

**AACAP SPONSORED  
PSYCHIATRIST PROFESSIONAL LIABILITY PROGRAM  
CALIFORNIA**

**Territory 1 - Contra Costa, Marin & San Mateo**

| Claims-Made | \$500,000/1,500,000 | \$1,000,000/1,000,000 | \$1,000,000/3,000,000 | \$2,000,000/4,000,000 | \$2,000,000/6,000,000 |
|-------------|---------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Year        |                     |                       |                       |                       |                       |
| First       | \$1,279             | \$1,306               | \$1,346               | \$1,683               | \$1,723               |
| Second      | \$2,375             | \$2,425               | \$2,500               | \$3,125               | \$3,200               |
| Third       | \$3,106             | \$3,171               | \$3,269               | \$4,087               | \$4,185               |
| Fourth      | \$3,471             | \$3,545               | \$3,654               | \$4,567               | \$4,677               |
| Fifth       | \$3,654             | \$3,731               | \$3,846               | \$4,808               | \$4,923               |
| Occurrence  | \$4,056             | \$4,141               | \$4,270               | \$5,336               | \$5,465               |

**Territory 2 - Remainder of State**

| Claims-Made | \$500,000/1,500,000 | \$1,000,000/1,000,000 | \$1,000,000/3,000,000 | \$2,000,000/4,000,000 | \$2,000,000/6,000,000 |
|-------------|---------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Year        |                     |                       |                       |                       |                       |
| First       | \$1,181             | \$1,205               | \$1,243               | \$1,553               | \$1,590               |
| Second      | \$2,192             | \$2,239               | \$2,308               | \$2,885               | \$2,954               |
| Third       | \$2,867             | \$2,927               | \$3,018               | \$3,772               | \$3,863               |
| Fourth      | \$3,205             | \$3,272               | \$3,373               | \$4,216               | \$4,317               |
| Fifth       | \$3,373             | \$3,444               | \$3,550               | \$4,438               | \$4,545               |
| Occurrence  | \$3,744             | \$3,822               | \$3,941               | \$4,927               | \$5,045               |

**Territory 3 - San Diego & Imperial Counties**

| Claims-Made | \$500,000/1,500,000 | \$1,000,000/1,000,000 | \$1,000,000/3,000,000 | \$2,000,000/4,000,000 | \$2,000,000/6,000,000 |
|-------------|---------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Year        |                     |                       |                       |                       |                       |
| First       | \$1,771             | \$1,808               | \$1,864               | \$2,330               | \$2,386               |
| Second      | \$3,289             | \$3,358               | \$3,461               | \$4,327               | \$4,430               |
| Third       | \$4,300             | \$4,390               | \$4,526               | \$5,658               | \$5,794               |
| Fourth      | \$4,806             | \$4,907               | \$5,059               | \$6,324               | \$6,475               |
| Fifth       | \$5,059             | \$5,165               | \$5,325               | \$6,656               | \$6,816               |
| Occurrence  | \$5,615             | \$5,734               | \$5,911               | \$7,389               | \$7,566               |

**Territory 4- Kern, Ventura & Santa Barbara Counties**

| Claims-Made | \$500,000/1,500,000 | \$1,000,000/1,000,000 | \$1,000,000/3,000,000 | \$2,000,000/4,000,000 | 2,000,000/\$6,000,000 |
|-------------|---------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Year        |                     |                       |                       |                       |                       |
| First       | \$1,672             | \$1,708               | \$1,760               | \$2,201               | \$2,253               |
| Second      | \$3,106             | \$3,171               | \$3,269               | \$4,087               | \$4,185               |
| Third       | \$4,061             | \$4,147               | \$4,275               | \$5,344               | \$5,472               |
| Fourth      | \$4,539             | \$4,635               | \$4,778               | \$5,972               | \$6,116               |
| Fifth       | \$4,778             | \$4,878               | \$5,029               | \$6,287               | \$6,438               |
| Occurrence  | \$5,303             | \$5,415               | \$5,583               | \$6,979               | \$7,146               |

**Territory 5 - Alameda, Los Angeles, Monterey, Orange, Riverside, San Bernardino, San Francisco & San Luis Obispo Counties**

| Claims-Made | \$500,000/1,500,000 | \$1,000,000/1,000,000 | \$1,000,000/3,000,000 | \$2,000,000/4,000,000 | \$2,000,000/\$6,000,000 |
|-------------|---------------------|-----------------------|-----------------------|-----------------------|-------------------------|
| Year        |                     |                       |                       |                       |                         |
| First       | \$1,968             | \$2,009               | \$2,071               | \$2,589               | \$2,651                 |
| Second      | \$3,654             | \$3,732               | \$3,846               | \$4,808               | \$4,923                 |
| Third       | \$4,779             | \$4,879               | \$5,030               | \$6,287               | \$6,439                 |
| Fourth      | \$5,341             | \$5,453               | \$5,622               | \$7,027               | \$7,196                 |
| Fifth       | \$5,622             | \$5,740               | \$5,918               | \$7,398               | \$7,574                 |
| Occurrence  | \$6,240             | \$6,372               | \$6,569               | \$8,211               | \$8,408                 |

**PREMIUM DISCOUNTS:**

**Part-time discount:** A 50% discount if you practice 20 hours or less a week.

**New doctor discount:** A 25%-50% discount if you qualify as a new doctor.

**Claims-free discount:** A 10% discount if you have been claims-free for more than 10 years.

**New business discount:** A 15% discount if you are applying for the first time and have been claims-free for the last six months.

**Risk Management discount:** A 5% discount for completion of risk management courses approved by the Company.

**Group policies:** If you are interested in group coverage, please contact us at **1-800-421-6694** and we will be happy to assist you.

**Quarterly payments:** Quarterly payments are available if the annual premium is \$1,000 or more. If you wish to pay quarterly, please remit 35% of the premium(rounded to the nearest dollar)

**Rates reflect the rate for members whose practice is more that 50% children and adolescents. If your practice consists of less than 50% children and adolescents, please contact us for the correct rate.**