

**AACAP SPONSORED
PSYCHIATRIST PROFESSIONAL LIABILITY PROGRAM
FLORIDA**

Territory 1 - Remainder of State

Claims-Made	\$250,000/750,000	\$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	\$1,970	\$2,431	\$2,482	\$2,559	\$3,199	\$3,276
Second	\$3,660	\$4,515	\$4,610	\$4,752	\$5,941	\$6,083
Third	\$4,786	\$5,904	\$6,028	\$6,215	\$7,769	\$7,955
Fourth	\$5,349	\$6,599	\$6,738	\$6,946	\$8,683	\$8,891
Fifth	\$5,630	\$6,946	\$7,092	\$7,312	\$9,140	\$9,359
Occurrence	\$6,250	\$7,710	\$7,873	\$8,116	\$10,146	\$10,389

Territory 2 - Palm Beach County

Claims-Made	\$250,000/750,000	\$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	\$2,245	\$2,769	\$2,828	\$2,916	\$3,644	\$3,732
Second	\$4,168	\$5,143	\$5,251	\$5,414	\$6,768	\$6,930
Third	\$5,451	\$6,726	\$6,867	\$7,080	\$8,850	\$9,063
Fourth	\$6,093	\$7,517	\$7,676	\$7,913	\$9,891	\$10,129
Fifth	\$6,413	\$7,913	\$8,079	\$8,329	\$10,412	\$10,662
Occurrence	\$7,119	\$8,783	\$8,968	\$9,245	\$11,557	\$11,835

Territory 3 - Broward & Dade Counties

Claims-Made	\$250,000/750,000	\$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	\$3,629	\$4,476	\$4,570	\$4,712	\$5,891	\$6,032
Second	\$6,738	\$8,314	\$8,489	\$8,751	\$10,939	\$11,201
Third	\$8,812	\$10,872	\$11,100	\$11,444	\$14,305	\$14,648
Fourth	\$9,848	\$12,151	\$12,407	\$12,790	\$15,988	\$16,371
Fifth	\$10,367	\$12,790	\$13,059	\$13,463	\$16,829	\$17,233
Occurrence	\$11,507	\$14,197	\$14,496	\$14,944	\$18,680	\$19,128

Territory 4- Clay, Duval, Martin, St. Johns & St. Lucie Counties

Claims-Made	\$250,000/750,000	\$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	\$2,176	\$2,685	\$2,741	\$2,326	\$3,533	\$3,618
Second	\$4,042	\$4,986	\$5,092	\$5,249	\$6,561	\$6,718
Third	\$5,285	\$6,520	\$6,658	\$6,864	\$8,580	\$8,786
Fourth	\$5,907	\$7,288	\$7,441	\$7,671	\$9,589	\$9,819
Fifth	\$6,218	\$7,671	\$7,833	\$8,075	\$10,094	\$10,336
Occurrence	\$6,902	\$8,515	\$8,695	\$8,963	\$11,204	\$11,473

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.

Resident-Fellow Member discount (RFM): A 50% discount if you are classified as a RFM by the American Psychiatric Association.

Child and Adolescent discount: A 15% discount if your practice consists of more than 50% children and adolescents.

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.