

**AACAP SPONSORED
PSYCHIATRIST PROFESSIONAL LIABILITY PROGRAM**

KENTUCKY

Territory 1 - Entire 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	\$1,395	\$1,424	\$1,468	\$1,835	\$1,879
Second	\$2,590	\$2,644	\$2,726	\$3,408	\$3,489
Third	\$3,386	\$3,458	\$3,565	\$4,456	\$4,563
Fourth	\$3,785	\$3,865	\$3,984	\$4,980	\$5,100
Fifth	\$3,984	\$4,068	\$4,194	\$5,243	\$5,369

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 to the Company 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.

NOTICE : Kentucky law requires insurance companies to assess surcharges to its residents, please contact our office for the applicable charges.

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.