

SERFF Tracking Number: ACEH-125340750 State: District of Columbia  
Filing Company: ACE American Insurance Company State Tracking Number:  
Company Tracking Number: 07-MR-299(R)  
TOI: 11.0 Medical Malpractice - Claims Sub-TOI: 11.0027 Psychology  
Made/Occurrence  
Product Name: 07-MR-299(R)  
Project Name/Number: Psychologists' Purchasing Group Association/07-MR-299(R)

## Filing at a Glance

Company: ACE American Insurance Company

Product Name: 07-MR-299(R)

TOI: 11.0 Medical Malpractice - Claims

Made/Occurrence

Sub-TOI: 11.0027 Psychology

Filing Type: Rule

SERFF Tr Num: ACEH-125340750 State: District of Columbia

SERFF Status: Closed-APPROVED State Tr Num:

Co Tr Num: 07-MR-299(R)

State Status:

Reviewer(s): Robert Nkojo

Disposition Date: 01/31/2008

Authors: Bob Wolfrom, Viola  
McBride

Date Submitted: 10/31/2007

Disposition Status: APPROVED

Effective Date Requested (New): 10/01/2008

Effective Date (New):

Effective Date Requested (Renewal): 10/01/2008

Effective Date (Renewal):

State Filing Description:

## General Information

Project Name: Psychologists' Purchasing Group Association

Project Number: 07-MR-299(R)

Reference Organization:

Reference Title:

Filing Status Changed: 01/31/2008

State Status Changed:

Created By: Viola McBride

Corresponding Filing Tracking Number:

Filing Description:

We are filing revisions to our Psychologists' Professional Liability program written through a risk purchasing group (Psychologists Purchasing Group Association). The policy provides claims made and occurrence liability coverage for psychologists, claims made professional liability coverage for research and academic psychologists and occurrence liability coverage for psychology students. The forms, rules and rates were originally submitted under company filing number 04-PR-086.

Status of Filing in Domicile: Pending

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Submitted By: Viola McBride

## Company and Contact

### Filing Contact Information

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Robert Wolfrom, CPCU, Regulatory Specialist robert.wolfrom@acegroup.com  
436 Walnut Street 215-640-5123 [Phone]  
WB04G 215-640-4986 [FAX]  
Philadelphia, PA 19106

### Filing Company Information

ACE American Insurance Company CoCode: 22667 State of Domicile: Pennsylvania  
PO Box 1000 Group Code: 626 Company Type:  
436 Walnut Street Group Name: State ID Number:  
Philadelphia, PA 19106 FEIN Number: 95-2371728  
(215) 640-5123 ext. [Phone]

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### Filing Fees

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

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
APPROVED	Robert Nkojo	01/31/2008	01/31/2008



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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Cover Letter (P&C)	No	No
Supporting Document	Consulting Authorization	No	No
Supporting Document	Actuarial Certification (P&C)	No	No
Supporting Document	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)	No	No
Supporting Document	District of Columbia and Countrywide Loss Ratio Analysis (P&C)	No	No
Supporting Document	Schedule of Rates or Methodology (P&C)	No	No
Supporting Document	Explanatory Memo	No	No
Rate	Rating Guideline - Claims Made	No	No
Rate	Rating Guideline - Occurrence	No	No

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## Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Number:	Attachments
	Rating Guideline - Claims Made	Page 1	Replacement	04-PR-086	Rating Guidelines.CM.CW.pdf
	Rating Guideline - Occurrence	Page 1	Replacement	04-PR-086	Rating Guidelines.Occurrence CW.pdf

**ACE AMERICAN INSURANCE COMPANY**  
**PSYCHOLOGIST PURCHASING GROUP ASSOCIATION**  
**RATING GUIDELINES**  
**CLAIMS MADE PSYCHOLOGISTS PLAN**  
**COUNTRYWIDE AMENDMENT**

1. Item 14 is deleted in its entirety and replaced by the following:
  14. Two options are offered to purchase an increase in the reimbursement limits for the Governmental Regulatory Body Defense Reimbursements. They are as follows:

<b>Option</b>	<b>Licensing Board Defense Reimbursement Limit</b>	<b>Other Governmental Regulatory Body Defense</b>	<b>Additional Charge</b>
#1	\$25,000	\$7,500	\$35.00
#2	\$50,000	\$10,000	\$45.00

**ACE AMERICAN INSURANCE COMPANY**  
**PSYCHOLOGIST PURCHASING GROUP ASSOCIATION**  
**RATING GUIDELINES**  
**OCCURRENCE PSYCHOLOGISTS PLAN**  
**COUNTRYWIDE AMENDMENT**

1. Item 13 is deleted in its entirety and replaced by the following:
  13. Two options are offered to purchase an increase in the reimbursement limits for the Governmental Regulatory Body Defense Reimbursements. They are as follows:

<b>Option</b>	<b>Licensing Board Defense Reimbursement Limit</b>	<b>Other Governmental Regulatory Body Defense</b>	<b>Additional Charge</b>
#1	\$25,000	\$7,500	\$35.00
#2	\$50,000	\$10,000	\$45.00

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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Cover Letter (P&C)		
<b>Comments:</b>		
<b>Attachment:</b> Cover Letter - Rules.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Consulting Authorization		
<b>Bypass Reason:</b> NA		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Actuarial Certification (P&C)		
<b>Bypass Reason:</b> Rule change only. No rate impact. Rates were approved in Filing 04-PR-86 on 4/22/04		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> District of Columbia and Countrywide Experience for the Last 5 Years (P&C)		
<b>Bypass Reason:</b> Rule change only. No rate impact. Rates were approved in Filing 04-PR-86 on 4/22/04.		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> District of Columbia and Countrywide Loss Ratio Analysis		

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(P&C)

**Bypass Reason:** Rule change only. No rate impact. Rates were approved in Filing 04-PR-86 on 4/22/04.  
**Comments:**

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Schedule of Rates or Methodology (P&C)		
<b>Bypass Reason:</b> Rule change only. No rate impact. Rates were approved in Filing 04-PR-86 on 4/22/04.		

**Comments:**

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Explanatory Memo		
<b>Comments:</b>		
<b>Attachment:</b> Explanatory Memorandum - Rules ROS.pdf		



**ace ina**

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**Robert E. Wolfrom, CPCU**  
*Sr. Regulatory Specialist*

October 30, 2007

Commissioner of Insurance

**Re:    Company                    ACE USA # 0626                    NAIC #                    FEIN**  
ACE American Insurance Company                    22667                    95-2371728

Medical Malpractice - Psychology  
Psychologists' Purchasing Group Association - Rules  
Our Filing Number: 07-MR-299(R)

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Dear Commissioner:

We are filing revisions to our Psychologists' Professional Liability program written through a risk purchasing group (Psychologists Purchasing Group Association). The policy provides claims made and occurrence liability coverage for psychologists, claims made professional liability coverage for research and academic psychologists and occurrence liability coverage for psychology students. The rules and rates were originally submitted under company filing number 04-PR-086. See the Explanatory Memorandum for details.

We wish to implement this revision with all new and renewal policies effective on or after October 1, 2008.

Please let me know if you have any questions.

Regards,

Bob Wolfrom, CPCU  
Sr. Regulatory Specialist

ACE American Insurance Company  
Psychologists Purchasing Group Association  
Psychologists' Professional Liability

Explanatory Memorandum  
Rules

ACE American Insurance Company ("ACE") currently has forms, rates and rules on file with your department which are applicable to our Psychologists' Professional Liability program. The coverage provides claims made and occurrence liability coverage for psychologists, claims made professional liability coverage for research and academic psychologists and occurrence liability coverage for psychology students. We are now submitting revisions to this program. The forms, rules and rates were originally submitted under company filing number 04-PR-086.

Please refer to the attached Reference Filing Numbers exhibit for prior state filing numbers, if applicable.

**A. Forms**

See companion filing 07-MR-299(F).

**B. Rules and Rates**

Marked-up versions of the changes to the rules and rates are provided for your reference. For those rules and rate pages where there are changes, all previously filed and approved rule and rate pages will be replaced by the amended pages upon approval.

A summary changes to the Rating Guidelines are as follows:

We have revised Rule 13 in the Occurrence Rating Guidelines and Rule 14 of the Claims Made Guidelines to add the additional reimbursement limit purchase option for the Other Governmental Regulatory Body Defense Reimbursement coverage.

**C. Effective Date**

The proposed effective date of this revision filing is October 1, 2008. The reason the date is so far in the future is due to the fact that this policy is for a risk purchasing group (Psychologists Purchasing Group Association). There is a tremendous amount of programming associated with rolling out this revision on a nationwide basis and the designated producer will need until October 1, 2008 to ensure a smooth transition. Additionally, this new policy contains several coverage enhancements. Accordingly, we would like to be

able to provide on a nationwide basis that all renewals after such date will receive the new policy. The only way to accomplish this is to set a date far enough in the future to accommodate the approval times of the various states.