The following descriptions are meant to provide an overview of each classification. While we are currently interested in writing the classes of business listed, occasionally our approach or the acceptability of a particular class may change. If you have any questions, please contact your Underwriter or Account Executive.

**LONG-TERM CARE**

To be considered for coverage under Long-Term Care, health care professional services must be provided. Stand-alone intermediate care and assisted living facilities will be considered as long as health care professional services are being provided to the residents.

**Sub Acute Care**
Applicable to facilities offering ventilator care, wound management, post operative care/trauma recovery, intravenous/antibiotic/hydration therapy, spinal cord/head injury care, oncology, total parenteral nutrition (TPN), blood/plasma transfusion, central line care, tracheostomy and dialysis.

- **Rating Basis** = total licensed beds and average occupancy

**Skilled Care**
Applicable to facilities administering medications by injection, catheter insertion and sterile irrigation, physical/occupational therapy, administration of oxygen, inhalation therapy and routine changing of dressings.

- **Rating Basis** = total licensed beds and average occupancy

**Intermediate Care**
Applicable to facilities administering oral medications, assisting with ADLs (activities of daily living – bathing, dressing, walking, eating), preventative turning/repositioning and restorative rehabilitation.

- **Rating Basis** = total licensed beds and average occupancy

**Assisted Living**
Applicable to facilities offering housing and personalized support services, assistance with ADLs and self-administration/assistance with medication.

- **Rating Basis** = total licensed beds and average occupancy

**Personal Care/Independent Living**
Applicable to facilities offering meals, transportation, recreation, guidance with ADLs and medication.

- **Rating Basis** = number of home health care visits (if any)
- **Rating Basis** = total number of units and total number of residents at full occupancy

(Continued)
BEHAVIORAL HEALTH FACILITIES

Mental Health Counseling
Applicable to mental health and other types of health care related counseling services. Services provided may include prevention and early intervention programs, assessment and treatment of individuals/families in emotional and/or psychological crisis, treatment programs for persons with severe and persistent mental illness or who have life adjustment problems, support services to families, and employee assistance programs including referral programs. Facilities must be providing medical services to be considered for coverage.

■ Rating Basis = annual visits

Substance Abuse Counseling
Applicable to individual, group and/or family counseling services provided by physicians, psychologists or other persons with specialized training in substance abuse counseling. This classification encompasses rehabilitation facilities and group homes providing care for substance abuse patients. Services focus on physiological treatment and supervision during withdrawal.

■ Rating Basis = annual visits

Developmental Disability
Applicable to facilities providing various types of residential services to developmentally disabled persons, including those disabled through accident and disease. Primary services involve providing the highest quality of life possible through a structured personalized living environment. Services offered may be short term or long term. In some cases, services may be transitional in nature allowing patients to move from an institutionalized setting to one of independent living. On-site staff may consist of formally trained accredited professionals or lay persons trained by such staff.

■ Rating Basis = annual visits

REHABILITATION FACILITIES

Cardiac Rehabilitation
Applicable to facilities providing treatment for patients with heart disease. Treatment is designed to reduce future heart risks and typically involves a comprehensive exercise, dietary, education and behavioral modification program. The cardiac rehabilitation program should be implemented and closely monitored by a trained team of health care professionals, including a dietician or nutritionist, physical therapist, exercise physiologist, psychologist, vocational counselor, occupational therapist, social worker and physician.

■ Rating Basis = number of annual visits and/or beds

Physical Rehabilitation
Applicable to facilities providing physical rehabilitation services utilizing specifically designed exercises and equipment to help patients regain or improve their physical abilities. Physical therapists work with many types of patients, from infants born with musculoskeletal birth defects, to adults suffering from sciatica or the after-effects of injury, to elderly post-stroke patients.

■ Rating Basis = number of annual visits and/or beds

(CONTINUED)
OCCUPATIONAL REHABILITATION

Applicable to facilities providing occupational rehabilitation services to help patients with mental or physical disabilities attain the necessary skills, resources, attitudes and expectations to compete in the interview process, obtain and maintain employment. Services offered may also help an individual retrain for employment after an injury or mental disorder has disrupted previous employment. These facilities are often referred to as vocational rehabilitation.

Rating Basis = number of annual visits and/or beds

TRAUMA REHABILITATION THERAPY

Applicable to facilities providing rehabilitation services for specialized and severe injuries caused from accident, stroke or other severe trauma. Patients may have brain injury, spinal cord injury, severe burns or chronic pain. Services usually consist of both physical and psychological therapy, to manage the physical and emotional effects of traumatic injuries.

Rating Basis = number of annual visits and/or beds

TRAUMA REHABILITATION THERAPY/TRANSITIONAL LIVING

Applicable to facilities providing support to trauma victims in order to develop independent living capabilities. Services may include continued physical and/or psychological therapy. Facility personnel provide supervision and assistance with daily living activities.

Rating Basis = number of annual visits and/or beds

HOME HEALTH/HOSPICE/MEDICAL REGISTRY

HOSPICE CARE

Applicable to facilities providing care to patients who are near the end of life. Services can be provided in the home or in an overnight facility.

Rating Basis = number of annual visits and/or beds

INTRAVENOUS THERAPY

Applicable to home health care agencies providing therapy services utilizing intravenous equipment. A wide variety of intravenous therapy can exist from nutritional supplements to chemotherapy.

Rating Basis = number of annual visits and/or beds

PERSONAL/COMPANION CARE

Applicable to home health care agencies providing general home nursing care including well baby, postpartum care, school health, elderly care and follow up care for those recently released from inpatient facilities. Non-medical home care services may be provided in conjunction with medical services. However, the focus of the home health care agency must be in providing medical services to be considered for coverage. No specialized intensive care services are contemplated under this classification.

Rating Basis = number of annual visits and/or beds

REHABILITATION THERAPY

Applicable to home health care agencies providing physical therapy to patients recovering from an accident, sickness or surgery.

Rating Basis = number of annual visits and/or beds

(continued)
Respiratory Therapy
Applicable to home health care agencies providing respiratory therapy to patients. Services include the treatment or management of acute and chronic breathing disorders often through the use of respirators or the administration of medication.
■ Rating Basis = number of annual visits and/or beds

Skilled Care
Applicable to specialized, high skilled or intensive care type services not otherwise classified.
■ Rating Basis = number of annual visits and/or beds

Medical Registry
Applicable to registry services (also referred to as staffing agencies) providing medical personnel to hospitals, nursing homes, clinics and other health care facilities on a temporary basis. Examples include nurse or physical therapy registries.
■ Rating Basis = number and type of personnel

* Receipts will be required if durable medical equipment is sold, rented, leased or distributed or if drugs and/or medical supplies are being sold.

AMBULANCE COMPANIES

Ambulance Service
Applicable to mobile emergency ambulance or life support type organizations, municipal and private, providing medical services.
■ Rating Basis = full-time equivalent using 2080 hours for EMTs and paramedics

SURGICAL/SPECIALIZED SERVICES

Endoscopy Services
Applicable to facilities that offer endoscopy services. Endoscopy is a procedure utilizing a lighted optical instrument used to look deep inside the body, either through insertion into a tiny incision or by passing the scope through a body opening (such as the mouth or anus). Types of endoscopy include arthroscopy (joints), bronchoscopy (bronchial tubes, lungs), colonoscopy/sigmoidoscopy (large intestine), colposcopy (vagina, cervix), gastroscopy (stomach, small intestine), laparoscopy (abdomen) and others. Endoscopy is considered a minimally invasive procedure.
■ Rating Basis = number of annual visits and/or beds

Lithotripsy
Applicable to facilities that provide lithotripsy services. Lithotripsy is a medical procedure that uses shock waves to break up stones in the kidney, bladder or ureter (tube that carries urine from the kidneys to the bladder). After the procedure, tiny pieces of stones pass out of the body through urine. Some type of anesthesia (local, regional or general) is typically used to help the patient remain still and to reduce any discomfort.
■ Rating Basis = number of annual visits and/or beds

(CONTINUED)
Surgicenter
Applicable to facilities either specializing or performing a variety of surgical procedures. Anesthesia (local, regional or general) is typically used during surgery.
■ Rating Basis = number of annual visits and/or beds

X-Ray/Imaging Center
Applicable to facilities providing routine X-rays, MRIs or other image scanning procedures. There may also be special radiology procedures, such as IV contrast, interventional therapy and radiation therapy.
■ Rating Basis = annual receipts

NON-DIRECT HEALTH CARE SERVICES

Dental Laboratory
Applicable to laboratories focusing on the manufacturing of dental products, including dental restorations, dentures, crowns, partials, braces, space maintainers and retainers.
■ Rating Basis = annual receipts

Medical Laboratory
Applicable to laboratories providing general laboratory services.
■ Rating Basis = annual receipts

Ocular Laboratory
Applicable to laboratories focusing on the manufacturing of medical appliances associated with eye care, including lenses, glasses and prosthetics.
Rating Basis = annual receipts

Pathology Laboratory
Applicable to laboratories focusing on the analysis of human body tissue and fluid specimen.
■ Rating Basis = annual receipts

TREATMENT CENTERS

College/University Health Center
Applicable to general student health centers on campus providing care for minor physical ailments. Professional staff may also function as first responders in emergency situations on campus. While a physician may be available during certain times, primary staffing will be nursing or physician extender personnel. This classification is not intended to include outpatient facilities that are operated in conjunction with a medical, dental or other professional school and which are open to the general public.
■ Rating Basis = number of annual visits

Community Health Center
Applicable to non-profit or government-funded inner-city or rural health centers that provide primary medical care to low income or transient/migrant patients. Services provided are similar to those provided by a family practitioner, which typically includes routine physical examinations, well baby care, family planning, treatment of minor physical ailments and possibly routine dental care. Primary staffing may be by nurse practitioners or similar health care providers.
■ Rating Basis = number of annual visits
Convenience Care/Retail Clinic
Applicable to facilities located in retail stores, supermarkets and pharmacies that treat uncomplicated minor illnesses and provide preventative health care services. They are sometimes called “retail clinics,” “retail-based clinics” or “walk-in medical clinics.” These facilities are typically staffed by nurse practitioners or physician assistants.
■ Rating Basis = number of annual visits

Dialysis Center
Applicable to facilities offering dialysis services. Dialysis is the process of cleansing the blood by passing it through a dialysis machine. Dialysis is necessary when the kidneys are not able to filter the blood on their own. Most sessions take about four hours. Patients typically visit the clinic one to three times per week.
■ Rating Basis = number of annual visits

Municipal Health Department
Applicable to municipally operated health departments where medical exposures can be separated from other exposures not intended to be covered. Typical services offered include wellness screening, home health care and immunization programs.
■ Rating Basis = number of annual visits

Oncology Services
Applicable to facilities offering diagnostic and therapeutic services for cancer patients, including radiation treatments, chemotherapy treatments and education.
■ Rating Basis = number of annual visits

Optical Establishment
Applicable to establishments involved in the manufacturing, sales and service of prescription eyewear and related products where such items have been prescribed for medical purposes.
■ Rating Basis = annual receipts

Sleep Lab
Applicable to facilities designed for the purpose of studying sleep disorders. A sleep lab is designed to be a comfortable place to sleep, in addition to being a scientific facility.
■ Rating Basis = number of annual visits

UrgiCenter
Applicable to walk-in centers treating minor accidents and illnesses. Services are contemplated for ambulatory patients only. No emergency services providing life threatening conditions are provided.
■ Rating Basis = number of annual visits
School classifications are applicable to the school type indicated. Any inpatient or outpatient services provided in conjunction with a school will be separately classified and rated for.

- Rating Basis = total number of students and faculty

**Schools – Chiropractic**
Applicable to schools providing training for chiropractors.

**Schools – Dental**
Applicable to schools providing training for dentists and dental assistants/hygienists.

**Schools – Medical**
Applicable to schools providing training for physicians and surgeons (including osteopathic doctors).

**Schools – Optometry**
Applicable to schools providing training for optometrists.

**Schools – Nursing**
Applicable to schools providing training for various levels of nursing, including LVN, LPN and RN.

**Schools – CRNA**
Applicable to schools providing training for various levels of nurse anesthetists, including CRNA and CRNA assistants.

**Schools – EMT**
Applicable to schools providing training for various levels of emergency providers, including EMTs and paramedics.

**Schools – All Other**
Applicable to schools not otherwise classified.