
Rule Filing
Filing No.: CPRO-09-7003-DC**

We are submitting revised Professional Liability exception pages PL-1 thru PL-4 (2/09).

This change will have no professional liability rate impact on DC policyholders as we currently have only one policy with a written premium of \$1,596.

This change is to be applicable to all policies with an effective date of 12/01/2009.

Sincerely,

Patricia Owens, CPCU, AU, AMIM
Chief Filings Specialist
Staff Underwriting Department
(513) 603-5274
pat_owens@cinfin.com



6200 S. Gilmore Road, Fairfield, Ohio 45014-5141

FILING INFORMATION

Edition	Filing Number	Submitted By
1	CPRO-09-7003-DC	PAT OWENS

Corresponding Filing Number(s)

Bulletin: Yes No

Filing Title: CIC DIVISION SEVEN -PROFESSIONAL LIABILITY RULES

State	Submit	Approved	Effective
DISTRICT OF COLUMBIA			12/01/2009

Project #'s: 1688

SNR = Submission Not Required

➤ **Filing is PENDING until Approved date is shown** ◀

System(s) Affected: Diamond PAS

Type of Filing: Form(s) Rules/Rates
 Statistical Change Statutory

% Change: CIC CCC CID CSU

Filing Detail - See Attached Memorandum		
Date	Edition	Comments

**DIVISION SEVEN – PROFESSIONAL LIABILITY
RULES MEMORANDUM**

NEW PAGES	DESCRIPTION OF CHANGE
PL-1 (02/09)	RULE 4. POLICY TERM RULE 5. PREMIUM COMPUTATION
PL-2 (02/09)	RULE 8. MINIMUM PREMIUM
PL-3 (02/09)	RULE 9. ADDITIONAL PREMIUM CHANGES RULE 10. RETURN PREMIUM CHANGES RULE 11. POLICY CANCELLATION
PL-4 (02/09)	RULE 1. ACORD FORMS RULE 2. INTERSTATE ACCOUNTS RULE 3. COMPANY MULTIPLIER

WITHDRAWN PAGES	WITHDRAWN STATE EXCEPTION RULES
DC-PL-1 (2/90) FS1 (6/9/2009)	SECTION II - MEDICAL PROFESSIONAL

RULE 29.A. MISCELLANEOUS PROFESSIONAL

DC-PL-2 (2/90)

ADDITIONAL RULE

DC-PL-3 (8/93)

RULE 8. POLICY WRITING MINIMUM PREMIUM
RULE 9. ADDITIONAL PREMIUM CHANGES
RULE 10. RETURN PREMIUM CHANGES
RULE 25. LAWYERS PROFESSIONAL LIABILITY COVERAGE

WITHDRAWN PAGES

WITHDRAWN COUNTRYWIDE RULES

Sec I-1 (1/87)

TABLE OF CONTENTS

Sec I-2 (1/91)

SECTION I – GENERAL RULES
Rule 1. Application of this Division
Rule 4. Policy Term

Sec I-3 (1/87)

Rule 5. Premium Computation

Sec I-4 (1/87)

Rule 8. Policy Writing Minimum Premium

Sec II-1 (1/87)

SECTION II – Medical Professional
Rule 20. Hospital Professional Liability Coverage

Sec II-2 (1/87)
Sec II-3 (7/88)

Rule 21. Physicians, Surgeons and Dentists Professional Liability Coverage

Sec III-1 (1/87)

SECTION III – Lawyers Professional
Rule 25. Lawyers Professional Liability Coverage

Sec IV-1 (1/87)

SECTION IV – Miscellaneous Professional
Rule 28. Blood Banks Professional Liability Coverage

Sec IV-2 (1/87)

Rule 29. Chiropractors Professional Liability Coverage

Sec IV-3 (1/87)

Rule 30. Chiropractor Professional Liability Coverage

Sec IV-4 (1/87)

Rule 31. Employees Professional Liability Coverage

Sec IV-5 (1/87)

Rule 32. Medical or X-Ray Laboratories Professional Liability Coverage

Sec IV-6 (10/89)

Rule 33. Nurses Professional Liability Coverage

Sec IV-7 (1/87)

Rule 34. Optometrists Professional Liability Coverage

Sec IV-8 (1/87)

Rule 35. Physiotherapists Professional Liability Coverage

Sec IV-9 (1/87)

Rule 36. Veterinarians Professional Liability Coverage

Sec X-1 (1/87)

SECTION X – Cincinnati Insurance Company Special Programs
Animal Grooming Professional Liability

Sec X-2 (1/87)
Sec X-2a (6/88)

Beauty or Barber Shop

Sec X-3 (1/87)

Cemetery Liability

Sec X-4 (1/87)

Condominium Associations Directors and Officers Liability

Sec X-5 (1/87)	County Recorder and/or County Clerks Errors and Omissions
Sec X-6 (1/87)	Emergency Medical Technicians
Sec X-7 (1/87) Sec X-7a (1/87)	Expense, Experience and Schedule Rating Plan
Sec X-8 (1/87)	Funeral Directors Liability
Sec X-9 (2/89) Sec X-9a (1/87)	Insurance Agents Errors and Omissions
Sec X-10 (1/87)	Ministers Professional Liability
Sec X-11 (1/87)	Pedorthists Professional Liability
Sec X-12 (4/91)	Printers Errors and Omissions
Sec X-13 (6/91)	Prior Acts or Omissions Extension of Coverage
Sec X-14 (8/89)	Real Estate Agents Errors and Omissions
Sec X-15 (1/87)	Religious Institutions Directors and Officers Liability
Sec X-16 (7/88)	Social Services Professional Liability
Sec X-17 (1/87)	Teachers Professional Liability
Sec X-18 (1/87) Sec X-18a (1/87)	Travel Agents Errors and Omissions

OLD

DISTRICT OF COLUMBIA STATE EXCEPTION PAGE

COMMERCIAL LINES MANUAL
DIVISION SEVEN - PROFESSIONAL LIABILITY

SECTION II - Medical Professional

~~The Cincinnati Insurance Company Exception to Rule 21 K does not apply.~~

SECTION IV - Miscellaneous Professional

~~The Cincinnati Insurance Company Exception to Rule 20 - Chiropractic Professional is deleted and the following is substituted:~~

~~Rule 20.A. is amended to read as follows:~~

~~20.A. The Cincinnati Insurance Company Coverage Form PA 106 - Professional Liability Coverage Form is used to provide this coverage.~~

OLD

DISTRICT OF COLUMBIA STATE EXCEPTION PAGE

COMMERCIAL LINES MANUAL
DIVISION SEVEN - PROFESSIONAL LIABILITY

~~ADDITIONAL RULE~~

~~Attach District of Columbia Changes - Cancellation and Nonrenewal
Endorsement II 02 78 and Policy Changes - Cancellation and Nonrenewal
Endorsement PA 406 to all professional liability coverage forms issued in
District of Columbia, in lieu of ISO form GL 23 64~~

OLD

DISTRICT OF COLUMBIA STATE EXCEPTION PAGE

COMMERCIAL LINES MANUAL
DIVISION SEVEN - PROFESSIONAL LIABILITY

SECTION I
GENERAL RULES

8. POLICY WRITING MINIMUM PREMIUM

~~A. For prepaid policies, apply a \$100 minimum premium regardless of term.~~

~~B. For annual premium payment plan policies or continuous policies, apply a \$100 minimum premium for each annual period.~~

9. ADDITIONAL PREMIUM CHANGES

~~C. Waive additional premium of \$15.00 or less.~~

10. RETURN PREMIUM CHANGES

~~D. Waive return premium of \$15.00 or less.~~

~~However, any return premium requested by the insured, must be granted.~~

SECTION III
LEGAL PROFESSIONAL

~~25. LAWYERS PROFESSIONAL LIABILITY COVERAGE~~

~~D. Minimum Premium~~

~~The minimum premium for this coverage is \$250.00.~~

OLD

**COMMERCIAL LINES MANUAL
DIVISION SEVEN - PROFESSIONAL LIABILITY
CINCINNATI INSURANCE COMPANY EXCEPTIONS**

All Rules in Division Seven Have Been Arranged in the Following Sections:

- Section I - General Rules
- Section II - Medical Professional
- Section III - Legal Professional
- Section IV - Miscellaneous Professional
- Section V - Increased Limits Tables
- Section X - Cincinnati Insurance Company Special Programs

OLD

COMMERCIAL LINES MANUAL
DIVISION SEVEN - PROFESSIONAL LIABILITY
CINCINNATI INSURANCE COMPANY EXCEPTIONS

SECTION 1 - General Rules

Rule 1. Application of This Division

Rule 1. is amended to read as follows:

The rules contained in this subdivision apply to the following liability coverages:

- A. 1) Blood Banks Professional Liability Coverage
- 2) Chiropractors Professional Liability Coverage
- 3) Chiropractors Professional Liability Coverage
- 4) Employees Professional Liability Coverage
- 5) Hospital Professional Liability Coverage
- 6) Lawyers Professional Liability Coverage
- 7) Medical or X-Ray Laboratories Professional Liability Coverage
- 8) Nurses Professional Liability Coverage
- 9) Optometrists Professional Liability Coverage
- 10) Physicians, Surgeons and Dentists Professional Liability Coverage
- 11) Physiotherapists Professional Liability Coverage
- 12) Veterinarians Professional Liability Coverage
- 13) Cincinnati Insurance Company Special Programs

B. The coverages listed in Item A. above may be written as part of any policy containing property coverage.

Rule 4. Policy Term

Rule 4. is amended to read as follows:

Policies may be written for a specific period up to five years.

OLD

COMMERCIAL LINES MANUAL
DIVISION SEVEN - PROFESSIONAL LIABILITY
CINCINNATI INSURANCE COMPANY EXCEPTIONS

Rule 5. Premium Computation

Items A. and B. of Rule 5 - Premium Computation - are amended to include the following:

The following is added to General Rule 5.A.:

- 5.A.1. Annual Premium Payment Plan policies may be adjusted on each anniversary.

The following is added to General Rule 5.B.:

- 5.B.1. Policies written on a semi-annual pay basis, add 3% to the Annual Premium and divide by two (2).
- 5.B.2. Policies written on a quarterly pay basis, add 4% to the Annual Premium and divide by four (4).
- 5.B.3. To qualify for payment plans outlined in 5.B.1. or 5.B.2. a policy must develop at least \$250 payment per installment prior to the installment charge.

OLD

~~COMMERCIAL LINES MANUAL
DIVISION SEVEN - PROFESSIONAL LIABILITY
CINCINNATI INSURANCE COMPANY EXCEPTIONS~~

~~SECTION I - General Rules~~

~~Rule 8. Policy Writing Minimum Premium~~

~~The lowest amount for which the Professional Liability Coverage Part may be written is \$50,000 per annum. This amount is not subject to adjustment for increased limit or package modification. The actual premium for coverage provided by the coverage part shall be used in determining the application of the minimum.~~

OLD

~~COMMERCIAL LINES MANUAL
DIVISION SEVEN - PROFESSIONAL LIABILITY
CINCINNATI INSURANCE COMPANY EXCEPTIONS~~

~~SECTION II - Medical Professional~~

~~Rule 20. Hospital Professional Liability Coverage~~

~~Item B. is amended to read as follows:~~

- ~~B. The Cincinnati Insurance Company Coverage Form PA 114 - Hospital Professional Liability Coverage Form - is used to provide this coverage.~~

OLD

~~COMMERCIAL LINES MANUAL
DIVISION SEVEN - PROFESSIONAL LIABILITY
CINCINNATI INSURANCE COMPANY EXCEPTIONS~~

~~SECTION II - Medical Professional~~

~~Rule 21. Physicians, Surgeons and Dentists Professional Liability Coverage~~

~~Item B. is amended to read as follows:~~

- ~~B. The Cincinnati Insurance Company Coverage Form PA 106 - Professional Liability Coverage Form - is used to provide this coverage.~~

OLD

COMMERCIAL LINES MANUAL
DIVISION SEVEN - PROFESSIONAL LIABILITY
CINCINNATI INSURANCE COMPANY EXCEPTIONS

SECTION II - Medical Professional

Rule 21. Physicians, Surgeons and Dentists Professional Liability Coverage

Item K. is amended to read as follows:

K. The ISO Dental Classifications Definitions for codes 80210 and 80211 do not apply. The following apply in lieu thereof:

Code Number

- 80211 - Practice of General Dentistry
(Class 1) Does not administer anesthesia that renders a patient unconscious, or does not administer intravenous or intramuscular sedatives.
- 80222 - Practice of General Dentistry including procedures in
(Class 1A) Endodontics, Orthodontics, Non-Surgical Periodontics and/or Prosthodontics. May administer intravenous or intramuscular sedatives but does not administer anesthesia that renders a patient unconscious.
- 80225 - Practice of General Dentistry including procedures in
(Class 2) Oral Surgery (Procedures beyond the scope of simple extractions), and Surgical Periodontics who may administer intravenous or intramuscular sedatives but do not administer anesthesia that renders a patient unconscious.
- 80210 - Any dentist that administers anesthesia that renders
(Class 3) a patient unconscious.

FOOTNOTE: Class 1, 1A and 2 Dentists may practice on patients rendered unconscious provided the anesthesia is administered by an anesthesiologist who is not employed by the dentist and the treatment is performed in a hospital.

OLD

~~COMMERCIAL LINES MANUAL
DIVISION SEVEN - PROFESSIONAL LIABILITY
CINCINNATI INSURANCE COMPANY EXCEPTIONS~~

~~SECTION III - Lawyers Professional~~

~~Rule 25. Lawyers Professional Liability Coverage~~

~~Item B. is amended to read as follows:~~

- ~~B. The Cincinnati Insurance Company Coverage Form PA 105 - Lawyers Professional Liability Coverage Form - is used to provide this coverage.~~

OLD

~~COMMERCIAL LINES MANUAL
DIVISION SEVEN - PROFESSIONAL LIABILITY
CINCINNATI INSURANCE COMPANY EXCEPTIONS~~

~~SECTION IV - Miscellaneous Professional~~

~~Rule 28. Blood Banks Professional Liability Coverage~~

~~Rule 28.A. is amended to read as follows:~~

~~28.A. The Cincinnati Insurance Company Coverage Form PA 114 -
Hospital Professional Liability Coverage Form - is used to
provide this coverage.~~

OLD

COMMERCIAL LINES MANUAL
DIVISION SEVEN - PROFESSIONAL LIABILITY
CINCINNATI INSURANCE COMPANY EXCEPTIONS

SECTION IV - Miscellaneous Professional

Rule 29. Chiropractors Professional Liability Coverage

Rule 29. Chiropractors Professional Liability Coverage is amended to read Chiropractors/Podiatrists Professional Coverage.

Rule 29.A. is amended to read as follows:

29.A. The Cincinnati Insurance Company Coverage Form PA 106 - Professional Liability Coverage Form - is used to provide this coverage.

Rule 29.D. is amended to read as follows:

29.D. Classifications Code Number

Class 1 Chiropractor---per person 80993

Only D.P.M.'s that meet the following requirements are eligible:

- 1) Treat only minor foot ailments
- 2) Do not perform surgery (Removal of warts, corns, ingrown toenails, bunions, etc., are not considered as surgery)
- 3) Do not use General Anesthesia in treatment

Class 2 Chiropractor---per person 81993

- 1) All other D.P.M.'s not eligible as code 80993, 80935, or 80936.

Additional Charges

Employed Chiropractors---per person 80943

Partnership Liability---per chiropractor/partner 80950

These classifications apply to each insured chiropractor.

Chiropractors in Active United States Military Service
-----per person 80935

Chiropractors employed full time by the Federal Government-----per person 80936

This is a N.O.C. classification

OLD

~~COMMERCIAL LINES MANUAL
DIVISION SEVEN - PROFESSIONAL LIABILITY
CINCINNATI INSURANCE COMPANY EXCEPTIONS~~

~~SECTION IV - Miscellaneous Professional~~

~~Rule 30. Chiropractor Professional Liability Coverage~~

~~Rule 30.A. is amended to read as follows:~~

~~30.A. The Cincinnati Insurance Company Coverage Form PA 106 -
Professional Liability Coverage Form - is used to provide
this coverage.~~

OLD

~~COMMERCIAL LINES MANUAL
DIVISION SEVEN - PROFESSIONAL LIABILITY
CINCINNATI INSURANCE COMPANY EXCEPTIONS~~

~~SECTION IV - Miscellaneous Professional~~

~~Rule 31. Employees Professional Liability Coverage~~

~~Rule 31.A. is amended to read as follows:~~

~~31.A. The Cincinnati Insurance Company Coverage Form PA 106 -
Professional Liability Coverage Form - may be amended to
coverage for employed professionals.~~

OLD

~~COMMERCIAL LINES MANUAL
DIVISION SEVEN - PROFESSIONAL LIABILITY
CINCINNATI INSURANCE COMPANY EXCEPTIONS~~

~~SECTION IV - Miscellaneous Professional~~

~~Rule 32. Medical or X-Ray Laboratories Professional Liability Coverage~~

~~Rule 32.A. is amended to read as follows:~~

~~32.A. The Cincinnati Insurance Company Coverage Form PA 114 -
Hospital Professional Liability Coverage Form - is used to
provide similar coverage to medical or x-ray laboratories.~~

OLD

COMMERCIAL LINES MANUAL
DIVISION SEVEN - PROFESSIONAL LIABILITY
CINCINNATI INSURANCE COMPANY EXCEPTIONS

SECTION IV - Miscellaneous Professional

Rule 33. Nurses Professional Liability Coverage

Rule 33.A. is amended to read as follows:

33. A. 1. The Cincinnati Insurance Company Coverage Form PA 101 Nurses Professional Liability Coverage Form - is used to provide this coverage on a monoline basis. Form PA 601 shall be used when renewing by renewal certificate.
2. The Cincinnati Insurance Company Coverage Form PA 122 Nurses Professional Liability Coverage Form - is used to provide this coverage when attached to a policy with other property and casualty coverages.

The following is added to Item 1.:

1. This coverage may be written:
 - a) As a separate policy or as an endorsement to any policy with property and casualty coverages.
 - b) On Registered Nurses (R.N.); Licensed Practical Nurses (L.P.N.); or Student Nurses.
 - c) As one year, three-year installment, or three-year prepaid policy. No discount given on three-year installment policies.

OLD

~~COMMERCIAL LINES MANUAL
DIVISION SEVEN - PROFESSIONAL LIABILITY
CINCINNATI INSURANCE COMPANY EXCEPTIONS~~

~~SECTION IV - Miscellaneous Professional~~

~~Rule 34. Optometrists Professional Liability Coverage~~

~~Rule 34.A. is amended to read as follows:~~

~~34.A. The Cincinnati Insurance Company Coverage Form PA 106 -
Professional Liability Coverage Form - is used to provide
this coverage.~~

OLD

~~COMMERCIAL LINES MANUAL
DIVISION SEVEN - PROFESSIONAL LIABILITY
CINCINNATI INSURANCE COMPANY EXCEPTIONS~~

~~SECTION IV - Miscellaneous Professional~~

~~Rule 35. Physiotherapists Professional Liability Coverage~~

~~Rule 35.A. is amended to read as follows:~~

- ~~35.A. The Cincinnati Insurance Company Coverage Form PA 106 -
Professional Liability Coverage Form - is used to provide
this coverage.~~

OLD

~~COMMERCIAL LINES MANUAL
DIVISION SEVEN - PROFESSIONAL LIABILITY
CINCINNATI INSURANCE COMPANY EXCEPTIONS~~

~~SECTION IV - Miscellaneous Professional~~

~~Rule 36. Veterinarians Professional Liability Coverage~~

~~Rule 36.A. is amended to read as follows:~~

~~36.A. The Cincinnati Insurance Company Coverage Form PA 107 -
Animal Services Professional Liability Coverage Form - is
used to provide this coverage.~~

OLD

COMMERCIAL LINES MANUAL
DIVISION SEVEN - PROFESSIONAL LIABILITY
CINCINNATI INSURANCE COMPANY EXCEPTIONS

SECTION X - Cincinnati Insurance Company Special Programs

Animal Grooming Professional Liability

- A. This coverage protects against claims resulting from professional or personal services in connection with Animal Grooming operations.
- B. The Cincinnati Insurance Company Coverage Form PA 107 - Animal Services Professional Liability Coverage Form - is used to provide this coverage.
- C. Rating Method:
 - 1) Basic Limits - \$25,000 each claim
\$75,000 Aggregate
 - 2) Professional Liability rates and premiums are based upon the total staff actually engaged in animal grooming operations at all locations covered, and shall include all individuals, officers, partners, directors, and other employees.

<u>Staff</u>	<u>Annual Premium</u>	<u>Staff</u>	<u>Annual Premium</u>
1	\$ 34.00	6	\$106.00
2	\$ 41.00	7	\$121.00
3	\$ 59.00	8	\$134.00
4	\$ 76.00	9	\$147.00
5	\$ 91.00	10	\$160.00

All Staff Over 10 \$ 9.00 each

Increased Limits Table

<u>Limits (in thousands)</u> <u>Per Claim/Aggregate Limit</u>	<u>Factor</u>
25/75	1.00
50/150	1.33
100/300	1.62

For Limits higher than 25/75, refer to Commercial Lines Manual Division 7, Section V, Table VII for factors.

OLD

COMMERCIAL LINES MANUAL
DIVISION SEVEN - PROFESSIONAL LIABILITY
CINCINNATI INSURANCE COMPANY EXCEPTIONS

SECTION X - Cincinnati Insurance Company Special Programs

Beauty or Barber Shop

A. This coverage affords protection against claims resulting from professional or personal services in connection with Beauty Shop or Barber Shop operations.

The Coverage is written only by endorsement to Commercial General Liability Premises/Operations or Farm Liability policies, and Homeowners policies which include coverage for premises liability, or as a part of a Commercial Package Policy.

B. The Cincinnati Insurance Company Coverage Form PA 108 - Commercial General Liability and Beauty Shop or Barber Shop Professional Liability Coverage Form - is used to provide this coverage.

C. Professional Liability rates and premiums are based upon the total staff actually engaged in beauty shop or barber shop operations at all locations covered and shall include all individuals, officers, partners, directors and other employees

NOTE: When this coverage is added by endorsement to a policy including Commercial General Liability Premises/Operations to a beauty shop or barber shop, the following schedule of premiums shall include damages because of Bodily Injury or Property Damage caused by an occurrence arising out of the ownership, maintenance or use of the premises and all operations necessary or incidental thereto.

D. Rates

Basic Limits - \$25,000 each occurrence
\$75,000 aggregate; subject to \$25.00 deductible per occurrence - injury to or destruction of property.

<u>Limits*</u>	<u>Each Full-Time Operator</u>	<u>Each Part-Time Operator</u>
\$25/75	\$25.00	\$15.00
\$50/150	\$33.00	\$20.00
\$100/300	\$40.00	\$25.00

Full-Time Operator is a person who regularly works more than 20 hours in any one week.

Part-Time Operator is a person who regularly works 20 hours or less in any one week.

*For Limits higher than 100/300, refer to Commercial Lines Manual, Division 7, Section V, Table VII for factors.

OLD

COMMERCIAL LINES MANUAL
DIVISION SEVEN - PROFESSIONAL LIABILITY
CINCINNATI INSURANCE COMPANY EXCEPTIONS

SECTION X - Cincinnati Insurance Company Special Programs

Beauty or Barber Shop (Continued)

LOADINGS:

- A. Beauty Shops that have been in business less than 5 years, and whose operators average less than two years experience are subject to a 15% surcharge on rates shown. This surcharge is waived on risks that have five or more shops under one ownership or control, all of which are insured in this Company.
- B. Coverage for electrolysis can be included at an additional basic limits premium of \$25.00 for each person utilizing electrolysis.
- C. Coverage for hair straightening can be included at an additional basic limits premium of \$14.00.

BARBER SHOPS - Apply 30% of the beauty shop rates, subject to a minimum premium of \$30.00.

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COMMERCIAL LINES MANUAL
DIVISION SEVEN - PROFESSIONAL LIABILITY
CINCINNATI INSURANCE COMPANY EXCEPTIONS

SECTION X - Cincinnati Insurance Company Special Programs

Cemetery Liability

- A. This form extends the standard general liability coverage part to include:
 - 1) Professional Liability
 - 2) Property Damage Liability on property of others in the care, custody and control of the insured; and
 - 3) Burial Lot Liability
- B. The Cincinnati Insurance Company Form PA 109 - Cemetery Liability Endorsement - is used to provide this coverage.
- C. Rates.
 - 1) Premium Basis. The basis used in determining the premium charge is "per grave".
 - 2) Rates.

- a) Rates shown in the Rate Table are for the following limits of insurance:

Professional Liability	- \$ 25,000 each occurrence
	\$ 75,000 aggregate
Property Damage Liability	- \$ 50,000 each occurrence
Burial Lot Liability	- \$ 50,000 each occurrence

RATE TABLE

Already Buried:	.003 per grave first 5,000 graves
	.001 per grave over 5,000 graves
To Be Buried:	.308 per burial first 100 current year
	.246 per burial over 100 current year

- b) For Limits higher than 25/75, refer to Commercial Lines Manual Division 7, Section V, Table VII for factors.

OLD

COMMERCIAL LINES MANUAL
DIVISION SEVEN - PROFESSIONAL LIABILITY
CINCINNATI INSURANCE COMPANY EXCEPTIONS

SECTION X - Cincinnati Insurance Company Special Programs

Condominium Associations Directors and Officers Liability

- A. This coverage affords Legal Liability protection for damage arising out of wrongful acts committed by the insured in the conduct of its management responsibilities for the condominium association.
- B. The Cincinnati Insurance Company Coverage Form PA 110 - Condominium Associations Directors and Officers Liability Coverage Form - is used to provide this coverage.
- C. Premium Computation.

<u>Number of Units</u>	<u>Limits</u>					
	<u>50/150</u>	<u>100/300</u>	<u>200/600</u>	<u>300/300</u>	<u>500/500</u>	<u>1M/1M</u>
	<u>Annual Premiums</u>					
1 - 4	\$ 68.	\$ 73.	\$ 80.	\$ 114.	\$ 128.	\$ 148.
5 - 10	97.	103.	116.	164.	185.	212.
11 - 30	127.	135.	150.	214.	241.	264.
31 - 50	156.	166.	185.	262.	294.	301.
51 - 100	216.	230.	256.	364.	410.	449.
101 - 200	357.	380.	422.	600.	675.	776.
201 - 400	536.	569.	633.	902.	1,014.	1,164.
401 - 500	670.	712.	792.	1,127.	1,267.	1,455.
501 - 750	1,191.	1,267.	1,407.	2,002.	2,251.	2,587.

OLD

COMMERCIAL LINES MANUAL
DIVISION SEVEN - PROFESSIONAL LIABILITY
CINCINNATI INSURANCE COMPANY EXCEPTIONS

SECTION X - Cincinnati Insurance Company Special Programs

County Recorder and/or County Clerks Errors and Omissions

- A. This coverage affords legal liability protection for damage arising out of the negligent acts, errors, or omissions committed by the insured in the conduct of its duties as County Recorder and/or County Clerk..
- B. The Cincinnati Insurance Company Coverage Form PA 111 - County Recorder and/or County Clerks Errors and Omissions Coverage Form - is used to provide this coverage.

C. Premium Computations

<u>Limit</u>	<u>Annual Premium</u>
25/75	\$ 72.00 plus \$10.00 for each person on the staff
50/150	\$106.00 plus \$13.00 for each person on the staff
100/300	\$158.00 plus \$15.00 for each person on the staff

For Limits higher than 100/300, refer to the Commercial Lines Manual, Division 7, Section V, Table VI.

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COMMERCIAL LINES MANUAL
DIVISION SEVEN - PROFESSIONAL LIABILITY
CINCINNATI INSURANCE COMPANY EXCEPTIONS

SECTION X - Cincinnati Insurance Company Special Programs

Emergency Medical Technicians

A. This coverage defends and pays damages in the name and on behalf of the insured or his estate in any claim or suit for damages, at any time filed, based on professional services rendered, by the insured in the practice of the insured's profession.

DEFINITIONS

1) Emergency Medical Technician means any person who has successfully completed a basic Emergency Medical Technician course as approved by the United States Department of Transportation and/or the Interagency Committee on Emergency Medical Services of the Federal Government.

2) Emergency Medical Technician - Advanced means any person who has completed an Emergency Medical Technician course in addition to courses in advanced life support which are equivalent to the modules contained in the National EMT Paramedic Course as approved by the Interagency Committee on Emergency Medical Services.

3) Emergency Medical Technician - Paramedic means any person who has completed an Emergency Medical Technician course in addition to completing an advanced life support course equivalent to the 15 modules of the National EMT Paramedic Course.

B. The Cincinnati Insurance Company Coverage Form PA 113 - Emergency Medical Technician Professional Liability Coverage Form - is used to provide this coverage.

C. Premium Computation.

1) The Following rates apply:

<u>Class</u>	<u>25/75 Limits</u>
EMT	\$30.00
EMT - Advanced	35.00
EMT - Paramedic	40.00

Rates are on a per person basis.

Term discounts do not apply.

For limits higher than 25/75, refer to the Commercial Lines Manual, Division 7, Section V, Table VI.

OLD

COMMERCIAL LINES MANUAL
DIVISION SEVEN - PROFESSIONAL LIABILITY
CINCINNATI INSURANCE COMPANY EXCEPTIONS

SECTION X - Cincinnati Insurance Company Special Programs

Expense, Experience and Schedule Rating Plan

A. Eligibility

Any Liability risk that develops an annual basic limits manual premium of \$100 or more for the exposures to be rated may be eligible for the application of experience rating and schedule rating.

B. Rating Procedure

- 1) The manual premium for any risk may be subject to credit or debit in accordance with the Experience Rating Tables in Item C. In determining the loss ratio, the experience will be based on the figures that are available for the experience incurred in this state, or all states, for the exposures to be rated. The maximum experience period shall not exceed three years and the minimum period shall be the first nine months of the expiring policy term or a complete previous policy year. If at any time during the experience period the risk has been self-insured or insured with a company from which the experience is not available, the experience is acceptable, in the form of the statement signed by the applicant.

The experience in such form shall be given credence in accordance with the apparent credibility of the experience.

The premium used in obtaining the loss ratio shall be the current basic limits manual premium for the experience period.

In computing the loss ratio, all claims shall be included in the amount (not to exceed basic limits) paid or in reserve provided, however, no credit shall be reduced nor debit increased more than 20% as the result of any one loss.

- 2) For factors that are peculiar to the risk under consideration, which shall include but not be limited to physical conditions, operative management, or classification analysis, schedule rating credits or debits not exceeding 25% may be applied.
- 3) The experience and schedule rating modification contemplate the standard provisions for expenses. If such expenses are less than standard, such modifications if a credit shall be increased, or if a debit shall be decreased, by the amount of the reduction in expenses. The credits or debits provided herein shall be taken one after the other and not added together.

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COMMERCIAL LINES MANUAL
DIVISION SEVEN - PROFESSIONAL LIABILITY
CINCINNATI INSURANCE COMPANY EXCEPTIONS

SECTION X - Cincinnati Insurance Company Special Programs

Expense, Experience and Schedule Rating Plan (Continued)

C. Experience Rating Table - Bodily Injury and Property Damage Coverage

Size Group

(Based on current basic limits manual premium for experience period used)

Loss Ratio Group	Up to \$500	\$501 to \$1,000	\$1,001 to \$1,500	\$1,501 to \$2,000	\$2,001 to \$3,000
0 - 10%	-10%	-13%	-22%	-30%	-37%
11 - 20	- 9	-12	-12	-26	-30
21 - 30	- 8	-10	-11	-20	-25
31 - 40	- 7	- 9	-11	-14	-17
41 - 50	- 4	- 5	- 6	- 7	- 8
51 - 60	0	0	0	0	0
61 - 70	+ 3	+ 4	+ 5	+ 6	+ 7
71 - 80	+ 8	+ 9	+12	+15	+18
81 - 90	+11	+13	+19	+23	+28
91 - 100	+15	+17	+25	+31	+36
over 100	+18	+21	+30	+38	+45

Bodily Injury and property Damage Coverage
Applicable to General Liability Lines

Size Group

(Based on current basic limits manual premium for experience period used)

Loss Ratio Group	\$3,001 to \$4,000	\$4,001 to \$6,000	\$6,001 to \$10,000	Over \$10,000
0 - 10%	-45%	-53%	-58%	-60%
11 - 20	-37	-42	-50	-53
21 - 30	-29	-33	-39	-41
31 - 40	-20	-23	-26	-28
41 - 50	-10	-11	-13	-14
51 - 60	0	0	0	0
61 - 70	+ 9	+10	+11	+12
71 - 80	+21	+24	+26	+28
81 - 90	+33	+36	+41	+42
91 - 100	+43	+48	+55	+58
Over 100	+53	+61	+65	+77

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COMMERCIAL LINES MANUAL
DIVISION SEVEN - PROFESSIONAL LIABILITY
CINCINNATI INSURANCE COMPANY EXCEPTIONS

SECTION X - Cincinnati Insurance Company Special Programs

Funeral Directors Liability

A. This coverage affords the insured several additional liability coverages not afforded under the Commercial General Liability Coverage Form in the insured's business as a mortician, funeral director or embalmer as follows:

- 1) It is only available as an endorsement to a Commercial General Liability Coverage Part.
- 2) Additional Coverages (in addition to premises Bodily Injury or Property Damage) afforded are:
 - a) Bodily Injury includes mental anguish and professional malpractice, error or mistake;
 - b) Liability assumed under contract;
 - c) Property Damage to certain items of others in the care and custody of the Insured - including clothing and personal effects of a decedent, caskets, urns, vaults, etc.

B. The Cincinnati Insurance Form PA 121 - Funeral Directors Liability - is used to provide this coverage.

C. The following rates apply:

Basis - Number of funerals handled by insured annually.

Number of Funerals	25,000 Each Claim/50,000 Aggregate <u>Limit of Insurance</u>
1 - 50	\$ 41.00
51 - 100	45.00
101 - 200	52.00
Over 201	57.00

These annual premiums include the Premises/Operations and Products/Completed Operations hazard.

For other Limits of Insurance refer to Commercial Lines Manual, Division Six, General Liability, Section IV, Table II Premises/Operations Limits Table.

These premiums are not eligible for package discounts.

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COMMERCIAL LINES MANUAL
DIVISION SEVEN - PROFESSIONAL LIABILITY
CINCINNATI INSURANCE COMPANY EXCEPTIONS

SECTION X - Cincinnati Insurance Company Special Programs

Insurance Agents Errors and Omissions

- A. Explanation. This coverage affords protection against claims for damages caused by any negligent act, error or omission of the insured or any other person for whose acts the insured is legally liable in the the conduct of the insureds business as an Insurance Agent.
- B. Manual rates and minimum premiums provide a basic limit of \$100,000 each claim subject to an aggregate limit of \$300,000.
- C. Minimum premium is \$500 per policy, not subject to the Rate Modification Plan.
- D. Rates.
 - 1. Premium Basis. The basis used for determining the premium charge is the total annual premium volume for all lines of insurance.
 - 2. Rates. Apply the Annual Rate in the Rate Table to the Premium Basis per \$1,000.

RATE TABLE

ANNUAL PREMIUM VOLUME	ANNUAL RATE PER \$1,000
0 - \$ 50,000	2.20
751,000 - 1,500,000	2.00
1,501,000 - 2,500,000	1.875
Over 2,500,000	1.75

- E. Deductible Amount. The manual rates and minimum premium contemplates a basic deductible amount of \$5,000 per claim. Higher deductible amounts are available based on the following credits:

<u>DEDUCTIBLE</u>	<u>CREDIT FACTOR</u>
\$10,000	.80
15,000	.72
20,000	.65

- F. Additional Interests. All duly licensed solicitors may be added as additional insureds for liability arising out of operations performed for the named insured. The premium charge is \$50.00 per solicitor.
- G. Notary Public Errors and Omissions. Coverage may be extended to afford protection for loss arising out of errors and omissions of a duly licensed Notary Public. The premium charge is \$30.00 per person.

OLD

COMMERCIAL LINES MANUAL
DIVISION SEVEN - PROFESSIONAL LIABILITY
CINCINNATI INSURANCE COMPANY EXCEPTIONS

SECTION X - Cincinnati Insurance Company Special Programs

Insurance Agents Errors and Omissions (Continued)

H. Rate Modification Plan

1. The basic premium for any risk may be subject to credit or debit in accordance with the Rate Modification Plan Table. The total credits or debits under the following table shall not exceed 40%.

2. RATE MODIFICATION TABLE

CREDIT

- a) No reported claims in the previous three years.....5%
- b) No reported claims in the previous five years.....10%
- c) Personal Lines premium volume represents 50-60% of the total premium volume.....5%
- d) Personal Lines premium volume represents over 60% of the total premium volume.....10%

DEBITS

- a) Two reported claims within the previous three years....20%
- b) Three reported claims within the previous three years..40%
- c) Inadequate internal procedures (i.e. lack of double check system, etc.).....20%

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COMMERCIAL LINES MANUAL
DIVISION SEVEN - PROFESSIONAL LIABILITY
CINCINNATI INSURANCE COMPANY EXCEPTIONS

SECTION X - Cincinnati Insurance Company Special Programs

Ministers Professional Liability

- A. This coverage provides legal liability coverage for damages because of injury arising out of malpractice, in rendering or failure to render professional services in the practice of the insured's profession as an ordained Minister or Pastoral Counselor.
- B. The Cincinnati Insurance Company Coverage Form PA 116 - Ministers Professional Liability Coverage Form - is used to provide this coverage.
- C. Rate as follows:

Per "Ordained" Minister

<u>Limit*</u>	<u>Annual Premium</u>
25/75	\$22.00

Each new minister who is to be an insured shall be reported to the Company within 30 days after employment by the Named Insured.

* For Limits higher than 25/75, refer to Commercial Lines Manual, Division 7, Section V, Table VII for factors

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COMMERCIAL LINES MANUAL
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CINCINNATI INSURANCE COMPANY EXCEPTIONS

SECTION X - Cincinnati Insurance Company Special Programs

Pedorthist Professional Liability

- A. This coverage provides legal liability coverage for Bodily Injury or Property Damage arising out of malpractice, in rendering or failure to render professional services in the practice of the insured's profession as a pedorthist.
- B. For the purpose of this rule, pedorthist includes one who fits shoes, fills footwear prescriptions, including the prescribing, preparation, sale, or distribution of pedorthic footwear and kindred products and the fitting thereof or the taking or making of impressions therefor, and goods or products (including pedorthic products) or containers thereof prepared, sold, handled, or distributed by the insured at or from an insured pedorthic establishment.
- C. The Cincinnati Insurance Company Form PA 120 - Pedorthist's Professional Liability - is used to provide this coverage.
- D. For increased Limit of Insurance, use the factors applicable to Chiropodists.

D. Classification

	<u>Code #</u>	<u>Rate*</u>
Retail Shoe Store (No prescription work)		
(Per Store).....	80983	\$25.00
Retail Shoe Store (Prescription Work)		
(Per Store).....	81983	\$35.00

* Limit of Insurance - 25/75. Rate not subject to any additional discounts.

OLD

COMMERCIAL LINES MANUAL
DIVISION SEVEN - PROFESSIONAL LIABILITY
CINCINNATI INSURANCE COMPANY EXCEPTIONS

SECTION X - Cincinnati Insurance Company Special Programs

Printers Errors and Omissions

- A. Explanation. This coverage affords protection against claims for damages caused by any negligent act, error or omission of the insured or any other person for whose acts the insured is legally liable as a result of providing or failing to provide printing services.
- B. The Cincinnati Insurance Coverage Form PA 117 - Printers Errors and Omissions Insurance Coverage Form - is used to provide this coverage.
- C. Manual Rates and minimum premium provides a basic limit of \$25,000 each claim subject to an annual aggregate limit of \$25,000.
- D. Minimum Premium is \$25.00 per coverage part.
- E. Rates - Code 27412
 - 1) Premium Basis. The basis used for determining the premium charge is the total annual gross receipts from printing operations.
 - 2) Rates. Apply the Annual Rate found in the Rate Table to the Premium Basis per \$1,000.

RATE TABLE: ANNUAL RATE PER \$1000 - \$.08

3) Increased Limits of Insurance

<u>LIMITS</u>	<u>Factor</u>
\$25,000/25,000	1.00
300,000/300,000	1.40
500,000/500,000	1.50
1,000,000/1,000,000	1.70

Interpolation is permitted to promulgate increased Limits factors not shown.

- F. Deductible Amount. The manual rates and minimum premium contemplate a basic deductible of \$500 per claim. Higher deductible amounts are available based on the following credits:

\$ 750	.95
1,000	.90
2,500	.85
5,000	.80

UNDERWRITING GUIDELINES

- Operations ineligible for this program include:
- newspaper (excluding weekly advertisers), books or magazines printing
 - printing of stamps - postage or trading
 - ticket printing such as but not limited to raffle, lottery, sports, or concerts
 - printing of controversial material
 - printing of currency, securities, travelers checks or money orders

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COMMERCIAL LINES MANUAL
DIVISION SEVEN - PROFESSIONAL LIABILITY
CINCINNATI INSURANCE COMPANY EXCEPTIONS

SECTION X - Cincinnati Insurance Company Special Programs

Prior Acts or Omissions Extension of Coverage

1. This option provides coverage for the reporting of claims arising out of the performance of professional services rendered subsequent to the retroactive date and prior to the effective date.
 - a. To be used when issuing an occurrence based policy subsequent to a claims made policy.
2. The Cincinnati Insurance Company Form PA 403 - Prior Acts or Omissions Extension Endorsement - is used to provide this coverage.
3. Rates

Charge a percentage of the current CIC occurrence rate for the particular class. This is a one-time charge. Premium is fully earned.

COVERAGE MULTIPLIERS

Years in "Claims Made" Program				
<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5 or more</u>

Class 1 and Class IA -Dentists (A.D.A. Members only).	.13	.24	.32	.35	.37
All other	.26	.48	.63	.70	.74

Multipliers are applied to the full annual CIC occurrence rates.

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COMMERCIAL LINES MANUAL
DIVISION SEVEN - PROFESSIONAL LIABILITY
CINCINNATI INSURANCE COMPANY EXCEPTIONS

SECTION X - Cincinnati Insurance Company Special Programs

Real Estate Agents Errors and Omissions

- A. This coverage pays on behalf of the insured all sums which the insured shall become legally obligated to pay on account of any claim made against the insured and caused by any negligent act, error or omission of the insured or any other person for whose acts the insured is legally liable in the conduct of their business as real estate agents.
- B. The Cincinnati Insurance Company Coverage Form PA 118 - Real Estate Agents Errors and Omissions Insurance Coverage Form - is used to provide this coverage.
- C. The following rates and premiums provide for a \$1,000 deductible with a basic limit of insurance of \$25,000 each claim and a \$75,000 aggregate. The premium for the policy is based upon the gross income of the insured and shall mean the gross amount of money charged by the insured for real estate agency services, and including taxes, other than taxes which the named insured collects as a separately item and remits to a governmental division.

ANNUAL CHARGES-LIMITS 25,000 EACH CLAIM/75,000 AGGREGATE

- \$.78 per \$100 on first \$25,000 of gross income
- \$.39 per \$100 on next \$50,000 of gross income
- \$.20 per \$100 on next \$75,000 of gross income
- \$.10 per \$100 on Excess of gross income

\$27.00 per sales person under named insured's real estate broker's license.

1) INCREASED LIMITS

For Limits higher than 25/75, refer to Commercial Lines Manual, Division 7, Section V, Table VII.

2) DEDUCTIBLES

For the following deductibles, increase or decrease the basic rates shown in item 1 as follows:

For Deductible:

\$500 add 25%	\$1,500 deduct 5%	\$2,500 deduct 15%
\$250 add 50%	\$2,000 deduct 10%	\$5,000 deduct 25%

OLD

COMMERCIAL LINES MANUAL
DIVISION SEVEN - PROFESSIONAL LIABILITY
CINCINNATI INSURANCE COMPANY EXCEPTIONS

SECTION X - Cincinnati Insurance Company Special Programs

Religious Institutions Directors and Officers Liability

- A. This coverage provides legal liability protection for wrongful acts committed by directors and officers in the performance of their duties in the management responsibilities of a religious institution.
- B. The Cincinnati Insurance Company Coverage Form PA 112 - Religious Institutions Directors and Officers Liability Coverage Form - is used to provide this coverage.
- C. Rates apply on an "each religious institution" basis, per annum.

RATE TABLE:

<u>Limits of Insurance</u>	<u>Annual Premium</u>
\$100,000/100,000	\$ 60.00
100,000/300,000	75.00
500,000/500,000	100.00
1,000,000/1,000,000	135.00

Term discounts and/or package discounts do not apply.

Premium payment plans, policy term, cancellation procedures, etc., follow filed and approved plans under Commercial General Liability and/or Commercial Package Program.

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COMMERCIAL LINES MANUAL
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CINCINNATI INSURANCE COMPANY EXCEPTIONS

SECTION X - Cincinnati Insurance Company Special Programs

Social Services Professional Liability

- A. This coverage protects against claims resulting from the professional services in connection with Social Service Agency operations.
- B. The Cincinnati Insurance Company Coverage Form PA 123 - Miscellaneous Professional Liability Coverage Form - is used to provide this coverage.
- C. Premium Computation.
 - 1. Rates.

Base limits of insurance are \$100,000 each claim and \$300,000 aggregate. Other limits are subject to factors contained in the Commercial Lines Manual, Division 7, Section V, Table IV.

RATES

	Psychiatrist	Psch.	A.P.A. Psychologist	ASCW	MSW	Other Prof. (See Below)
Refer to Medical Mal-practice rates	\$ 80.	\$ 60.	\$ 60.	\$35.	\$40.	\$105.

Agency charge is 10% of the individual charges subject to a minimum charge of \$50.00. When including an agency as Named Insured, all professionals must be named.

- 2. Additional charges for:
 - a. Volunteers - \$1.00 each
 - b. If agency is an adoption or child placement - add \$415.00
 - c. Residential child care or home - add \$205.00

D. Definitions

- ACSW - Academy of Certified Social Workers
- APA - American Psychiatric Assoc. or Psychological Assoc.
- MSW - Masters in Social Work
- PHD - Doctors Degree in Social Work

Other Professional includes:

- 1. BS in Social Work
- 2. Masters in psychology
- 3. Licensed:
 - a. marriage counselors
 - b. family counselors
- 4. Masters or PHD in closely related mental health fields
- 5. SW - Social Worker
- 6. CW - Case Worker

Prior Acts coverage rate is 80% of the current rate prorated for the retro-active period. This is a one-time charge. Premium is fully earned.

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COMMERCIAL LINES MANUAL
DIVISION SEVEN - PROFESSIONAL LIABILITY
CINCINNATI INSURANCE COMPANY EXCEPTIONS

SECTION X - Cincinnati Insurance Company Special Programs

Teachers Professional Liability

1. This coverage provides legal liability coverage for injury or damages because of injury arising out of malpractice, error or mistakes, in rendering or failing to render professional services in the practice of the insured's profession of teaching.
2. The Cincinnati Insurance Company Form PA 119 - Teachers Professional Liability Coverage Form - is used to provide this coverage.
3. Rates:

<u>Each Claim Limit - Aggregate</u>	<u>Three-Year Rates</u>	<u>Annual Rates</u>
\$25,000/ 75,000	\$25.00	\$10.00
50,000/150,000	33.00	13.00
100,000/300,000	38.00	15.00
200,000/600,000	45.00	18.00
300,000/900,000	50.00	20.00

For Limits other than shown above refer to Commercial Lines Manual, Division 7, Section V, Table VII.

OLD

COMMERCIAL LINES MANUAL
DIVISION SEVEN - PROFESSIONAL LIABILITY
CINCINNATI INSURANCE COMPANY EXCEPTIONS

SECTION X - Cincinnati Insurance Company Special Program

Travel Agents Errors and Omissions

1. Definitions:

A. Travel Agents

- 1) A retail travel agent sells services, travel accommodations, arrangements, tours, etc., directly to the public, and receipts derived therefrom by such travel agent are herein called "receipts from retail business".
- 2) A wholesale travel agent sells services, travel accommodations, arrangements, tours, etc., directly to other travel agents, and receipts derived therefrom by such travel agent are herein called "receipts from wholesale business".
- 3) Travel Agents may conduct both wholesale and retail business and the receipts shall be classified according to the type of business from which derived.
- 4) Travel agents must have been in business for at least three (3) years to be eligible for this program.

B. Gross receipts for premium purposes shall include all receipts from the travel agency business less 90% of the fares generated through the issuance of Standard Ticket Airline Tickets as prescribed by the Air Traffic Conference.

- 2. Policies are to be written for an annual term only.
- 3. Limits of Insurance available under this program are \$100,000, \$300,000, \$500,000, or \$1,000,000.
- 4. The premiums listed below are the Basic annual premiums for \$100,000 limit of insurance for Errors and Omissions coverage only. Premises/Operations is classified and rated in accordance with Division Six of the Commercial Lines Manual.

<u>Gross Receipts - (Adjusted)</u>	<u>Premiums</u>
\$ 1 - 100,000	\$ 154.00
100,001 - 200,000	194.00
200,001 - 300,000	234.00
300,001 - 400,000	274.00
400,001 - 500,000	314.00
500,001 - 600,000	353.00
600,001 - 700,000	392.00
700,001 - 800,000	431.00
800,001 - 900,000	470.00
900,001 - 1,000,000	509.00
Over 1,000,000	509.00 plus \$39 per \$100,000 of receipts in excess of \$1,000,000

Note, the Gross Receipts shall be at least equal to \$100,000 time the number of employees.

OLD

COMMERCIAL LINES MANUAL
COMMERCIAL LINES MANUAL
DIVISION SEVEN - PROFESSIONAL LIABILITY
CINCINNATI INSURANCE COMPANY EXCEPTIONS

SECTION X - Cincinnati Insurance Company Special Programs

Travel Agents Errors and Omissions (Continued)

5. Additional premises may be added for \$25 basic premium for each additional premises.

6. Increased Limits Factors:

\$ 100,000	1.00
300,000	1.22
500,000	1.33
1,000,000	1.53

7. Deductible Credits:

\$ 500	.10
1,000	.15
2,500	.20
5,000	.25
10,000	.50
25,000	.65

8. Premium Determination.

- 1) Locate basic premium from schedule in rule 4.
- 2) If the travel agent conducts any wholesale business add a surcharge derived by the following formula. If no wholesale business is conducted, proceed to step 3).

$$\frac{0.15 \times \text{receipts from wholesale business} \times \text{the basic premium}}{\text{Total Gross Receipts}}$$

* Subject to a minimum surcharge of \$25.00.

- 3) Add additional premises premium under rule 5., if applicable.
- 4) Subtract factor in rule 7., if applicable, from factor in rule 6., if applicable, and apply to result 3) above. This is the final premium.

9. The usual rules of cancellation apply (i.e. Pro-rata vs. Short rate).

10. The minimum premium for each coverage part shall be equal to at least \$300.00.

11. The Cincinnati Insurance Company Coverage Form PA 104 - Commercial General Liability and Travel Agents Errors and Omissions Insurance Coverage Form - is used to provide this coverage.

NEW

THE CINCINNATI INSURANCE COMPANIES

**DIVISION SEVEN
COMMERCIAL LINES
PROFESSIONAL LIABILITY
GENERAL RULES**

THE CINCINNATI INSURANCE COMPANY EXCEPTIONS

4. POLICY TERM

ISO Rule 5. **POLICY TERM**, Item A. is deleted and replaced by the following:

- A. Policies may be written for a specific term up to five years or on a continuous basis.

5. PREMIUM COMPUTATION

ISO Rule 6. **PREMIUM COMPUTATION** is deleted in its entirety and replaced by the following:

A. One-year or Fractional Year Policies

1. For one year policies, compute the premium using the rates in effect at policy inception.
2. For policies issued for other than a whole number of years, prorate the annual premium to determine the premiums for the fractional part of a year.

B. Multi-year Policies

1. Compute the premium at inception using the annual rates in effect at that time.
2. Multi-year policies that are to be adjusted at each anniversary should have the Calculation of Premium (Annual Rerating) Endorsement **IL 00 03** attached. At each anniversary, compute the premium using the rates in effect at each anniversary.
3. For policies issued for other than a whole number of years, prorate the annual premium to determine the premiums for the fractional part of a year.
4. For three or five year prepaid policies, compute the premium using the annual rates in effect at policy inception multiplied by one of the following term factors:

Term	Term Factor
3 years	2.7
5 years	4.4

C. Installment Payments

Refer to Division Nine - Multiple Line Manual for rules governing Installment Payments. This rule will apply to both multiline discounted and nondiscounted policies or monoline policies.

NEW

THE CINCINNATI INSURANCE COMPANIES

**DIVISION SEVEN
COMMERCIAL LINES
PROFESSIONAL LIABILITY
GENERAL RULES**

8. MINIMUM PREMIUM

ISO Rule 9. Title has changed to MINIMUM PREMIUM and is deleted in its entirety and replaced by the following:

Division Minimum Premium

The lowest amount for which the Professional Liability Coverage Part may be written is \$100. This amount is not subject to any adjustment, including increased limits, package modification, expense factor or rate plans. Specific coverage minimum premiums are included within the Division Minimum unless stated otherwise. Specific coverage minimums that exceed the Division Minimum override the Division Minimum.

NEW

THE CINCINNATI INSURANCE COMPANIES
DIVISION SEVEN
COMMERCIAL LINES
PROFESSIONAL LIABILITY
GENERAL RULES

9. ADDITIONAL PREMIUM CHANGES

ISO Rule 10. **ADDITIONAL PREMIUM CHANGES** is deleted in its entirety and replaced by the following:

A. Calculation of Premium

1. Prorate all changes requiring additional premium.
2. In computing the additional premium for:
 - a. Any changes made to a coverage or location included at policy inception, use the rates and rules in effect on the effective date of the policy.
 - b. Coverages or locations which are added after the policy inception, use the rates and rules in effect as of the date of the change.
 - c. Any changes made to a location or coverage which was added after policy inception, use the rates developed when the coverage was added.

The additional premium developed is in addition to any applicable policy writing minimum premium.

B. Waiver of Premium

Refer to Division Nine - Multiple Line Manual for rules governing waiver of premium. This rule will apply to both multiline discounted and nondiscounted policies or monoline policies.

10. RETURN PREMIUM CHANGES

ISO Rule 11. **RETURN PREMIUM CHANGES** is revised by deleting Item B. and replacing with the following:

B. Waiver of Premium

Refer to Division Nine - Multiple Line Manual for rules governing waiver of premium. This rule will apply to both multiline discounted and nondiscounted policies or monoline policies.

11. POLICY CANCELLATION

ISO Rule 12. **POLICY CANCELLATION** is deleted in its entirety and replaced by the following:

If the policy is cancelled, the earned premium shall be calculated on a pro rata basis and rounded to the nearest whole dollar.

NEW

THE CINCINNATI INSURANCE COMPANIES
DIVISION SEVEN
COMMERCIAL LINES
PROFESSIONAL LIABILITY
ADDITIONAL RULES

1. ACORD FORMS

Current supplies of ACORD applications, binders and / or certificates may be used for coverage relative to this line of business. Future state revisions will require use of the proper applications on the effective date mandated.

2. INTERSTATE ACCOUNTS

A. Rules and Rates

The rules and rates used for Professional Liability coverage(s) will use the filed rates for each respective state recognized.

B. Forms

1. Professional Liability policies providing coverage for locations in more than one state may be written on one policy subject to the basic coverage form(s) filed in the state where the:
 - a. Insured's largest valued location(s) or headquarters is located; or
 - b. Insurance is negotiated.
2. When applicable, forms recognizing state amendatory changes will be included as required by the coverage(s) afforded for each respective state endorsed.

3. COMPANY MULTIPLIER

The Company Multiplier applicable to the Professional Liability loss costs is 1.515.