

SERFF Tracking Number: AGNY-125416150 State: Arkansas
Filing Company: National Union Fire Insurance Company of Pittsburgh, Pa. State Tracking Number: EFT \$100
Company Tracking Number: AIC-07-EO-08
TOI: 17.1 Other Liability - Claims Made Only Sub-TOI: 17.1019 Professional Errors & Omissions Liability
Product Name: Miscellaneous Professional Liability
Project Name/Number: E & O Miscellaneous Professional Liability/AIC-07-EO-08

Filing at a Glance

Company: National Union Fire Insurance Company of Pittsburgh, Pa.

Product Name: Miscellaneous Professional Liability SERFF Tr Num: AGNY-125416150 State: Arkansas

Liability

TOI: 17.1 Other Liability - Claims Made Only

SERFF Status: Closed

State Tr Num: EFT \$100

Sub-TOI: 17.1019 Professional Errors & Omissions Liability

Co Tr Num: AIC-07-EO-08

State Status: Fees verified and received

Filing Type: Rate

Co Status:

Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding

Author: Jameka Harris

Disposition Date: 03/28/2008

Date Submitted: 01/04/2008

Disposition Status: Filed

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: E & O Miscellaneous Professional Liability

Status of Filing in Domicile: Authorized

Project Number: AIC-07-EO-08

Domicile Status Comments:

Reference Organization: N/A

Reference Number: N/A

Reference Title: N/A

Advisory Org. Circular: N/A

Filing Status Changed: 03/28/2008

State Status Changed: 03/28/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

We are submitting our amended rate page associated with our Miscellaneous Professional Liability Program currently on file with your Department Serff Tracking # AGNY-125220620. The current rate page on file contains additional numbers next to the rate ranges which are not applicable. We have removed these extraneous numbers from the rate page and submit them for your review. There is no rate impact with this amendment.

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Please refer to the attached redline for the numbers we are omitting.

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

National Union Fire Insurance Company of Pittsburgh, Pa. CoCode: 19445 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: 25-0687550

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
National Union Fire Insurance Company of Pittsburgh, Pa.	\$100.00	01/04/2008	17353712

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Edith Roberts	03/28/2008	03/28/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Edith Roberts	03/19/2008	03/19/2008	Jameka Harris	03/27/2008	03/27/2008
Pending Industry Response	Edith Roberts	01/31/2008	01/31/2008	Jameka Harris	03/05/2008	03/05/2008

SERFF Tracking Number: AGNY-125416150 State: Arkansas
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Disposition

Disposition Date: 03/28/2008

Effective Date (New):

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AGNY-125416150 State: Arkansas
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	No
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	No
Supporting Document	NAIC loss cost data entry document	Filed	No
Rate	Rating Manual	Filed	No
Rate	Exception Page	Filed	No
Rate	Exception page	Filed	No

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 03/19/2008
Submitted Date 03/19/2008

Respond By Date

Dear Jameka Harris,

This will acknowledge receipt of the captioned filing.

I am sorry but the confidence/concern level does not indicate criteria for a scheduled rating. For example, 0 claims might indicate the best rating, while 1 claim last five years might indicate the next level, etc...

Plus, I fail to see how a confidence/concern level is applicable to Contract Utilization and Endorsement Factor....please create criteria specific to the risk. If you have questions, please contact me.

Please feel free to contact me if you have questions.

Sincerely,

Edith Roberts

Response Letter

Response Letter Status Submitted to State
Response Letter Date 03/27/2008
Submitted Date 03/27/2008

Dear Edith Roberts,

Comments:

Response 1

Comments: The revised AR Exception pages (attached) now provide definitions for evaluating the risk and assessing the appropriate Concern/Confidence Rating factor for each category, as requested. The definitions provided should address your questions regarding the Contract Utilization Factor and the Endorsements Factor.

We trust this fully addresses the comments raised and resolves this issue. Thank you for your time and attention.

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Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Exception page		New	

Sincerely,
Jameka Harris

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 01/31/2008
Submitted Date 01/31/2008
Respond By Date
Dear Jameka Harris,

This will acknowledge receipt of the captioned filing.

Arkansas does not allow rate ranges under Professional Liability. These numbers may have been required in an earlier filing due to the requirement of final rates.

Do you wish to withdraw?

Please feel free to contact me if you have questions.

Sincerely,
Edith Roberts

Response Letter

Response Letter Status Submitted to State
Response Letter Date 03/05/2008
Submitted Date 03/05/2008

Dear Edith Roberts,

Comments:

Response 1

Comments: Please find attached our rate exception page.

We hope this additional information will enable you to continue with a favorable review of our filing.

Changed Items:

SERFF Tracking Number: AGNY-125416150 State: Arkansas
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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Number:	Attachments
Filed	Rating Manual		Replacement	AIC-07-EO-08	Rate Manual redline.pdf Rating plan.pdf
Filed	Exception Page		New		MPL Manual - AR Exceptions 2.2008.pdf
Filed	Exception page		New		MPL Manual - AR Exceptions 3-2008.pdf

The Miscellaneous Professional Liability manual outlines the methodology and format to develop the final premium for risks under consideration. The manual outlines the base premiums, limit and deductible factors, and all other rating considerations for miscellaneous professional liability coverage. The specific criteria and risk modifications are outlined in their respective manual pages.

MISCELLANEOUS PROFESSIONAL LIABILITY PREMIUM EQUATION

The following equation is used in the premium calculation:

FINAL PREMIUM =	[BASE PREMIUM x LIMIT/RETENTION FACTOR x SCHEDULED RATING FACTOR x CLAIMS HISTORY FACTOR x PROFESSIONAL EXPERIENCE FACTOR x CONTRACT UTILIZATION FACTOR x ENDORSEMENTS FACTOR x SPECIALTY COVERAGE FACTOR]
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Where:

BASE PREMIUM = (see Manual Page [MPL-1-3 - GoTo](#))

LIMIT/RETENTION FACTOR = (see Manual Page [MPL -1-3a - GoTo](#))

SCHEDULED RATING FACTOR = (see Manual Page [MPL -1-4 - GoTo](#))

CLAIMS HISTORY FACTOR (see Manual Page [MPL -1-5 - GoTo](#))

PROFESSIONAL EXPERIENCE FACTOR = (see Manual Page [MPL -1-6 - GoTo](#))

CONTRACT UTILIZATION FACTOR = (see Manual Page [MPL -1-7 - GoTo](#))

ENDORSEMENTS FACTOR = (see Manual Page [MPL -1-8 - GoTo](#))

SPECIALTY COVERAGE FACTOR = (see Manual Page [MPL -1-9 - GoTo](#))

[Go Back To MPL PREMIUM Equation \(Page MPL-1-1\)](#)

HAZARD GROUP DETERMINATION

Select the appropriate hazard group for the applicant based upon the professional services they provide. If the applicant provides more than one type of service, then hazard group rates will be applied pro rata based on revenues to develop a composite hazard rate. For services not specifically listed, the underwriter shall select the class of business most representative of the risk under consideration of the corresponding hazard class.

PROFESSIONAL SERVICE	HAZARD GROUP	PROFESSIONAL SERVICE	HAZARD GROUP
Actuary	6	Insurance Agents	5
Acupuncture	5	Interior Designers (non-structural)	2
Advertising Agents	2	Kennel / Pet Instruction	2
Answering Services	1	Landscape Architects	2
Auctioneers	2	Land Surveyor	4
Auditor	6	Lease Broker	4
Bail Bonds	2	Life Agent	5
Barbers	1	Management Consultant	3
Beauticians	1	Managing General Agent	5
Benefit Administrator	3	Manicurists	1
Benefit Plan Consultant	3	Marine Title Agent / Surveyor	4
Broadcasters	2	Marketing Consultants	2
Business Broker	6	Miscellaneous Planners	2
Business Manager	4	Mortgage Broker	3
Cemeteries	2	Nanny Service	3
Charm Schools	1	Notary Public	2
Claim Adjusters	3	Outsourcing	3
Claim Administrators	3	Paging Services	1
Coin/Gem/Art Dealers	2	Paralegal	4
Collection Agency	3	Personal Trainers	1
Composer / Lyricist	3	Photographic Studios	1
Computer Bureau/Consultants	2	Printing (financial)	3
Consultant	4	Printing (non-financial)	2
Contest Manager	4	Private Investigator	3
Cosmetologists	1	Process Servers	2
Court Reporters	1	Property Manager	5
Credit Bureau	3	Public Relations	2
Dating Service	3	Publishers	2
Day Care Center	4	Real Estate Agent (commercial)	6
Driving Instructor	3	Real Estate Agent (residential)	5
Electrolysis	3	Real Estate Appraiser	6
Employee Leasing	3	Real Estate Developer	6

[Go Back To MPL PREMIUM Equation \(Page MPL-1-1\)](#)

[Go Back To MPL PREMIUM Equation \(Page **MPL-1-1**\)](#)

HAZARD GROUP DETERMINATION (continued)

Entertainment	2	Recording Studios	2
Equipment Appraiser	4	Relocation Agent	3
Equipment Testing	5	Résumé Services	1
Escort Service	3	Safety Inspector	5
Escrow Agent	4	Social Service Agency	3
Expert Witness	3	Structured Settlement Consultant	3
Farm Manager	3	Syndicator	6
Film Editing	2	Talent Agents	2
Financial Consultant	6	Tanning Salon	5
Fitness Instructors	2	Tax Preparers	2
Foreclosure Agents	4	Temporary Service	3
Foresters	2	Testing Services	2
Franchiser	6	Third Party Administrator	3
Freight Forwarder	5	Ticket Brokers	2
Funeral Directors	2	Title Agents / Abstractors	3
Game Promoter	4	Trainer	4
Graphic Designer	3	Travel Agents	2
Home Health	5	Trustee	3
Hotel Manager	4	Tutors	2
Incentive Plan Promoter	4	Typing Services	2

[Go Back To MPL PREMIUM Equation \(Page **MPL-1-1**\)](#)

[Go Back To MPL PREMIUM Equation \(Page MPL-1-1\)](#)

BASE PREMIUM

Calculate the base premium by using the factors in the appropriate hazard column. These factors are multiplied by the revenue tier. The products for each tier are then added together to yield the base premium.

Gross Revenues (in 000's)	Hazard 1	Hazard 2	Hazard 3	Hazard 4	Hazard 5	Hazard 6
Minimum Base Premium	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000	\$5,000
First 250	8.00	10.00	12.00	16.00	32.00	45.00
Next 250	4.00	5.00	8.00	10.00	15.00	20.00
Next 500	2.00	3.00	4.00	6.00	10.00	12.00
Next 2,000	1.00	1.50	1.50	3.00	6.00	8.00
Next 2,000	.90	1.00	1.25	2.00	5.00	6.00
Next 5,000	.60	.90	.90	1.00	3.00	4.00
Next 10,000	.30	.40	.60	.80	2.00	2.50
Next 15,000	.20	.30	.35	.60	1.00	1.50
Next 15,000	.10	.20	.30	.40	.90	1.00
Next 50,000	.09	.10	.15	.20	.40	.80
* Over 100,000 (Risks of this size shall be A-rated)						

RULES:

- 1) Trustees – use the Asset Size of the Trust as the rating basis in lieu of Gross Revenues
- 2) Remote cases where gross revenues are not a suitable rating basis – use the most appropriate rating basis in lieu of Gross Revenues for that particular account

[Go Back To MPL PREMIUM Equation \(Page MPL-1-1\)](#)

MISCELLANEOUS PROFESSIONAL LIABILITY

MPL-1-3a

LIMIT/RETENTION FACTOR

Retention		Aggregate Limit										
1K		250K	500K	1M	2M	3M	4M	5M	10M	15M	20M	25M
Occurrence Limit	250K	0.500	0.615	0.754	0.919	1.024	1.088	1.135	1.270	1.349	1.391	1.426
	500K		0.756	0.928	1.131	1.260	1.339	1.397	1.563	1.660	1.712	1.754
	1M			1.138	1.388	1.545	1.643	1.714	1.917	2.036	2.100	2.152
	2M				1.692	1.884	2.003	2.089	2.337	2.482	2.560	2.623
	3M					2.098	2.230	2.327	2.602	2.764	2.850	2.921
	4M						2.372	2.474	2.767	2.939	3.031	3.106
	5M							2.581	2.886	3.065	3.162	3.240
	10M								3.228	3.428	3.536	3.624
	15M									3.641	3.755	3.849
	20M										3.873	3.970
	25M											4.068

Retention		Aggregate Limit										
1.5K		250K	500K	1M	2M	3M	4M	5M	10M	15M	20M	25M
Occurrence Limit	250K	0.484	0.597	0.734	0.897	1.000	1.064	1.110	1.245	1.323	1.366	1.401
	500K		0.736	0.905	1.106	1.232	1.312	1.369	1.534	1.632	1.684	1.727
	1M			1.112	1.359	1.515	1.612	1.683	1.886	2.005	2.070	2.123
	2M				1.660	1.850	1.969	2.055	2.303	2.450	2.529	2.593
	3M					2.063	2.195	2.291	2.568	2.731	2.819	2.891
	4M						2.336	2.438	2.733	2.906	3.000	3.077
	5M							2.545	2.853	3.034	3.131	3.212
	10M								3.197	3.400	3.509	3.599
	15M									3.615	3.732	3.827
	20M										3.852	3.951
	25M											4.052

Retention		Aggregate Limit										
2.5K		250K	500K	1M	2M	3M	4M	5M	10M	15M	20M	25M
Occurrence Limit	250K	0.461	0.570	0.703	0.862	0.962	1.026	1.072	1.205	1.284	1.327	1.363
	500K		0.705	0.870	1.066	1.190	1.268	1.325	1.490	1.588	1.641	1.685
	1M			1.072	1.314	1.467	1.564	1.634	1.837	1.958	2.024	2.078
	2M				1.610	1.798	1.916	2.002	2.251	2.399	2.480	2.546
	3M					2.008	2.140	2.236	2.515	2.679	2.770	2.844
	4M						2.280	2.383	2.680	2.855	2.951	3.030
	5M							2.490	2.800	2.983	3.084	3.167
	10M								3.148	3.355	3.468	3.561
	15M									3.575	3.695	3.794
	20M										3.820	3.922
	25M											4.027

Retention		Aggregate Limit										
5K		250K	500K	1M	2M	3M	4M	5M	10M	15M	20M	25M
Occurrence Limit	250K	0.420	0.522	0.648	0.799	0.896	0.957	1.002	1.134	1.212	1.257	1.293
	500K		0.650	0.806	0.994	1.114	1.190	1.246	1.410	1.508	1.563	1.608
	1M			1.000	1.233	1.382	1.476	1.546	1.749	1.871	1.939	1.995
	2M				1.520	1.704	1.820	1.906	2.157	2.307	2.391	2.460
	3M					1.910	2.041	2.137	2.418	2.586	2.680	2.757
	4M						2.180	2.283	2.583	2.762	2.863	2.946
	5M							2.390	2.704	2.892	2.998	3.084
	10M								3.060	3.270	3.390	3.490
	15M									3.500	3.630	3.730
	20M										3.760	3.870
	25M											3.980

MISCELLANEOUS PROFESSIONAL LIABILITY

MPL-1-3b

LIMIT/RETENTION FACTOR (continued)

Retention		Aggregate Limit										
10K		250K	500K	1M	2M	3M	4M	5M	10M	15M	20M	25M
Occurrence Limit	250K	0.369	0.463	0.579	0.721	0.812	0.870	0.914	1.043	1.121	1.166	1.203
	500K		0.581	0.727	0.904	1.019	1.092	1.147	1.309	1.407	1.463	1.509
	1M			0.910	1.132	1.275	1.367	1.435	1.638	1.760	1.831	1.889
	2M				1.407	1.586	1.700	1.785	2.037	2.189	2.277	2.349
	3M					1.786	1.915	2.011	2.295	2.466	2.565	2.646
	4M						2.054	2.156	2.460	2.644	2.750	2.837
	5M							2.264	2.583	2.776	2.888	2.979
	10M								2.948	3.166	3.293	3.400
	15M									3.405	3.544	3.651
	20M										3.684	3.802
	25M											3.920

Retention		Aggregate Limit										
15K		250K	500K	1M	2M	3M	4M	5M	10M	15M	20M	25M
Occurrence Limit	250K	0.346	0.437	0.549	0.685	0.774	0.832	0.874	1.002	1.079	1.124	1.161
	500K		0.551	0.692	0.865	0.976	1.049	1.103	1.263	1.361	1.418	1.464
	1M			0.870	1.087	1.227	1.318	1.386	1.588	1.711	1.782	1.841
	2M				1.358	1.533	1.647	1.731	1.984	2.137	2.226	2.299
	3M					1.732	1.860	1.955	2.240	2.413	2.514	2.597
	4M						1.998	2.100	2.406	2.592	2.700	2.789
	5M							2.208	2.530	2.725	2.839	2.932
	10M								2.899	3.120	3.251	3.360
	15M									3.363	3.506	3.617
	20M										3.650	3.771
	25M											3.894

Retention		Aggregate Limit										
25K		250K	500K	1M	2M	3M	4M	5M	10M	15M	20M	25M
Occurrence Limit	250K	0.323	0.410	0.518	0.650	0.736	0.792	0.834	0.960	1.036	1.081	1.118
	500K		0.520	0.657	0.825	0.934	1.005	1.058	1.217	1.314	1.371	1.418
	1M			0.830	1.042	1.180	1.269	1.337	1.538	1.660	1.732	1.792
	2M				1.308	1.481	1.593	1.678	1.930	2.084	2.175	2.249
	3M					1.677	1.805	1.900	2.186	2.360	2.463	2.547
	4M						1.942	2.044	2.352	2.540	2.650	2.740
	5M							2.152	2.476	2.674	2.790	2.885
	10M								2.849	3.074	3.208	3.320
	15M									3.322	3.468	3.582
	20M										3.616	3.741
	25M											3.867

Retention		Aggregate Limit										
50K		250K	500K	1M	2M	3M	4M	5M	10M	15M	20M	25M
Occurrence Limit	250K	0.278	0.357	0.456	0.579	0.660	0.713	0.753	0.874	0.948	0.993	1.029
	500K		0.459	0.586	0.744	0.848	0.916	0.967	1.123	1.218	1.276	1.323
	1M			0.750	0.952	1.084	1.172	1.237	1.436	1.558	1.631	1.691
	2M				1.208	1.376	1.487	1.570	1.823	1.978	2.070	2.146
	3M					1.568	1.694	1.789	2.076	2.253	2.359	2.445
	4M						1.830	1.932	2.243	2.434	2.548	2.642
	5M							2.041	2.369	2.570	2.691	2.790
	10M								2.750	2.982	3.122	3.239
	15M									3.238	3.392	3.512
	20M										3.549	3.681
	25M											3.814

MISCELLANEOUS PROFESSIONAL LIABILITY

MPL-1-3c

LIMIT/RETENTION FACTOR (continued)

Retention		Aggregate Limit										
75K		250K	500K	1M	2M	3M	4M	5M	10M	15M	20M	25M
Occurrence Limit	250K	0.243	0.317	0.410	0.525	0.601	0.652	0.690	0.807	0.879	0.923	0.958
	500K		0.413	0.534	0.684	0.783	0.849	0.899	1.051	1.145	1.201	1.248
	1M			0.690	0.884	1.013	1.098	1.162	1.359	1.480	1.554	1.614
	2M				1.133	1.297	1.407	1.489	1.741	1.897	1.991	2.068
	3M					1.486	1.611	1.705	1.994	2.172	2.280	2.368
	4M						1.746	1.849	2.162	2.355	2.471	2.567
	5M							1.957	2.288	2.493	2.616	2.718
	10M								2.676	2.913	3.058	3.178
	15M									3.175	3.335	3.460
	20M										3.498	3.635
	25M											3.774

Retention		Aggregate Limit										
100K		250K	500K	1M	2M	3M	4M	5M	10M	15M	20M	25M
Occurrence Limit	250K	0.221	0.290	0.379	0.489	0.562	0.611	0.648	0.761	0.831	0.874	0.909
	500K		0.382	0.498	0.643	0.739	0.803	0.852	1.002	1.094	1.150	1.196
	1M			0.650	0.839	0.964	1.048	1.112	1.307	1.427	1.501	1.561
	2M				1.083	1.245	1.353	1.435	1.687	1.842	1.937	2.015
	3M					1.431	1.555	1.650	1.939	2.118	2.227	2.316
	4M						1.690	1.793	2.107	2.301	2.420	2.517
	5M							1.901	2.235	2.441	2.566	2.669
	10M								2.627	2.866	3.015	3.138
	15M									3.133	3.297	3.425
	20M										3.464	3.605
	25M											3.748

Retention		Aggregate Limit										
150K		250K	500K	1M	2M	3M	4M	5M	10M	15M	20M	25M
Occurrence Limit	250K	0.192	0.257	0.339	0.443	0.512	0.558	0.593	0.702	0.769	0.811	0.845
	500K		0.344	0.454	0.592	0.684	0.746	0.793	0.939	1.029	1.084	1.130
	1M			0.600	0.783	0.904	0.986	1.048	1.241	1.360	1.433	1.493
	2M				1.021	1.179	1.286	1.367	1.618	1.773	1.869	1.947
	3M					1.363	1.486	1.580	1.870	2.049	2.160	2.250
	4M						1.620	1.723	2.039	2.234	2.355	2.453
	5M							1.832	2.167	2.375	2.504	2.608
	10M								2.565	2.809	2.961	3.087
	15M									3.081	3.249	3.381
	20M										3.422	3.567
	25M											3.715

MISCELLANEOUS PROFESSIONAL LIABILITY

MPL-1-3d

LIMIT/RETENTION FACTOR (continued)

Retention	250K	Aggregate Limit										
		250K	500K	1M	2M	3M	4M	5M	10M	15M	20M	25M
Occurrence Limit	250K	0.163	0.223	0.300	0.396	0.460	0.503	0.537	0.640	0.704	0.743	0.776
	500K		0.305	0.410	0.541	0.629	0.688	0.733	0.874	0.961	1.016	1.060
	1M			0.550	0.726	0.844	0.923	0.984	1.173	1.291	1.363	1.423
	2M				0.958	1.114	1.219	1.299	1.549	1.704	1.800	1.878
	3M					1.294	1.417	1.510	1.800	1.980	2.092	2.183
	4M						1.550	1.653	1.970	2.167	2.289	2.389
	5M							1.762	2.100	2.310	2.440	2.547
	10M								2.503	2.751	2.907	3.036
	15M									3.029	3.202	3.337
	20M										3.380	3.529
	25M											3.682

Retention	500K	Aggregate Limit										
		250K	500K	1M	2M	3M	4M	5M	10M	15M	20M	25M
Occurrence Limit	250K	0.135	0.190	0.260	0.348	0.407	0.447	0.478	0.574	0.634	0.671	0.702
	500K		0.267	0.365	0.489	0.572	0.629	0.672	0.807	0.891	0.944	0.987
	1M			0.500	0.669	0.783	0.860	0.920	1.105	1.220	1.292	1.351
	2M				0.896	1.048	1.152	1.231	1.479	1.633	1.729	1.808
	3M					1.226	1.347	1.440	1.730	1.910	2.023	2.115
	4M						1.481	1.583	1.901	2.099	2.223	2.324
	5M							1.692	2.032	2.244	2.377	2.485
	10M								2.441	2.693	2.853	2.985
	15M									2.976	3.154	3.293
	20M										3.338	3.491
	25M											3.648

Perform linear interpolation for limits/retention options between those included in tables above. Limits under \$1M may not be available in some jurisdictions

[Go Back To MPL PREMIUM Equation \(Page MPL-1-1\)](#)

[Go Back To MPL PREMIUM Equation \(Page **MPL-1-1**\)](#)

SCHEDULED RATING

Apply the following debits/credits to account for individual risk characteristics:

CREDIT	RATING CONSIDERATION	DEBIT
-25%	Territory of Operations	+ 25%
-25%	Nature of Services	+ 25%
-25%	Use of Subcontractor	+ 25%
-25%	Risk Management Practices	+ 25%
-25%	Financial Condition	+ 25%
MAXIMUM OVERALL SCHEDULED RATING MODIFICATION NOT TO EXCEED STATE MANDATED CAP, IF ANY		

[Go Back To MPL PREMIUM Equation \(Page **MPL-1-1**\)](#)

[Go Back To MPL PREMIUM Equation \(Page **MPL-1-1**\)](#)

CLAIMS HISTORY FACTOR

The **Claims History Factor** is determined by assigning a rating factor (as described below) reflecting the degree of underwriting concern/confidence with regard to the accounts claim history and based on the considerations below. The ratings reflect the underwriting estimation of potential future claims based on the account's claim history (frequency and severity).

The following Table is used to determine the Claims History Factor:

Degree of Concern/Confidence regarding Claims History	Rating Factor
Very Confident	0.70 – 0.85 0.80
Confident	0.85 – 1.00 0.90
Comfortable	1.00
Low Concern	1.00 – 1.15 1.10
Material Concern	1.15 – 1.25 1.20
High Concern	1.25 – 1.40 1.35
Very High Concern	1.40 – 1.70 1.55

Considerations:

How many claims are made annually on average? What is the nature of the claims that have been encountered? Do claims normally result in insurance payments? Are there any signs of trends in the account's claims history? Have corrective measures been implemented to limit the same wrongful acts from occurring again?

What is the largest claim payment experienced by the insured? What is the average claim payment amount? Has the account ever experienced a severely high claim payment for their wrongful acts? Have punitive, exemplary or multiplied damages ever been rewarded as a result of the account's wrongful acts? Have any class action suits ever been filed against the insured?

[Go Back To MPL PREMIUM Equation \(Page **MPL-1-1**\)](#)

[Go Back To MPL PREMIUM Equation \(Page **MPL-1-1**\)](#)

PROFESSIONAL EXPERIENCE FACTOR

The **Professional Experience Factor** is determined by assigning a rating factor based on the considerations below. The ratings reflect the degree of underwriting confidence or concern with regard to the experience of the insured in this profession.

The following Table is used to determine the Professional Experience Factor:

Degree of Concern/Confidence regarding Professional Experience	Rating Factor
Confident	0.85 – 1.00 0.90
Comfortable	1.00
Low Concern	1.00 – 1.10 1.10
Material Concern	1.10 – 1.20 1.20
High Concern	1.20 – 1.30 1.30
Very High Concern	1.30 – 1.50 1.40

Considerations:

Does the applicant have sufficient experience in this professional services field? What is the experience level of the support staff? Do they have professional license or credentialing in the specific service? Does the applicant engage in training or continuing education of the professional staff?

[Go Back To MPL PREMIUM Equation \(Page **MPL-1-1**\)](#)

[Go Back To MPL PREMIUM Equation \(Page **MPL-1-1**\)](#)

CONTRACT UTILIZATION FACTOR

The **Contract Utilization Factor** is determined by assigning a rating factor based on the considerations below. The ratings reflect the degree of underwriting confidence or concern with regard to the insured's use of written contracts.

The following Table is used to determine the **Contract Utilization Factor**:

Degree of Concern/Confidence regarding Contract Utilization	Rating Factor
Confident	0.85 – 1.00 0.90
Comfortable	1.00
Low Concern	1.00 – 1.10 1.10
Material Concern	1.10 – 1.20 1.20
High Concern	1.20 – 1.30 1.30
Very High Concern	1.30 – 1.50 1.40

Considerations:

Does the applicant's contract provide adequate description of all services to be provided? Do contracts contain appropriate exculpatory clauses? Has the contract been drafted and reviewed by counsel? Are contracts used with clients on every engagement? Are the contracts in place before services are performed for the clients?

[Go Back To MPL PREMIUM Equation \(Page **MPL-1-1**\)](#)

[Go Back To MPL PREMIUM Equation \(Page MPL-1-1\)](#)

ENDORSEMENTS FACTOR

The **Endorsements Factor** is determined by assigning a rating factor (as described below) reflecting the degree of underwriting concern/confidence with regard to the effect on coverage resulting from endorsement attachment. An evaluation/risk assessment of all expansive and restrictive endorsements attached is undertaken, and a suitable rating factor is determined by the underwriter.

The following Table is used to determine the Endorsements Factor:

Degree of Concern/Confidence regarding Endorsement coverage changes	Rating Factor
Very Confident	0.70 – 0.85 0.80
Confident	0.85 – 1.00 0.90
Comfortable	1.00
Low Concern	1.00 – 1.15 1.10
Material Concern	1.15 – 1.25 1.20
High Concern	1.25 – 1.40 1.35
Very High Concern	1.40 – 1.70 1.55

Considerations:

How many coverage-expanding endorsements are being attached? How many coverage-restricting endorsements are being attached? Are these endorsements slightly, moderately or extremely expansive/restrictive *in nature*? Are these endorsements slightly, moderately or extremely expansive/restrictive *with respect to this particular risk*? What is the overall effect on coverage in consideration of all expansive/restrictive endorsements attached?

[Go Back To MPL PREMIUM Equation \(Page MPL-1-1\)](#)

[Go Back To MPL PREMIUM Equation \(Page **MPL-1-1**\)](#)

SPECIALTY COVERAGE FACTOR**Specialty Coverage Factors:***Prior Acts Coverage:*

Select the appropriate factor based on the extent of the prior acts coverage provided.

Prior Acts Coverage	Prior Acts Coverage Factor
No Prior Acts	1.00
One (1) year or less	1.12
More than one (1) year, but no more than two (2) years	1.20
More than two (2) years, but no more than three (3) years	1.26
More than three (3) years	1.35

[Go Back To MPL PREMIUM Equation \(Page **MPL-1-1**\)](#)

[Go Back To MPL PREMIUM Equation \(Page **MPL-1-1**\)](#)

EXTENDED REPORTING PERIOD PRICING**CANCELLATION OR NONRENEWAL**

Extended Reporting Period	Maximum Percentage of Annual Premium
1 Year	125%
2 Years	175%
3 Years	225%
4 Years	250%
5 Years	275%
6 Years	300%
> 6 Years	325%

The above percentages represent the *maximum* percentages that may be charged for the corresponding time period. The underwriter may exercise discretion, based on applicable underwriting guidelines, to calculate ERP premium based on a percentage less than the maximums scheduled above. To the extent an excess insurance policy of ours follows underlying policy wording that allows for underwriter discretion in calculating ERP premium, the foregoing rate rules will also apply to that excess policy.

[Go Back To MPL PREMIUM Equation \(Page **MPL-1-1**\)](#)

RATING RULES:**1. MINIMUM PREMIUMS**

SEE BASE PREMIUM SECTION

2. ROUNDING RULES

NONE

3. EXCESS PRICING RULES

- a. Convert the premium for the layer directly underneath the layer being priced to a "Rate per Million" basis.

EXAMPLE:

- American Home/National Union Group is pricing a \$10M x \$10M layer;
- The layer directly underneath is a \$10M layer with a \$250,000 premium;
- The "Rate per Million" for that layer would be **\$25,000 per Million**.

- b. Multiply the calculated "Rate per Million" by a factor of **.60 to .85** to determine the "Rate per Million" for the Excess layer.

- c. Multiply that number by the amount of Millions being provided on the Excess layer.

EXAMPLE (continued):

- From a. above, the "Rate per Million" for the layer directly underneath would be **\$25,000 per Million**;
- From b. above, .80 is determined to be an adequate/non-excessive factor;
 $.80 \times \$25,000 = \$20,000$ Excess layer "Rate per Million"
- American Home/National Union Group is pricing a \$10M x \$10M layer;
Excess Layer Premium = $\$20,000 \times 10 = \$200,000$

EXCEPTIONS TO RULES:

- 1) **INADEQUATE or EXCESSIVE Pricing for Underlying Layer Premium – NON-CLAIM SITUATION:**

Underlying Layer **BELOW \$100M:**

-Add +5 to -10% to b. above

Underlying Layer **\$100M AND OVER:**

-Add +15 to -10% to b. above

- 2) **INADEQUATE or EXCESSIVE Pricing for Underlying Layer Premium – CLAIM SITUATION:**

Underlying Layer **BELOW \$100M:**

-Add +10 to -15% to b. above

Underlying Layer **\$100M AND OVER:**

-Add +15 to -15% to b. above

[Go Back To MPL PREMIUM Equation \(Page **MPL-1-1**\)](#)

4. UNAVAILABLE RATING FACTOR INFORMATION RULE

To the extent that the underwriter is not able to obtain sufficient information to allow them to properly assess and evaluate the underwriting risk imposed by any applicable rating factor, the underwriter shall apply a neutral factor for such factor. The corresponding UW file information shall document that sufficient rating information could not be obtained from the insured or other available sources.

The Miscellaneous Professional Liability manual outlines the methodology and format to develop the final premium for risks under consideration. The manual outlines the base premiums, limit and deductible factors, and all other rating considerations for miscellaneous professional liability coverage. The specific criteria and risk modifications are outlined in their respective manual pages.

MISCELLANEOUS PROFESSIONAL LIABILITY PREMIUM EQUATION

The following equation is used in the premium calculation:

FINAL PREMIUM =	[BASE PREMIUM x LIMIT/RETENTION FACTOR x SCHEDULED RATING FACTOR x CLAIMS HISTORY FACTOR x PROFESSIONAL EXPERIENCE FACTOR x CONTRACT UTILIZATION FACTOR x ENDORSEMENTS FACTOR x SPECIALTY COVERAGE FACTOR]
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Where:

BASE PREMIUM = (see Manual Page [MPL-1-3 - GoTo](#))

LIMIT/RETENTION FACTOR = (see Manual Page [MPL -1-3a - GoTo](#))

SCHEDULED RATING FACTOR = (see Manual Page [MPL -1-4 - GoTo](#))

CLAIMS HISTORY FACTOR (see Manual Page [MPL -1-5 - GoTo](#))

PROFESSIONAL EXPERIENCE FACTOR = (see Manual Page [MPL -1-6 - GoTo](#))

CONTRACT UTILIZATION FACTOR = (see Manual Page [MPL -1-7 - GoTo](#))

ENDORSEMENTS FACTOR = (see Manual Page [MPL -1-8 - GoTo](#))

SPECIALTY COVERAGE FACTOR = (see Manual Page [MPL -1-9 - GoTo](#))

[Go Back To MPL PREMIUM Equation \(Page MPL-1-1\)](#)

HAZARD GROUP DETERMINATION

Select the appropriate hazard group for the applicant based upon the professional services they provide. If the applicant provides more than one type of service, then hazard group rates will be applied pro rata based on revenues to develop a composite hazard rate. For services not specifically listed, the underwriter shall select the class of business most representative of the risk under consideration of the corresponding hazard class.

PROFESSIONAL SERVICE	HAZARD GROUP	PROFESSIONAL SERVICE	HAZARD GROUP
Actuary	6	Insurance Agents	5
Acupuncture	5	Interior Designers (non-structural)	2
Advertising Agents	2	Kennel / Pet Instruction	2
Answering Services	1	Landscape Architects	2
Auctioneers	2	Land Surveyor	4
Auditor	6	Lease Broker	4
Bail Bonds	2	Life Agent	5
Barbers	1	Management Consultant	3
Beauticians	1	Managing General Agent	5
Benefit Administrator	3	Manicurists	1
Benefit Plan Consultant	3	Marine Title Agent / Surveyor	4
Broadcasters	2	Marketing Consultants	2
Business Broker	6	Miscellaneous Planners	2
Business Manager	4	Mortgage Broker	3
Cemeteries	2	Nanny Service	3
Charm Schools	1	Notary Public	2
Claim Adjusters	3	Outsourcing	3
Claim Administrators	3	Paging Services	1
Coin/Gem/Art Dealers	2	Paralegal	4
Collection Agency	3	Personal Trainers	1
Composer / Lyricist	3	Photographic Studios	1
Computer Bureau/Consultants	2	Printing (financial)	3
Consultant	4	Printing (non-financial)	2
Contest Manager	4	Private Investigator	3
Cosmetologists	1	Process Servers	2
Court Reporters	1	Property Manager	5
Credit Bureau	3	Public Relations	2
Dating Service	3	Publishers	2
Day Care Center	4	Real Estate Agent (commercial)	6
Driving Instructor	3	Real Estate Agent (residential)	5
Electrolysis	3	Real Estate Appraiser	6
Employee Leasing	3	Real Estate Developer	6

[Go Back To MPL PREMIUM Equation \(Page MPL-1-1\)](#)

[Go Back To MPL PREMIUM Equation \(Page **MPL-1-1**\)](#)

HAZARD GROUP DETERMINATION (continued)

Entertainment	2	Recording Studios	2
Equipment Appraiser	4	Relocation Agent	3
Equipment Testing	5	Résumé Services	1
Escort Service	3	Safety Inspector	5
Escrow Agent	4	Social Service Agency	3
Expert Witness	3	Structured Settlement Consultant	3
Farm Manager	3	Syndicator	6
Film Editing	2	Talent Agents	2
Financial Consultant	6	Tanning Salon	5
Fitness Instructors	2	Tax Preparers	2
Foreclosure Agents	4	Temporary Service	3
Foresters	2	Testing Services	2
Franchiser	6	Third Party Administrator	3
Freight Forwarder	5	Ticket Brokers	2
Funeral Directors	2	Title Agents / Abstractors	3
Game Promoter	4	Trainer	4
Graphic Designer	3	Travel Agents	2
Home Health	5	Trustee	3
Hotel Manager	4	Tutors	2
Incentive Plan Promoter	4	Typing Services	2

[Go Back To MPL PREMIUM Equation \(Page **MPL-1-1**\)](#)

[Go Back To MPL PREMIUM Equation \(Page MPL-1-1\)](#)

BASE PREMIUM

Calculate the base premium by using the factors in the appropriate hazard column. These factors are multiplied by the revenue tier. The products for each tier are then added together to yield the base premium.

Gross Revenues (in 000's)	Hazard 1	Hazard 2	Hazard 3	Hazard 4	Hazard 5	Hazard 6
Minimum Base Premium	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000	\$5,000
First 250	8.00	10.00	12.00	16.00	32.00	45.00
Next 250	4.00	5.00	8.00	10.00	15.00	20.00
Next 500	2.00	3.00	4.00	6.00	10.00	12.00
Next 2,000	1.00	1.50	1.50	3.00	6.00	8.00
Next 2,000	.90	1.00	1.25	2.00	5.00	6.00
Next 5,000	.60	.90	.90	1.00	3.00	4.00
Next 10,000	.30	.40	.60	.80	2.00	2.50
Next 15,000	.20	.30	.35	.60	1.00	1.50
Next 15,000	.10	.20	.30	.40	.90	1.00
Next 50,000	.09	.10	.15	.20	.40	.80
* Over 100,000 (Risks of this size shall be A-rated)						

RULES:

- 1) Trustees – use the Asset Size of the Trust as the rating basis in lieu of Gross Revenues
- 2) Remote cases where gross revenues are not a suitable rating basis – use the most appropriate rating basis in lieu of Gross Revenues for that particular account

[Go Back To MPL PREMIUM Equation \(Page MPL-1-1\)](#)

MISCELLANEOUS PROFESSIONAL LIABILITY

MPL-1-3a

LIMIT/RETENTION FACTOR

Retention		Aggregate Limit										
1K		250K	500K	1M	2M	3M	4M	5M	10M	15M	20M	25M
Occurrence Limit	250K	0.500	0.615	0.754	0.919	1.024	1.088	1.135	1.270	1.349	1.391	1.426
	500K		0.756	0.928	1.131	1.260	1.339	1.397	1.563	1.660	1.712	1.754
	1M			1.138	1.388	1.545	1.643	1.714	1.917	2.036	2.100	2.152
	2M				1.692	1.884	2.003	2.089	2.337	2.482	2.560	2.623
	3M					2.098	2.230	2.327	2.602	2.764	2.850	2.921
	4M						2.372	2.474	2.767	2.939	3.031	3.106
	5M							2.581	2.886	3.065	3.162	3.240
	10M								3.228	3.428	3.536	3.624
	15M									3.641	3.755	3.849
	20M										3.873	3.970
	25M											4.068

Retention		Aggregate Limit										
1.5K		250K	500K	1M	2M	3M	4M	5M	10M	15M	20M	25M
Occurrence Limit	250K	0.484	0.597	0.734	0.897	1.000	1.064	1.110	1.245	1.323	1.366	1.401
	500K		0.736	0.905	1.106	1.232	1.312	1.369	1.534	1.632	1.684	1.727
	1M			1.112	1.359	1.515	1.612	1.683	1.886	2.005	2.070	2.123
	2M				1.660	1.850	1.969	2.055	2.303	2.450	2.529	2.593
	3M					2.063	2.195	2.291	2.568	2.731	2.819	2.891
	4M						2.336	2.438	2.733	2.906	3.000	3.077
	5M							2.545	2.853	3.034	3.131	3.212
	10M								3.197	3.400	3.509	3.599
	15M									3.615	3.732	3.827
	20M										3.852	3.951
	25M											4.052

Retention		Aggregate Limit										
2.5K		250K	500K	1M	2M	3M	4M	5M	10M	15M	20M	25M
Occurrence Limit	250K	0.461	0.570	0.703	0.862	0.962	1.026	1.072	1.205	1.284	1.327	1.363
	500K		0.705	0.870	1.066	1.190	1.268	1.325	1.490	1.588	1.641	1.685
	1M			1.072	1.314	1.467	1.564	1.634	1.837	1.958	2.024	2.078
	2M				1.610	1.798	1.916	2.002	2.251	2.399	2.480	2.546
	3M					2.008	2.140	2.236	2.515	2.679	2.770	2.844
	4M						2.280	2.383	2.680	2.855	2.951	3.030
	5M							2.490	2.800	2.983	3.084	3.167
	10M								3.148	3.355	3.468	3.561
	15M									3.575	3.695	3.794
	20M										3.820	3.922
	25M											4.027

Retention		Aggregate Limit										
5K		250K	500K	1M	2M	3M	4M	5M	10M	15M	20M	25M
Occurrence Limit	250K	0.420	0.522	0.648	0.799	0.896	0.957	1.002	1.134	1.212	1.257	1.293
	500K		0.650	0.806	0.994	1.114	1.190	1.246	1.410	1.508	1.563	1.608
	1M			1.000	1.233	1.382	1.476	1.546	1.749	1.871	1.939	1.995
	2M				1.520	1.704	1.820	1.906	2.157	2.307	2.391	2.460
	3M					1.910	2.041	2.137	2.418	2.586	2.680	2.757
	4M						2.180	2.283	2.583	2.762	2.863	2.946
	5M							2.390	2.704	2.892	2.998	3.084
	10M								3.060	3.270	3.390	3.490
	15M									3.500	3.630	3.730
	20M										3.760	3.870
	25M											3.980

MISCELLANEOUS PROFESSIONAL LIABILITY

MPL-1-3b

LIMIT/RETENTION FACTOR (continued)

Retention		Aggregate Limit										
10K		250K	500K	1M	2M	3M	4M	5M	10M	15M	20M	25M
Occurrence Limit	250K	0.369	0.463	0.579	0.721	0.812	0.870	0.914	1.043	1.121	1.166	1.203
	500K		0.581	0.727	0.904	1.019	1.092	1.147	1.309	1.407	1.463	1.509
	1M			0.910	1.132	1.275	1.367	1.435	1.638	1.760	1.831	1.889
	2M				1.407	1.586	1.700	1.785	2.037	2.189	2.277	2.349
	3M					1.786	1.915	2.011	2.295	2.466	2.565	2.646
	4M						2.054	2.156	2.460	2.644	2.750	2.837
	5M							2.264	2.583	2.776	2.888	2.979
	10M								2.948	3.166	3.293	3.400
	15M									3.405	3.544	3.651
	20M										3.684	3.802
	25M											3.920

Retention		Aggregate Limit										
15K		250K	500K	1M	2M	3M	4M	5M	10M	15M	20M	25M
Occurrence Limit	250K	0.346	0.437	0.549	0.685	0.774	0.832	0.874	1.002	1.079	1.124	1.161
	500K		0.551	0.692	0.865	0.976	1.049	1.103	1.263	1.361	1.418	1.464
	1M			0.870	1.087	1.227	1.318	1.386	1.588	1.711	1.782	1.841
	2M				1.358	1.533	1.647	1.731	1.984	2.137	2.226	2.299
	3M					1.732	1.860	1.955	2.240	2.413	2.514	2.597
	4M						1.998	2.100	2.406	2.592	2.700	2.789
	5M							2.208	2.530	2.725	2.839	2.932
	10M								2.899	3.120	3.251	3.360
	15M									3.363	3.506	3.617
	20M										3.650	3.771
	25M											3.894

Retention		Aggregate Limit										
25K		250K	500K	1M	2M	3M	4M	5M	10M	15M	20M	25M
Occurrence Limit	250K	0.323	0.410	0.518	0.650	0.736	0.792	0.834	0.960	1.036	1.081	1.118
	500K		0.520	0.657	0.825	0.934	1.005	1.058	1.217	1.314	1.371	1.418
	1M			0.830	1.042	1.180	1.269	1.337	1.538	1.660	1.732	1.792
	2M				1.308	1.481	1.593	1.678	1.930	2.084	2.175	2.249
	3M					1.677	1.805	1.900	2.186	2.360	2.463	2.547
	4M						1.942	2.044	2.352	2.540	2.650	2.740
	5M							2.152	2.476	2.674	2.790	2.885
	10M								2.849	3.074	3.208	3.320
	15M									3.322	3.468	3.582
	20M										3.616	3.741
	25M											3.867

Retention		Aggregate Limit										
50K		250K	500K	1M	2M	3M	4M	5M	10M	15M	20M	25M
Occurrence Limit	250K	0.278	0.357	0.456	0.579	0.660	0.713	0.753	0.874	0.948	0.993	1.029
	500K		0.459	0.586	0.744	0.848	0.916	0.967	1.123	1.218	1.276	1.323
	1M			0.750	0.952	1.084	1.172	1.237	1.436	1.558	1.631	1.691
	2M				1.208	1.376	1.487	1.570	1.823	1.978	2.070	2.146
	3M					1.568	1.694	1.789	2.076	2.253	2.359	2.445
	4M						1.830	1.932	2.243	2.434	2.548	2.642
	5M							2.041	2.369	2.570	2.691	2.790
	10M								2.750	2.982	3.122	3.239
	15M									3.238	3.392	3.512
	20M										3.549	3.681
	25M											3.814

MISCELLANEOUS PROFESSIONAL LIABILITY

MPL-1-3c

LIMIT/RETENTION FACTOR (continued)

Retention		Aggregate Limit										
75K		250K	500K	1M	2M	3M	4M	5M	10M	15M	20M	25M
Occurrence Limit	250K	0.243	0.317	0.410	0.525	0.601	0.652	0.690	0.807	0.879	0.923	0.958
	500K		0.413	0.534	0.684	0.783	0.849	0.899	1.051	1.145	1.201	1.248
	1M			0.690	0.884	1.013	1.098	1.162	1.359	1.480	1.554	1.614
	2M				1.133	1.297	1.407	1.489	1.741	1.897	1.991	2.068
	3M					1.486	1.611	1.705	1.994	2.172	2.280	2.368
	4M						1.746	1.849	2.162	2.355	2.471	2.567
	5M							1.957	2.288	2.493	2.616	2.718
	10M								2.676	2.913	3.058	3.178
	15M									3.175	3.335	3.460
	20M										3.498	3.635
	25M											3.774

Retention		Aggregate Limit										
100K		250K	500K	1M	2M	3M	4M	5M	10M	15M	20M	25M
Occurrence Limit	250K	0.221	0.290	0.379	0.489	0.562	0.611	0.648	0.761	0.831	0.874	0.909
	500K		0.382	0.498	0.643	0.739	0.803	0.852	1.002	1.094	1.150	1.196
	1M			0.650	0.839	0.964	1.048	1.112	1.307	1.427	1.501	1.561
	2M				1.083	1.245	1.353	1.435	1.687	1.842	1.937	2.015
	3M					1.431	1.555	1.650	1.939	2.118	2.227	2.316
	4M						1.690	1.793	2.107	2.301	2.420	2.517
	5M							1.901	2.235	2.441	2.566	2.669
	10M								2.627	2.866	3.015	3.138
	15M									3.133	3.297	3.425
	20M										3.464	3.605
	25M											3.748

Retention		Aggregate Limit										
150K		250K	500K	1M	2M	3M	4M	5M	10M	15M	20M	25M
Occurrence Limit	250K	0.192	0.257	0.339	0.443	0.512	0.558	0.593	0.702	0.769	0.811	0.845
	500K		0.344	0.454	0.592	0.684	0.746	0.793	0.939	1.029	1.084	1.130
	1M			0.600	0.783	0.904	0.986	1.048	1.241	1.360	1.433	1.493
	2M				1.021	1.179	1.286	1.367	1.618	1.773	1.869	1.947
	3M					1.363	1.486	1.580	1.870	2.049	2.160	2.250
	4M						1.620	1.723	2.039	2.234	2.355	2.453
	5M							1.832	2.167	2.375	2.504	2.608
	10M								2.565	2.809	2.961	3.087
	15M									3.081	3.249	3.381
	20M										3.422	3.567
	25M											3.715

MISCELLANEOUS PROFESSIONAL LIABILITY

MPL-1-3d

LIMIT/RETENTION FACTOR (continued)

Retention	250K	Aggregate Limit										
		250K	500K	1M	2M	3M	4M	5M	10M	15M	20M	25M
Occurrence Limit	250K	0.163	0.223	0.300	0.396	0.460	0.503	0.537	0.640	0.704	0.743	0.776
	500K		0.305	0.410	0.541	0.629	0.688	0.733	0.874	0.961	1.016	1.060
	1M			0.550	0.726	0.844	0.923	0.984	1.173	1.291	1.363	1.423
	2M				0.958	1.114	1.219	1.299	1.549	1.704	1.800	1.878
	3M					1.294	1.417	1.510	1.800	1.980	2.092	2.183
	4M						1.550	1.653	1.970	2.167	2.289	2.389
	5M							1.762	2.100	2.310	2.440	2.547
	10M								2.503	2.751	2.907	3.036
	15M									3.029	3.202	3.337
	20M										3.380	3.529
	25M											3.682

Retention	500K	Aggregate Limit										
		250K	500K	1M	2M	3M	4M	5M	10M	15M	20M	25M
Occurrence Limit	250K	0.135	0.190	0.260	0.348	0.407	0.447	0.478	0.574	0.634	0.671	0.702
	500K		0.267	0.365	0.489	0.572	0.629	0.672	0.807	0.891	0.944	0.987
	1M			0.500	0.669	0.783	0.860	0.920	1.105	1.220	1.292	1.351
	2M				0.896	1.048	1.152	1.231	1.479	1.633	1.729	1.808
	3M					1.226	1.347	1.440	1.730	1.910	2.023	2.115
	4M						1.481	1.583	1.901	2.099	2.223	2.324
	5M							1.692	2.032	2.244	2.377	2.485
	10M								2.441	2.693	2.853	2.985
	15M									2.976	3.154	3.293
	20M										3.338	3.491
	25M											3.648

Perform linear interpolation for limits/retention options between those included in tables above. Limits under \$1M may not be available in some jurisdictions

[Go Back To MPL PREMIUM Equation \(Page MPL-1-1\)](#)

[Go Back To MPL PREMIUM Equation \(Page **MPL-1-1**\)](#)

SCHEDULED RATING

Apply the following debits/credits to account for individual risk characteristics:

CREDIT	RATING CONSIDERATION	DEBIT
-25%	Territory of Operations	+ 25%
-25%	Nature of Services	+ 25%
-25%	Use of Subcontractor	+ 25%
-25%	Risk Management Practices	+ 25%
-25%	Financial Condition	+ 25%
MAXIMUM OVERALL SCHEDULED RATING MODIFICATION NOT TO EXCEED STATE MANDATED CAP, IF ANY		

[Go Back To MPL PREMIUM Equation \(Page **MPL-1-1**\)](#)

[Go Back To MPL PREMIUM Equation \(Page **MPL-1-1**\)](#)

CLAIMS HISTORY FACTOR

The **Claims History Factor** is determined by assigning a rating factor (as described below) reflecting the degree of underwriting concern/confidence with regard to the accounts claim history and based on the considerations below. The ratings reflect the underwriting estimation of potential future claims based on the account's claim history (frequency and severity).

The following Table is used to determine the Claims History Factor:

Degree of Concern/Confidence regarding Claims History	Rating Factor
Very Confident	0.70 – 0.85
Confident	0.85 – 1.00
Comfortable	1.00
Low Concern	1.00 – 1.15
Material Concern	1.15 – 1.25
High Concern	1.25 – 1.40
Very High Concern	1.40 – 1.70

Considerations:

How many claims are made annually on average? What is the nature of the claims that have been encountered? Do claims normally result in insurance payments? Are there any signs of trends in the account's claims history? Have corrective measures been implemented to limit the same wrongful acts from occurring again?

What is the largest claim payment experienced by the insured? What is the average claim payment amount? Has the account ever experienced a severely high claim payment for their wrongful acts? Have punitive, exemplary or multiplied damages ever been rewarded as a result of the account's wrongful acts? Have any class action suits ever been filed against the insured?

[Go Back To MPL PREMIUM Equation \(Page **MPL-1-1**\)](#)

[Go Back To MPL PREMIUM Equation \(Page **MPL-1-1**\)](#)

PROFESSIONAL EXPERIENCE FACTOR

The **Professional Experience Factor** is determined by assigning a rating factor based on the considerations below. The ratings reflect the degree of underwriting confidence or concern with regard to the experience of the insured in this profession.

The following Table is used to determine the **Professional Experience Factor**:

Degree of Concern/Confidence regarding Professional Experience	Rating Factor
Confident	0.85 – 1.00
Comfortable	1.00
Low Concern	1.00 – 1.10
Material Concern	1.10 – 1.20
High Concern	1.20 – 1.30
Very High Concern	1.30 – 1.50

Considerations:

Does the applicant have sufficient experience in this professional services field? What is the experience level of the support staff? Do they have professional license or credentialing in the specific service? Does the applicant engage in training or continuing education of the professional staff?

[Go Back To MPL PREMIUM Equation \(Page **MPL-1-1**\)](#)

[Go Back To MPL PREMIUM Equation \(Page **MPL-1-1**\)](#)

CONTRACT UTILIZATION FACTOR

The **Contract Utilization Factor** is determined by assigning a rating factor based on the considerations below. The ratings reflect the degree of underwriting confidence or concern with regard to the insured's use of written contracts.

The following Table is used to determine the **Contract Utilization Factor**:

Degree of Concern/Confidence regarding Contract Utilization	Rating Factor
Confident	0.85 – 1.00
Comfortable	1.00
Low Concern	1.00 – 1.10
Material Concern	1.10 – 1.20
High Concern	1.20 – 1.30
Very High Concern	1.30 – 1.50

Considerations:

Does the applicant's contract provide adequate description of all services to be provided? Do contracts contain appropriate exculpatory clauses? Has the contract been drafted and reviewed by counsel? Are contracts used with clients on every engagement? Are the contracts in place before services are performed for the clients?

[Go Back To MPL PREMIUM Equation \(Page **MPL-1-1**\)](#)

[Go Back To MPL PREMIUM Equation \(Page MPL-1-1\)](#)

ENDORSEMENTS FACTOR

The **Endorsements Factor** is determined by assigning a rating factor (as described below) reflecting the degree of underwriting concern/confidence with regard to the effect on coverage resulting from endorsement attachment. An evaluation/risk assessment of all expansive and restrictive endorsements attached is undertaken, and a suitable rating factor is determined by the underwriter.

The following Table is used to determine the Endorsements Factor:

Degree of Concern/Confidence regarding Endorsement coverage changes	Rating Factor
Very Confident	0.70 – 0.85
Confident	0.85 – 1.00
Comfortable	1.00
Low Concern	1.00 – 1.15
Material Concern	1.15 – 1.25
High Concern	1.25 – 1.40
Very High Concern	1.40 – 1.70

Considerations:

How many coverage-expanding endorsements are being attached? How many coverage-restricting endorsements are being attached? Are these endorsements slightly, moderately or extremely expansive/restrictive *in nature*? Are these endorsements slightly, moderately or extremely expansive/restrictive *with respect to this particular risk*? What is the overall effect on coverage in consideration of all expansive/restrictive endorsements attached?

[Go Back To MPL PREMIUM Equation \(Page MPL-1-1\)](#)

[Go Back To MPL PREMIUM Equation \(Page **MPL-1-1**\)](#)

SPECIALTY COVERAGE FACTOR**Specialty Coverage Factors:**Prior Acts Coverage:

Select the appropriate factor based on the extent of the prior acts coverage provided.

Prior Acts Coverage	Prior Acts Coverage Factor
No Prior Acts	1.00
One (1) year or less	1.12
More than one (1) year, but no more than two (2) years	1.20
More than two (2) years, but no more than three (3) years	1.26
More than three (3) years	1.35

[Go Back To MPL PREMIUM Equation \(Page **MPL-1-1**\)](#)

[Go Back To MPL PREMIUM Equation \(Page **MPL-1-1**\)](#)

EXTENDED REPORTING PERIOD PRICING**CANCELLATION OR NONRENEWAL**

Extended Reporting Period	Maximum Percentage of Annual Premium
1 Year	125%
2 Years	175%
3 Years	225%
4 Years	250%
5 Years	275%
6 Years	300%
> 6 Years	325%

The above percentages represent the *maximum* percentages that may be charged for the corresponding time period. The underwriter may exercise discretion, based on applicable underwriting guidelines, to calculate ERP premium based on a percentage less than the maximums scheduled above. To the extent an excess insurance policy of ours follows underlying policy wording that allows for underwriter discretion in calculating ERP premium, the foregoing rate rules will also apply to that excess policy.

[Go Back To MPL PREMIUM Equation \(Page **MPL-1-1**\)](#)

RATING RULES:**1. MINIMUM PREMIUMS**

SEE BASE PREMIUM SECTION

2. ROUNDING RULES

NONE

3. EXCESS PRICING RULES

- a. Convert the premium for the layer directly underneath the layer being priced to a "Rate per Million" basis.

EXAMPLE:

- American Home/National Union Group is pricing a \$10M x \$10M layer;
- The layer directly underneath is a \$10M layer with a \$250,000 premium;
- The "Rate per Million" for that layer would be **\$25,000 per Million**.

- b. Multiply the calculated "Rate per Million" by a factor of **.60 to .85** to determine the "Rate per Million" for the Excess layer.

- c. Multiply that number by the amount of Millions being provided on the Excess layer.

EXAMPLE (continued):

- From a. above, the "Rate per Million" for the layer directly underneath would be **\$25,000 per Million**;
- From b. above, .80 is determined to be an adequate/non-excessive factor;
 $.80 \times \$25,000 = \$20,000$ Excess layer "Rate per Million"
- American Home/National Union Group is pricing a \$10M x \$10M layer;
Excess Layer Premium = $\$20,000 \times 10 = \$200,000$

EXCEPTIONS TO RULES:

- 1) **INADEQUATE or EXCESSIVE Pricing for Underlying Layer Premium – NON-CLAIM SITUATION:**

Underlying Layer **BELOW \$100M:**

-Add +5 to -10% to b. above

Underlying Layer **\$100M AND OVER:**

-Add +15 to -10% to b. above

- 2) **INADEQUATE or EXCESSIVE Pricing for Underlying Layer Premium – CLAIM SITUATION:**

Underlying Layer **BELOW \$100M:**

-Add +10 to -15% to b. above

Underlying Layer **\$100M AND OVER:**

-Add +15 to -15% to b. above

[Go Back To MPL PREMIUM Equation \(Page **MPL-1-1**\)](#)

4. UNAVAILABLE RATING FACTOR INFORMATION RULE

To the extent that the underwriter is not able to obtain sufficient information to allow them to properly assess and evaluate the underwriting risk imposed by any applicable rating factor, the underwriter shall apply a neutral factor for such factor. The corresponding UW file information shall document that sufficient rating information could not be obtained from the insured or other available sources.

ARKANSAS

1. The following is added to page MPL-1-4, SCHEDULED RATING:

MAXIMUM OVERALL SCHEDULED RATING MODIFICATION NOT TO EXCEED +/- 50%

ARKANSAS

1. The following is added to page MPL-1-4, SCHEDULED RATING:

MAXIMUM OVERALL SCHEDULED RATING MODIFICATION NOT TO EXCEED +/- 50%

2. The Claims History Factor Table on page MPL-1-5 is deleted in its entirety and replaced with the following:

Degree of Concern/Confidence regarding Claims History	Rating Factor
Very Confident	0.80
Confident	0.90
Comfortable	1.00
Low Concern	1.10
Material Concern	1.20
High Concern	1.35
Very High Concern	1.55

3. The Professional Experience Factor Table on page MPL-1-6 is deleted in its entirety and replaced with the following:

Degree of Concern/Confidence regarding Professional Experience	Rating Factor
Confident	0.90
Comfortable	1.00
Low Concern	1.10
Material Concern	1.20
High Concern	1.30
Very High Concern	1.40

4. The Contract Utilization Factor Table on page MPL-1-7 is deleted in its entirety and replaced with the following:

Degree of Concern/Confidence regarding Contract Utilization	Rating Factor
Confident	0.90
Comfortable	1.00
Low Concern	1.10
Material Concern	1.20
High Concern	1.30
Very High Concern	1.40

5. The Endorsement Factor Table on page MPL-1-8 is deleted in its entirety and replaced with the following:

Degree of Concern/Confidence regarding Endorsement coverage changes	Rating Factor
Very Confident	0.80
Confident	0.90
Comfortable	1.00
Low Concern	1.10
Material Concern	1.20
High Concern	1.35
Very High Concern	1.55

ARKANSAS

1. The Claims History Factor Table on page MPL-1-5 is deleted in its entirety and replaced with the following:

Degree of Concern/Confidence regarding Claims History	Rating Factor
Very Confident	0.80
Confident	0.90
Comfortable	1.00
Low Concern	1.10
Material Concern	1.20
High Concern	1.35
Very High Concern	1.55

Underwriters should seek to assign the degree of confidence/concern (based on the below table) that **best** describes the risk. Reasons for assigning a different degree of confidence/concern should be documented.

	Definition:
Very Confident	Characterized as a risk that has not had any claims filed within the last three (3) years; excellent loss control measures in place; no foreseeable trends that would increase loss frequency.
Confident	Characterized as a risk that has had 1-3 claims filed within the last three (3) years, not resulting in insurance payments; no foreseeable trends that would increase loss frequency; acceptable loss control measures in place.
Comfortable	Characterized as a risk that has had 1-3 minor claims within the last three (3) years, resulting in claims payments; no foreseeable trends which would increase loss frequency; acceptable loss control measures in place.
Low Concern	Characterized as a risk that has had 3-5 minor claims filed within the last three (3) years which resulted in insurance payments; no foreseeable trends that would increase loss frequency; acceptable loss control measures in place.
Material Concern	Characterized as a risk that has had 5-7 minor claims or 1-2 significant claims filed within the last three (3) years; some claims have resulted in insurance payment(s); possibility of trends forming that could potentially increase loss frequency; loss control measures are in place, but could be improved.
High Concern	Characterized as a risk that has had more than seven (7) minor claims or 3-4 significant claims filed within the last three (3) years; claims received have typically resulted in insurance payment(s); possibility of trends forming that could potentially increase loss frequency; substandard loss control measures in place.
Very High Concern	Characterized as a risk with a high number of claims filed (more than ten (10) minor claims or more than five (5) significant claims) within a three (3) year period; the existence of loss frequency trends is apparent; claims received have normally resulted in insurance payment(s); substandard loss control measures in place or none at all.

2. The Professional Experience Factor Table on page MPL-1-6 is deleted in its entirety and replaced with the following:

Degree of Concern/Confidence regarding Professional Experience	Rating Factor
Confident	0.90
Comfortable	1.00
Low Concern	1.10
Material Concern	1.20
High Concern	1.30
Very High Concern	1.40

Underwriters should seek to assign the degree of confidence/concern (based on the below table) that **best** describes the risk. Reasons for assigning a different degree of confidence/concern should be documented.

	Definition:
Confident	Characterized as a risk that has over 20 years of industry experience. All professionals are licensed in their field of business and maintain memberships and are actively involved in national trade associations (if applicable)
Comfortable	Characterized as a risk that has more than 10 years, but less than 20 years of professional industry experience. All professionals are licensed in their field of business and maintain memberships and are actively involved in national trade associations (if applicable).
Low Concern	Characterized as a risk that has more than five (5) years, but less than ten (10) years of professional industry experience. Some professionals are licensed and may maintain membership in trade associations (if applicable)
Material Concern	Characterized as a risk that has more than two (2) years, but less than five (5) years of professional industry experience. Professionals maintain memberships in trade associations (if applicable).
High Concern	Characterized as a risk that has more than one (1) year, but less than two (2) years of professional industry experience. Professionals are not licensed in their field of business and do not have memberships to any trade associations (if applicable).
Very High Concern	Characterized as a risk that has less than one (1) year of professional industry experience. Professionals are not licensed in their field of business and do not have memberships to any trade associations (if applicable)

3. The Contract Utilization Factor Table on page MPL-1-7 is deleted in its entirety and replaced with the following:

Degree of Concern/Confidence regarding Contract Utilization	Rating Factor
Confident	0.90
Comfortable	1.00
Low Concern	1.10
Material Concern	1.20
High Concern	1.30
Very High Concern	1.40

Underwriters should seek to assign the degree of confidence/concern (based on the below table) that **best** describes the risk. Reasons for assigning a different degree of confidence/concern should be documented.

	Definition:
Confident	Characterized as a risk that utilizes contracts 100% of the time; contracts provide excellent description of all services to be provided; contracts contain appropriate exculpatory clauses; contracts are drafted and reviewed by counsel; contracts are in place before services are performed for the clients.
Comfortable	Characterized as a risk that utilizes contracts 75-99% of the time; contracts provide good description of all services to be provided; contracts generally contain appropriate exculpatory clauses; contracts are generally drafted and reviewed by counsel; contracts generally are in place before services are performed for the clients.
Low Concern	Characterized as a risk that utilizes contracts 50-74% of the time; contracts provide adequate description of services to be provided; contracts contain exculpatory clauses; contracts are usually drafted and reviewed by counsel; contracts are usually in place before services are performed for the clients.
Material Concern	Characterized as a risk that utilizes contracts 24-49% of the time; contracts provide some description of all services to be provided; contracts may contain exculpatory clauses; contracts may be drafted or reviewed by counsel; contracts may be in place before services are performed for the clients.
High Concern	Characterized as a risk that utilizes contracts 1-24% of the time; contracts provide little to no description of services to be provided; contracts may not contain appropriate exculpatory clauses; contracts may not be drafted and reviewed by counsel; contracts may not be in place before services are performed for the clients.
Very High Concern	Characterized as a risk utilizes contracts 0% of the time; contracts provide no description of all services to be provided; contracts do not contain appropriate exculpatory clauses; contracts are not drafted or reviewed by counsel; contracts are not in place before services are performed for the clients.

4. The Endorsement Factor Table on page MPL-1-8 is deleted in its entirety and replaced with the following:

Degree of Concern/Confidence regarding Endorsement coverage changes	Rating Factor
Very Confident	0.80
Confident	0.90
Comfortable	1.00
Low Concern	1.10
Material Concern	1.20
High Concern	1.35
Very High Concern	1.55

Underwriters should seek to assign the degree of confidence/concern (based on the below table) that **best** describes the risk. Reasons for assigning a different degree of confidence/concern should be documented.

	Definition:
Very Confident	Characterized as a two or more extremely restrictive endorsements.
Confident	Characterized as one extremely restrictive endorsement <i>OR</i> one to two slightly restrictive endorsements.
Comfortable	Characterized as no restrictive or expansive endorsements.
Low Concern	Characterized as a one slightly expansive endorsement.
Material Concern	Characterized as two or more slightly expansive endorsements.
High Concern	Characterized one extremely expansive endorsement.
Very High Concern	Characterized as two or more extremely expansive endorsements.

SERFF Tracking Number: AGNY-125416150 State: Arkansas
Filing Company: National Union Fire Insurance Company of Pittsburgh, Pa. State Tracking Number: EFT \$100
Company Tracking Number: AIC-07-EO-08
TOI: 17.1 Other Liability - Claims Made Only Sub-TOI: 17.1019 Professional Errors & Omissions Liability
Product Name: Miscellaneous Professional Liability
Project Name/Number: E & O Miscellaneous Professional Liability/AIC-07-EO-08

Supporting Document Schedules

Review Status:
Bypassed -Name: Uniform Transmittal Document- Property & Casualty Filed 03/28/2008
Bypass Reason: We are omitting extraneous numbers from the rate page which are not applicable to this filing.
Comments:

Review Status:
Bypassed -Name: NAIC Loss Cost Filing Document for OTHER than Workers' Comp Filed 03/28/2008
Bypass Reason: We are omitting extraneous numbers from the rate page which are not applicable to this filing.
Comments:

Review Status:
Bypassed -Name: NAIC loss cost data entry document Filed 03/28/2008
Bypass Reason: We are omitting extraneous numbers from the rate page which are not applicable to this filing.
Comments: