

**AACAP SPONSORED
PSYCHIATRIST PROFESSIONAL LIABILITY PROGRAM**

NEW JERSEY

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	\$1,592	\$1,625	\$1,676	\$2,094	\$2,145
Second	\$2,956	\$3,019	\$3,112	\$3,890	\$3,984
Third	\$3,866	\$3,947	\$4,070	\$5,087	\$5,210
Fourth	\$4,321	\$4,412	\$4,548	\$5,686	\$5,823
Fifth	\$4,548	\$4,644	\$4,788	\$5,985	\$6,129
Occurrence	\$5,049	\$5,155	\$5,315	\$6,644	\$6,803

A STATE SURCHARGE OF .6% NEEDS TO BE ADDED WHEN COMPUTING YOUR PREMIUM.

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.

Consent to Settle : A 1% discount if you choose to have the consent to settle option removed from coverage.

Purchasing Group Fee: Coverage is written through the Professional Counselors Purchasing Group. There is a \$5.00 administrative fee assessed to each policy. Please include this in your payment.

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.