

SERFF Tracking Number: AGNY-125751522 State: District of Columbia
Filing Company: Granite State Insurance Company State Tracking Number:
Company Tracking Number: AIC-08-EO-14
TOI: 11.2 Medical Malpractice - Occurrence Only Sub-TOI: 11.2019 Optometry
Product Name: Optometrists Professional and General Liability Insurance Program
Project Name/Number: Optometrists Professional and General Liability Insurance Program/AIC-08-EO-14

Filing at a Glance

Company: Granite State Insurance Company
Product Name: Optometrists Professional and General Liability Insurance Program
SERFF Tr Num: AGNY-125751522 State: District of Columbia
TOI: 11.2 Medical Malpractice - Occurrence Only
SERFF Status: Closed-APPROVED State Tr Num:
Sub-TOI: 11.2019 Optometry
Co Tr Num: AIC-08-EO-14 State Status:
Filing Type: Rate/Rule
Reviewer(s): Robert Nkojo
Author: Myron Harry
Disposition Date: 06/02/2009
Date Submitted: 07/29/2008
Disposition Status: APPROVED
Effective Date Requested (New): 09/29/2008
Effective Date Requested (Renewal): 09/29/2008
Effective Date (New):
Effective Date (Renewal):
State Filing Description:

General Information

Project Name: Optometrists Professional and General Liability Insurance Program
Status of Filing in Domicile: Authorized
Project Number: AIC-08-EO-14
Domicile Status Comments:
Reference Organization: N/A
Reference Number: N/A
Reference Title: N/A
Advisory Org. Circular: N/A
Filing Status Changed: 06/02/2009
State Status Changed:
Created By: Jameka Harris
Submitted By: Jameka Harris
Corresponding Filing Tracking Number:
Filing Description:
Granite State Insurance Company (the "Company") submits for your approval the attached forms and rate plan addendum for use with their Optometrists Professional and General Liability Insurance Program, offered on behalf of the American Medical Professional Alliance Risk Purchasing Group. It was the Company's initial intent to provide Optometrists coverage utilizing the forms filed with its General Healthcare Providers Program (GHPP). The Company now proposes to utilize the forms included in this submission rather than the forms filed with its GHPP for the Optometrists Professional and General Liability Insurance Program. To date, the Company has not written any coverage for Optometrists under the GHPP.

The filing will be rated using the rating methodology in the Optometrists Rate Page Addendum currently on file (Our File

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 No. AIC-07-EO-24) and the Optometrists General Liability Rate Plan Addendum included in this submission.

Please refer to the attached forms listing (filed separately), explanatory memorandum and manual page for information about all of the forms and rules included in this submission.

Your favorable consideration and approval are respectfully requested.

Company and Contact

Filing Contact Information

Jameka Harris, Filings Analyst jameka.harris@aig.com
 175 Water Street, 17th Floor 212-458-7056 [Phone]
 New York, NY 10038 212-458-7077 [FAX]

Filing Company Information

Granite State Insurance Company	CoCode: 23809	State of Domicile: Pennsylvania
70 Pine Street	Group Code:	Company Type:
New York, NY 10270	Group Name:	State ID Number:
(212) 770-7000 ext. [Phone]	FEIN Number: 02-0140690	

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	06/02/2009	06/02/2009

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Status update	Note To Reviewer	Jameka Harris	04/22/2009	04/22/2009
Status update	Note To Reviewer	Jameka Harris	03/17/2009	03/17/2009
Status Update	Note To Reviewer	Jameka Harris	02/04/2009	02/04/2009

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Disposition

Disposition Date: 06/02/2009

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		No
Supporting Document	Consulting Authorization		No
Supporting Document	Actuarial Certification (P&C)		No
Supporting Document	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)		No
Supporting Document	District of Columbia and Countrywide Loss Ratio Analysis (P&C)		No
Rate	GL Rate Addendum		No

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Note To Reviewer

Created By:

Jameka Harris on 04/22/2009 08:42 AM

Last Edited By:

Jameka Harris

Submitted On:

04/22/2009 08:42 AM

Subject:

Status update

Comments:

Is it possible to get a status update of this filing as it has been pending since July 2008? Please advise if any additional information is needed to expedite the approval process.

Thank you in advance for your assistance in this matter.

Regards,

Jameka Y. Harris

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Note To Reviewer

Created By:

Jameka Harris on 03/17/2009 11:18 AM

Last Edited By:

Jameka Harris

Submitted On:

03/17/2009 11:18 AM

Subject:

Status update

Comments:

Mr. Knojo,

Is it possible to have a status update for this filing?

Regards,

Jameka Y. Harris

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Note To Reviewer

Created By:

Jameka Harris on 02/04/2009 02:06 PM

Last Edited By:

Jameka Harris

Submitted On:

02/04/2009 02:06 PM

Subject:

Status Update

Comments:

Mr. Knojo,

Is it possible to have a status update for this filing?

Regards,

Jameka Y. Harris

Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
	GL Rate Addendum		New	GL- Addendum-(6-08).pdf

**GRANITE STATE INSURANCE COMPANY
GENERAL HEALTHCARE PROVIDER
OPTOMETRISTS GENERAL LIABILITY RATE PLAN ADDENDUM**

The following is added to the Optometrists Rate Plan Addendum:

RATES

4 GENERAL LIABILITY COVERAGE

A 10% additional charge of the final Professional Liability premium will be added when purchasing General Liability cover

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Cover Letter All Filings Comments: Attachment: Cover Letter (2).pdf		
Bypassed - Item: Consulting Authorization Bypass Reason: N/A Comments:		
Satisfied - Item: Actuarial Certification (P&C) Comments: Attachment: OPT Filing Memorandum-(Rev. 7-08) (6).pdf		
Bypassed - Item: District of Columbia and Countrywide Experience for the Last 5 Years (P&C) Bypass Reason: N/A Comments:		
Bypassed - Item: District of Columbia and Countrywide Loss Ratio Analysis		

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Bypass Reason: *N/A*
Comments:

**AIG COMMERCIAL INSURANCE
STATE FILINGS DEPARTMENT**

175 WATER STREET, 17TH FLOOR
NEW YORK, NEW YORK 10038

Jameka Harris
Filings Analyst
E-mail: Jameka.harris@aig.com

Telephone: (212) 458-7056
Facsimile: (212) 458-7077

July 29, 2008

Honorable Thomas E. Hampton
Commissioner of Insurance
Dept. of Insurance, Securities and Banking (DISB)
810 First Street, NE – Suite 701
Washington, D.C. 20002-4227
Attn: Mr. Clark Simcock, Chief
(Rate & Rules Filings)

RE: GRANITE STATE INSURANCE COMPANY
NAIC #012-23809, FEIN #02-0140690
Optometrists Professional and General Liability Insurance Program
Our File Number: AIC-08-EO-14

Dear Mr. Simcock:

Granite State Insurance Company (the “Company”) submits for your approval the attached forms and rate plan addendum for use with their Optometrists Professional and General Liability Insurance Program, offered on behalf of the American Medical Professional Alliance Risk Purchasing Group. It was the Company’s initial intent to provide Optometrists coverage utilizing the forms filed with its General Healthcare Providers Program (GHPP). The Company now proposes to utilize the forms included in this submission rather than the forms filed with its GHPP for the Optometrists Professional and General Liability Insurance Program. To date, the Company has not written any coverage for Optometrists under the GHPP.

The filing will be rated using the rating methodology in the Optometrists Rate Page Addendum currently on file (Our File No. AIC-07-EO-24) and the Optometrists General Liability Rate Plan Addendum included in this submission.

Please refer to the attached forms listing (filed separately), explanatory memorandum and manual page for information about all of the forms and rules included in this submission.

We wish to make this filing effective September 29, 2008, or the earliest date permitted by your Department.

Your favorable consideration and approval are respectfully requested.

Sincerely,

Jameka Harris

Granite State Insurance Company
Optometrists Explanatory Memorandum

Granite State Insurance Company (the “Company”) recently filed its Optometrists Rate Plan Addendum and Application (Our File No. AIC-07-EO-24) indicating that the Company would be providing Optometrists coverage utilizing the forms filed with its General Healthcare Providers Program (GHPP). To date, the Company has not written any coverage for Optometrists under the GHPP. Going forward, the Company proposes to utilize the forms included in this submission for the Optometrists Professional and General Liability Insurance Program.

The General Healthcare Provider forms will remain in affect as filed and approved for all other healthcare providers included in that Program.

The Optometrists Rate Page Addendum currently on file will be used in conjunction with these new forms. A charge of 10% of the Professional Liability premium will be added for General Liability coverage for an Optometrist as noted in the Optometrists General Liability Rate Plan Addendum included in this submission.

This charge is based on underwriting judgment that the General Liability exposure for an Optometrist is limited to a minimal premises exposure. This is in line with how other similar products are charged.