

ANNUAL PREMIUM RATE SCHEDULE

NOTE: There is a surcharge for those who reside in Kentucky, West Virginia, Oregon or New Jersey. Please contact the American Professional Agency, Inc. for the additional charge at 800-421-6694 or visit our website at www.americanprofessional.com. There are additional forms to complete if you reside in Arkansas, Kansas, or Minnesota. Please contact the American Professional Agency, Inc. for these forms at 800-421-6694 or visit our website at www.americanprofessional.com.

PLEASE USE THIS SCHEDULE WHEN COMPUTING YOUR PREMIUM

A. First Year Rate - NO PRIOR ACTS
(Coverage begins on the effective date of the policy)

Limits of Liability	INDIVIDUAL - PARTNERSHIP						CORPORATION - LLC - P.C. - P.A.				
	(1) Individual or Partner BSW MSW	Insured (2)		Your Employees (3)		(5) Your Independent Contractors or Consultants (1099 form)	(6) Corporation LLC, P.A. or P.C.	Employees (8)		(9) Independent Contractors or Consultants (1099 form)	
		Part-time or Exclusively Employed	New Graduate Who is a First Time Practitioner (2a)	Professional (W2 form)	Para-professional (W2 form) (4)			Owner, Member or Professional (W2 form) (7)	Para-professional (W2 form)		
\$1,000,000/1,000,000	\$59.00	\$38.00	\$36.00	\$59.00	\$40.00	\$22.00	\$77.00	\$59.00	\$40.00	\$22.00	
\$1,000,000/3,000,000	\$67.00	\$44.00	\$40.00	\$67.00	\$45.00	\$25.00	\$87.00	\$67.00	\$45.00	\$25.00	
\$1,000,000/4,000,000	\$69.00	\$45.00	\$42.00	\$69.00	\$46.00	\$26.00	\$90.00	\$69.00	\$46.00	\$26.00	
\$1,000,000/5,000,000	\$71.00	\$46.00	\$43.00	\$71.00	\$48.00	\$26.00	\$93.00	\$71.00	\$48.00	\$26.00	
\$2,000,000/2,000,000	\$69.00	\$45.00	\$41.00	\$69.00	\$46.00	\$26.00	\$90.00	\$69.00	\$46.00	\$26.00	
\$2,000,000/4,000,000	\$71.00	\$46.00	\$43.00	\$71.00	\$48.00	\$26.00	\$93.00	\$71.00	\$48.00	\$26.00	

B. Second Year Rate - ONE YEAR PRIOR ACTS
(You will be covered for any act, error or omission that occurred up to one year prior to the effective date of the policy and otherwise covered by the policy.)

Limits of Liability	INDIVIDUAL - PARTNERSHIP						CORPORATION - LLC - P.C. - P.A.				
	(1) Individual or Partner BSW MSW	Insured (2)		Your Employees (3)		(5) Your Independent Contractors or Consultants (1099 form)	(6) Corporation LLC, P.A. or P.C.	Employees (8)		(9) Independent Contractors or Consultants (1099 form)	
		Part-time or Exclusively Employed	New Graduate Who is a First Time Practitioner (2a)	Professional (W2 form)	Para-professional (W2 form) (4)			Owner, Member or Professional (W2 form) (7)	Para-professional (W2 form)		
\$1,000,000/1,000,000	\$102.00	\$67.00	\$62.00	\$102.00	\$70.00	\$22.00	\$133.00	\$102.00	\$70.00	\$22.00	
\$1,000,000/3,000,000	\$116.00	\$76.00	\$71.00	\$116.00	\$79.00	\$25.00	\$151.00	\$116.00	\$79.00	\$25.00	
\$1,000,000/4,000,000	\$120.00	\$78.00	\$73.00	\$120.00	\$82.00	\$26.00	\$156.00	\$120.00	\$82.00	\$26.00	
\$1,000,000/5,000,000	\$124.00	\$80.00	\$75.00	\$124.00	\$84.00	\$26.00	\$161.00	\$124.00	\$84.00	\$26.00	
\$2,000,000/2,000,000	\$119.00	\$78.00	\$72.00	\$119.00	\$81.00	\$26.00	\$155.00	\$119.00	\$81.00	\$26.00	
\$2,000,000/4,000,000	\$123.00	\$80.00	\$75.00	\$123.00	\$84.00	\$26.00	\$160.00	\$123.00	\$84.00	\$26.00	

C. Third Year Rate - TWO YEARS PRIOR ACTS
(You will be covered for any act, error or omission that occurred up to two years prior to the effective date of the policy and otherwise covered by the policy.)

Limits of Liability	INDIVIDUAL - PARTNERSHIP						CORPORATION - LLC - P.C. - P.A.				
	(1) Individual or Partner BSW MSW	Insured (2)		Your Employees (3)		(5) Your Independent Contractors or Consultants (1099 form)	(6) Corporation LLC, P.A. or P.C.	Employees (8)		(9) Independent Contractors or Consultants (1099 form)	
		Part-time or Exclusively Employed	New Graduate Who is a First Time Practitioner (2a)	Professional (W2 form)	Para-professional (W2 form) (4)			Owner, Member or Professional (W2 form) (7)	Para-professional (W2 form)		
\$1,000,000/1,000,000	\$133.00	\$87.00	\$133.00	\$90.00	\$22.00	\$173.00	\$133.00	\$90.00	\$22.00		
\$1,000,000/3,000,000	\$151.00	\$99.00	\$151.00	\$102.00	\$25.00	\$197.00	\$151.00	\$102.00	\$25.00		
\$1,000,000/4,000,000	\$156.00	\$102.00	\$156.00	\$106.00	\$26.00	\$203.00	\$156.00	\$106.00	\$26.00		
\$1,000,000/5,000,000	\$161.00	\$105.00	\$161.00	\$109.00	\$26.00	\$209.00	\$161.00	\$109.00	\$26.00		
\$2,000,000/2,000,000	\$155.00	\$102.00	\$155.00	\$105.00	\$26.00	\$202.00	\$155.00	\$105.00	\$26.00		
\$2,000,000/4,000,000	\$160.00	\$105.00	\$160.00	\$109.00	\$26.00	\$208.00	\$160.00	\$109.00	\$26.00		

D. Fourth Year Rate - THREE YEARS PRIOR ACTS
(You will be covered for any act, error or omission that occurred up to three years prior to the effective date of the policy and otherwise covered by the policy.)

Limits of Liability	INDIVIDUAL - PARTNERSHIP						CORPORATION - LLC - P.C. - P.A.				
	(1) Individual or Partner BSW MSW	Insured (2)		Your Employees (3)		(5) Your Independent Contractors or Consultants (1099 form)	(6) Corporation LLC, P.A. or P.C.	Employees (8)		(9) Independent Contractors or Consultants (1099 form)	
		Part-time or Exclusively Employed	New Graduate Who is a First Time Practitioner (2a)	Professional (W2 form)	Para-professional (W2 form) (4)			Owner, Member or Professional (W2 form) (7)	Para-professional (W2 form)		
\$1,000,000/1,000,000	\$152.00	\$99.00	\$152.00	\$102.00	\$22.00	\$198.00	\$152.00	\$102.00	\$22.00		
\$1,000,000/3,000,000	\$173.00	\$113.00	\$173.00	\$116.00	\$25.00	\$225.00	\$173.00	\$116.00	\$25.00		
\$1,000,000/4,000,000	\$179.00	\$116.00	\$179.00	\$120.00	\$26.00	\$232.00	\$179.00	\$120.00	\$26.00		
\$1,000,000/5,000,000	\$184.00	\$120.00	\$184.00	\$123.00	\$26.00	\$239.00	\$184.00	\$123.00	\$26.00		
\$2,000,000/2,000,000	\$177.00	\$115.00	\$177.00	\$119.00	\$26.00	\$231.00	\$177.00	\$119.00	\$26.00		
\$2,000,000/4,000,000	\$184.00	\$119.00	\$184.00	\$123.00	\$26.00	\$239.00	\$184.00	\$123.00	\$26.00		

E. Fifth Year Rate - FOUR YEARS PRIOR ACTS
 (You will be covered for any act, error or omission that occurred up to four years prior to the effective date of the policy and otherwise covered by the policy.)

Limits of Liability	INDIVIDUAL - PARTNERSHIP					CORPORATION - LLC - P.C. - P.A.			
	(1) Individual or Partner BSW MSW	Insured (2) Part-time or Exclusively Employed	Your Employees (3) (4)		(5) Your Independent Contractors or Consultants (1099 form)	(6) Corporation LLC, P.A. or P.C.	Employees (7) (8)		(9) Independent Contractors or Consultants (1099 form)
\$1,000,000/1,000,000	\$170.00	\$111.00	\$170.00	\$114.00	\$22.00	\$221.00	\$170.00	\$114.00	\$22.00
\$1,000,000/3,000,000	\$193.00	\$126.00	\$193.00	\$129.00	\$25.00	\$250.00	\$193.00	\$129.00	\$25.00
\$1,000,000/4,000,000	\$200.00	\$130.00	\$200.00	\$134.00	\$26.00	\$259.00	\$200.00	\$134.00	\$26.00
\$1,000,000/5,000,000	\$206.00	\$134.00	\$206.00	\$138.00	\$26.00	\$266.00	\$206.00	\$138.00	\$26.00
\$2,000,000/2,000,000	\$198.00	\$129.00	\$198.00	\$133.00	\$26.00	\$257.00	\$198.00	\$133.00	\$26.00
\$2,000,000/4,000,000	\$205.00	\$134.00	\$205.00	\$137.00	\$26.00	\$266.00	\$205.00	\$137.00	\$26.00

F Sixth Year Rate -
 (Depending on your retroactive date, you will be covered for any act, error or omission that occurred after the retroactive date of the policy and otherwise covered by the policy.)

Limits of Liability	INDIVIDUAL - PARTNERSHIP					CORPORATION - LLC - P.C. - P.A.			
	(1) Individual or Partner BSW MSW	Insured (2) Part-time or Exclusively Employed	Your Employees (3) (4)		(5) Your Independent Contractors or Consultants (1099 form)	(6) Corporation LLC, P.A. or P.C.	Employees (7) (8)		(9) Independent Contractors or Consultants (1099 form)
\$1,000,000/1,000,000	\$186.00	\$121.00	\$186.00	\$126.00	\$22.00	\$243.00	\$186.00	\$126.00	\$22.00
\$1,000,000/3,000,000	\$212.00	\$138.00	\$212.00	\$143.00	\$25.00	\$276.00	\$212.00	\$143.00	\$25.00
\$1,000,000/4,000,000	\$219.00	\$142.00	\$219.00	\$147.00	\$26.00	\$285.00	\$219.00	\$147.00	\$26.00
\$1,000,000/5,000,000	\$225.00	\$147.00	\$225.00	\$152.00	\$26.00	\$293.00	\$225.00	\$152.00	\$26.00
\$2,000,000/2,000,000	\$217.00	\$141.00	\$217.00	\$146.00	\$26.00	\$283.00	\$217.00	\$146.00	\$26.00
\$2,000,000/4,000,000	\$225.00	\$146.00	\$225.00	\$151.00	\$26.00	\$292.00	\$225.00	\$151.00	\$26.00

PREMIUM TO INCREASE LIMITS OF LIABILITY FOR DEFENSE COSTS FOR LICENSING BOARD HEARINGS:

(Limit of \$5,000 included at no extra charge.) Please complete the Addendum to Application if you are interested in higher limits for Defense Cost for Licensing Board Hearings.

ADDITIONAL INSURED:

An additional insured may be added to your policy for an additional premium of 20% of your annual premium. Please complete the request for an additional insured section of the Addendum to Application and return it with your completed application and premium.

COMPLETING THE APPLICATION:

Please detach the application from the back of the brochure. Make sure you answer every question completely. Unanswered questions will cause us to return the application and delay your coverage. Determine your premium from the rate schedule and return the completed application and premium payment.

Please make check payable and mail to:

**American Professional Agency, Inc.
 95 Broadway
 Amityville, NY 11701**

IMPORTANT INFORMATION FOR NASW MEMBERS

The Board of Directors at the NASW Assurance Services recently voted to implement a \$5 Purchasing Group membership fee applicable to all Professional Liability Insurance (PLI) member policyholders. The purpose of this fee is to continue providing benefits through the NASW Purchasing Group. Therefore, please add an additional \$5.00 when computing your premium.