

ANNUAL PREMIUM RATE SCHEDULE

NOTE: There is a surcharge for those who reside in Kentucky, West Virginia or New Jersey. Please contact the American Professional Agency, Inc. for the additional charge at (800) 421-6694 or apply online at our website 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)			Owner, Member or Professional (W2 form)	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)			Owner, Member or Professional (W2 form)	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)			Owner, Member or Professional (W2 form)	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)			Owner, Member or Professional (W2 form)	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

ADDITIONAL INSURED:

An additional insured may be added to your policy for an additional premium of 20% of your annual premium. Please also complete question #12 on the application, in its entirety, and submit the additional premium.

DEFENSE COSTS RELATED TO LICENSING BOARD PROCEEDINGS:

Defense costs of licensing board investigation or proceedings are covered by the policy for a limit of \$35,000 for no charge. Additional limits are available for additional premium as follows:

Limit of Defense Costs for Licensing Board Hearings	Prior Acts Charge	No Prior Acts Charge
\$50,000	\$12	\$6
75,000	\$57	\$26
\$100,000	\$107	\$49
\$125,000	\$157	\$72
\$150,000	\$207	\$96

For online application processing visit us at www.americanprofessional.com.

Please make check payable and mail to:
 American Professional Agency, Inc.
 95 Broadway
 Amityville, NY 11701

To Pay by Visa, MasterCard or Discover:
 Fax application to (631) 608-1055
 OR
 Scan to
socialwork@americanprofessional.com

IMPORTANT SURCHARGE INFORMATION
Allied World Assurance Company

NOTICE TO KENTUCKY RESIDENTS:

Kentucky law requires insurance companies to charge all policies written for its residents a surcharge of 1.8%. We are also required to assess your policy with a municipality tax which is based on the location of your residence. Should you make any change in your coverage which may change your premium, please take this into consideration.

NOTICE TO NEW JERSEY RESIDENTS:

The New Jersey Property and Liability Insurance Guaranty Association requires insurance companies to charge all policies written for its residents a surcharge of .6%. Should you make any changes in your coverage that will cause a change in your premium, please take this into consideration.

NOTICE TO WEST VIRGINIA RESIDENTS:

West Virginia law requires insurance companies to charge all policies written for its residents a surcharge of .55%. Should you make any changes in your coverage that will cause a change in your premium, please take this into consideration.

IMPORTANT INFORMATION
PURCHASING GROUP FEE NOTICE

A \$5.00 annual Purchasing Group fee needs to be added to your premium to help defer the administrative costs for maintaining the Professional Counselors Purchasing Group.

AWAC surcharge
Sept. 2014 rev. Jan. 2017