

# 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](http://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) Professional (W2 form) Para-professional (W2 form)		(5) Your Independent Contractors or Consultants (1099 form)	(6) Corporation LLC, P.A. or P.C.	Employees (7) (8) Owner, Member or Professional (W2 form) Para-professional (W2 form)		(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) Professional (W2 form) Para-professional (W2 form)		(5) Your Independent Contractors or Consultants (1099 form)	(6) Corporation LLC, P.A. or P.C.	Employees (7) (8) Owner, Member or Professional (W2 form) Para-professional (W2 form)		(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](http://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](mailto:socialwork@americanprofessional.com)

**IMPORTANT SURCHARGE INFORMATION**  
**Allied World Insurance 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. In order for us to compute this additional tax, we need to have you contact our office for the appropriate premium. Please call 1-800-421-6694.

**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 .06%. Please include this additional premium when computing your premium.

**NOTICE TO WEST VIRGINIA RESIDENTS:**

West Virginia law requires insurance companies to charge all policies written for its residents a surcharge of .55%. Please include this additional premium when computing your premium.

AWAC surcharge / SWL  
January 2017