

SERFF Tracking Number: PERR-125145457 State: District of Columbia
Filing Company: ACE American Insurance Company State Tracking Number:
Company Tracking Number: ACE-MM-CPL-DC-0701-R
TOI: 11.1 Medical Malpractice - Claims Made Only Sub-TOI: 11.1003 Chiropractic
Product Name: ACE-MM-CPL-DC-0701-R
Project Name/Number: ACE-MM-CPL-DC-0701-R/ACE-MM-CPL-DC-0701-R

Filing at a Glance

Company: ACE American Insurance Company

Product Name: ACE-MM-CPL-DC-0701-R SERFF Tr Num: PERR-125145457 State: District of Columbia

TOI: 11.1 Medical Malpractice - Claims Made Only SERFF Status: Closed-APPROVED State Tr Num:

Only

Sub-TOI: 11.1003 Chiropractic

Co Tr Num: ACE-MM-CPL-DC-0701-R

State Status:

Filing Type: Rule

Reviewer(s):

Authors: Wendy Thompson, Lora Huber, Diane Karis, Ines Piquet, Neresa Torres, Olga E. Garcia

Disposition Date: 06/08/2007

Date Submitted: 04/11/2007

Disposition Status: APPROVED

Effective Date Requested (New): On Approval

Effective Date (New):

Effective Date Requested (Renewal): On Approval

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: ACE-MM-CPL-DC-0701-R

Status of Filing in Domicile: Pending

Project Number: ACE-MM-CPL-DC-0701-R

Domicile Status Comments:

Reference Organization: N/A

Reference Number: N/A

Reference Title: N/A

Advisory Org. Circular: N/A

Filing Status Changed: 06/08/2007

State Status Changed:

Deemer Date:

Created By: Wendy Thompson

Submitted By: Ines Piquet

Corresponding Filing Tracking Number: ACE-MM-CPL-DC-0701-F

Filing Description:

On behalf of ACE American Insurance Company ("the Company"), we are filing revised rules without rate impact for their Chiropractor Professional Liability program. The corresponding forms are being submitted concurrently under a separate cover. Please see the enclosed filing memorandum for further details.

The Company respectfully requests that these revisions be available for policies effective upon the earliest possible date of approval/acknowledgement.

Enclosed is authorization for Perr&Knight to submit this filing on behalf of the Company. All correspondence related to

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this filing should be directed to Perr&Knight. The Company has prepared the rules contained in this filing along with the explanatory memorandum. If there are any requests for additional information related to items prepared by the Company, we will forward the request immediately to the Company contact. The Company's response will be submitted to your attention as soon as we receive it.

We trust you will find this submission acceptable and as such look forward to your approval. Please do not hesitate to contact us with any questions or comments.

Company and Contact

Filing Contact Information

Kanessia Jordan, State Filings Analyst doieast@perrknight.com
1200 N. Federal Hwy 561-416-3992 [Phone] 228 [Ext]
Ste. 309 561-416-3167 [FAX]
Boca Raton, FL 33432

Filing Company Information

(This filing was made by a third party - perrandknightactuaryconsultants)

ACE American Insurance Company	CoCode: 22667	State of Domicile: Pennsylvania
881 Alma Real Drive	Group Code: 626	Company Type: Property and Casualty
Suite 205	Group Name:	State ID Number:
Pacific Palisades, CA 90272	FEIN Number: 95-2371728	
(888) 201-5123 ext. 149[Phone]		

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	06/08/2007	06/08/2007

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Request for Status of Filing	Note To Reviewer	Lora Huber	05/09/2007	05/09/2007

SERFF Tracking Number: *PERR-125145457* *State:* *District of Columbia*
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Disposition

Disposition Date: 06/08/2007

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 (P&C)	No	No
Supporting Document	Consulting Authorization (P&C)	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
Rate	Exception Pages	No	No

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Note To Reviewer

Created By:

Lora Huber on 05/09/2007 07:28 AM

Last Edited By:

Lora Huber

Submitted On:

05/09/2007 07:28 AM

Subject:

Request for Status of Filing

Comments:

Good morning,

Would it be possible to get an update on the status of this filing?

Thank you.

Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
	Exception Pages	CH 1	Replacement	Chiro Amendatory FINAL CW.pdf

The Chiropractors Professional Liability Coverage Underwriting & Rating Rules are amended as described below:

1. Section IX. COVERAGE is deleted and replaced with the following:

This coverage may be written on an occurrence or claims made basis. For details on coverage, please refer to the Chiropractors Professional Liability Policy (PF-3X24C) or the Chiropractors Claims-Made Professional liability Policy (PF-3X25D).

2. Section XIV. ADDITIONAL CLASSIFICATIONS/CHARGES/DISCOUNTS is amended as follows:

A. Subsection Defense Coverage Amendatory Endorsement (PF-15188) and the endorsement entitled Medical Waste Legal Expense Reimbursement Coverage (PF-2W99) are deleted and replaced with the following:

Professional Legal and Audit Expense Coverage Part Claims Made – PF-21945

Professional Legal and Audit Expense Coverage Part Occurrence – PF-21944

Legal expense and audit expense basic coverage is provided for no additional premium charge with limits up to \$10,000 each audit or investigation. This coverage enhancement is optional and can be eliminated by request for a reduction in premium of \$250. Higher limits are also available for an additional premium as follows:

	Option 1	Option 2	Option 3
Each Audit/Investigation	\$10,000	\$30,000	\$50,000
Overall policy aggregate	Unlimited	\$30,000	\$50,000
Additional Premium	No Charge	5%	8%

3. Section XXII. EXTENDED REPORTING PERIOD, subsection B. 5. Supplemental Extended Reporting period, is deleted and replaced with the following:

A **Supplemental Extended Reporting Period** endorsement shall be issued to you, or your estate in accordance with our rules applicable on the expiration date, automatically and without payment of any additional premium when the expiration date results from any of the following events during the policy period:

1. your death;
2. your permanent and total retirement at age 50, but only if you have been insured continuously by us, for the preceding five (5) years;
3. after 10 years of continuous coverage with us under this claims made policy, termination of this policy for any reason, except for nonpayment of premium. However if a new claims made policy is issued to you within 5 years of the termination of this policy, the rate charged for the new policy will be the mature claims made rate in effect at the time the new policy is issued; or
4. your permanent and total disability resulting in the inability to continue the professional activity or endeavor in which you were previously engaged, but only if the permanent and total disability:
 - i. shall have continued without significant interruption for a term of not less than six months; and
 - ii. shall have required regular treatment by a legally qualified medical or surgical practitioner other you.

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Cover Letter (P&C)		
Comments:		
Attachment: Coverletter R.pdf		

	Item Status:	Status Date:
Satisfied - Item: Consulting Authorization (P&C)		
Comments:		
Attachment: P&K authority.pdf		

	Item Status:	Status Date:
Satisfied - Item: Actuarial Certification (P&C)		
Comments:		
Attachment: CW Filing Memo - Rules.pdf		

	Item Status:	Status Date:
Bypassed - Item: District of Columbia and Countrywide Experience for the Last 5 Years (P&C)		
Bypass Reason: N/A Rule Only Filing		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: District of Columbia and		

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Countrywide Loss Ratio Analysis
(P&C)

Bypass Reason: N/A Rule Only Filing

Comments:

Item Status:

**Status
Date:**

Bypassed - Item: Schedule of Rates or Methodology
(P&C)

Bypass Reason: N/A Rule Only Filing

Comments:



April 5, 2007

Thomas Hampton
Acting Commissioner
Department of Insurance and Security Regulation (DISR)
Financial Examination
810 First Street North East – Suite 602
Washington, D.C. 20002-4227

Re: ACE American Insurance Company, FEIN 95-2371728, NAIC Number 626-22667
Medical Malpractice
Chiropractors Professional Liability
Rule Filing
Proposed Effective Date: Earliest Possible Upon Approval/Acknowledgement
Company Filing Number: ACE-MM-CPL-DC-0701-R

Mr. Clark Simcock:

On behalf of ACE American Insurance Company (“the Company”), we are filing revise rules without rate impact for their Chiropractor Professional Liability program. The corresponding forms are being submitted concurrently under a separate cover. Please see the enclosed filing memorandum for further details.

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Enclosed is authorization for Perr&Knight to submit this filing on behalf of the Company. All correspondence related to this filing should be directed to Perr&Knight. The Company has prepared the rules contained in this filing along with the explanatory memorandum. If there are any requests for additional information related to items prepared by the Company, we will forward the request immediately to the Company contact. The Company’s response will be submitted to your attention as soon as we receive it.

We trust you will find this submission acceptable and as such look forward to your approval. Please do not hesitate to contact us with any questions or comments.

Sincerely,

Kannessia S. Jordan
State Filing Analyst
Phone: 561-416-3992 extension 228
Fax: 561-416-3167
E-mail: doi@perrknight.com

Enclosures



Caroline J. Clouser, CPCU
Senior Vice President
ACE Medical Risk
140 Broadway 41st Floor
New York, NY 10005
646-458-6963

2 April 2007

To Whom it May Concern:

This will confirm that Perr & Knight, Inc. is authorized to submit rule, rate, and form filings on behalf of ACE Medical Risk. This includes all authority to provide additional information and to respond to questions regarding the filings on behalf of ACE Medical Risk, as necessary. This authorization is in effect as of the date of this letter and should be deemed to remain in effect until rescinded in writing.

Please direct all correspondences and inquiries related to this filing to Perr & Knight, Inc. at the following address:

State Filings Dept.
Perr & Knight, Inc.
881 Alma Real Dr., Suite 217
Pacific Palisades, CA 90272
Tel: 888/201-5123
Fax: 310/230-8529

You may contact me at 646/458-6963, or write me at caroline.clouser@ace-ina.com if you have any questions regarding this authorization.

Sincerely,

A handwritten signature in blue ink that reads 'Caroline J. Clouser'.

Caroline Clouser, Senior Vice President
ACE Medical Risk

ACE American Insurance Company
Chiropractor Professional Liability

Filing Memorandum – *Rules*

On behalf of ACE American Insurance Company (“the Company”), we are filing to introduce two additional options for legal and audit expense coverage limits associated with their Chiropractor Professional Liability program in your jurisdiction, under the medical malpractice liability line of insurance. Specifically, we are introducing two higher limits options of \$30,000 and \$50,000 for each audit/investigation as well as in aggregate, available to new and renewal business. As such, no policyholder currently has these limits and hence no premium changes are associated with these new rules. No other changes are being proposed with this filing.

Under a separate cover we are filing policy language and endorsement changes applicable to these rules as well as for clarification purposes. Also enclosed are copies of the revised rating plan manual pages.