

**AACAP SPONSORED  
PSYCHIATRIST PROFESSIONAL LIABILITY PROGRAM**

**NEW JERSEY**

**Territory 1 - Entire State**

<b>Claims-Made</b>	<b>\$500,000/1,500,000</b>	<b>\$1,000,000/1,000,000</b>	<b>\$1,000,000/3,000,000</b>	<b>\$2,000,000/4,000,000</b>	<b>\$2,000,000/6,000,000</b>
<b>Year</b>					
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
<b>Occurrence</b>	\$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.

**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.**