

**AACAP SPONSORED
PSYCHIATRIST PROFESSIONAL LIABILITY INSURANCE
NEW YORK**

Territory 0- Remainder of State						
Claims-Made Year	\$500,000/1,500,000	\$1,000,000/1,000,000	\$1,000,000/3,000,000	\$1,300,000/3,900,000	\$2,000,000/4,000,000	\$2,000,000/6,000,000
First	\$660	\$693	\$714	\$757	\$836	\$857
Second	\$1,363	\$1,430	\$1,473	\$1,562	\$1,726	\$1,769
Third	\$1,810	\$1,899	\$1,957	\$2,075	\$2,293	\$2,349
Fourth	\$2,001	\$2,100	\$2,164	\$2,295	\$2,536	\$2,598
Fifth	\$2,107	\$2,212	\$2,279	\$2,417	\$2,671	\$2,736
Sixth	\$2,171	\$2,278	\$2,348	\$2,490	\$2,751	\$2,819
Seventh	\$2,213	\$2,323	\$2,394	\$2,539	\$2,806	\$2,874
Eighth	\$2,236	\$2,345	\$2,417	\$2,564	\$2,832	\$2,902
OCCURRENCE	\$2,128	\$2,234	\$2,302	\$2,441	\$2,698	\$2,763

Territory 1- New York						
Claims-Made Year	\$500,000/1,500,000	\$1,000,000/1,000,000	\$1,000,000/3,000,000	\$1,300,000/3,900,000	\$2,000,000/4,000,000	\$2,000,000/6,000,000
First	\$1,130	\$1,186	\$1,221	\$1,295	\$1,431	\$1,466
Second	\$2,332	\$2,447	\$2,522	\$2,674	\$2,955	\$3,028
Third	\$3,097	\$3,250	\$3,350	\$3,552	\$3,924	\$4,021
Fourth	\$3,426	\$3,595	\$3,704	\$3,928	\$4,340	\$4,446
Fifth	\$3,607	\$3,785	\$3,902	\$4,137	\$4,571	\$4,683
Sixth	\$3,717	\$3,900	\$4,020	\$4,263	\$4,710	\$4,825
Seventh	\$3,790	\$3,976	\$4,099	\$4,346	\$4,802	\$4,920
Eighth	\$3,826	\$4,015	\$4,138	\$4,388	\$4,848	\$4,967
OCCURRENCE	\$3,644	\$3,823	\$3,941	\$4,179	\$4,617	\$4,730

Territory 2 - Bronx, Kings,Queens & Richmond Counties						
Claims-Made Year	\$500,000/1,500,000	\$1,000,000/1,000,000	\$1,000,000/3,000,000	\$1,300,000/3,900,000	\$2,000,000/4,000,000	\$2,000,000/6,000,000
First	\$1,471	\$1,543	\$1,590	\$1,686	\$1,863	\$1,909
Second	\$3,035	\$3,185	\$3,283	\$3,481	\$3,846	\$3,941
Third	\$4,032	\$4,230	\$4,360	\$4,623	\$5,109	\$5,233
Fourth	\$4,458	\$4,678	\$4,821	\$5,113	\$5,650	\$5,788
Fifth	\$4,695	\$4,927	\$5,078	\$5,385	\$5,950	\$6,095
Sixth	\$4,837	\$5,076	\$5,232	\$5,548	\$6,130	\$6,281
Seventh	\$4,933	\$5,176	\$5,334	\$5,657	\$6,251	\$6,403
Eighth	\$4,980	\$5,225	\$5,386	\$5,711	\$6,310	\$6,465
OCCURRENCE	\$4,743	\$4,977	\$5,129	\$5,439	\$6,010	\$6,157

Territory 3- Nassau & Suffolk Counties

Claims-Made Year	\$500,000/1,500,000	\$1,000,000/1,000,000	\$1,000,000/3,000,000	\$1,300,000/3,900,000	\$2,000,000/4,000,000	\$2,000,000/6,000,000
First	\$1,471	\$1,543	\$1,590	\$1,686	\$1,863	\$1,909
Second	\$3,035	\$3,185	\$3,283	\$3,481	\$3,846	\$3,941
Third	\$4,032	\$4,230	\$4,360	\$4,623	\$5,109	\$5,233
Fourth	\$4,458	\$4,678	\$4,821	\$5,113	\$5,650	\$5,788
Fifth	\$4,695	\$4,927	\$5,078	\$5,385	\$5,950	\$6,095
Sixth	\$4,837	\$5,076	\$5,232	\$5,548	\$6,130	\$6,281
Seventh	\$4,933	\$5,176	\$5,334	\$5,657	\$6,251	\$6,403
Eighth	\$4,980	\$5,225	\$5,386	\$5,711	\$6,310	\$6,465
OCCURRENCE	\$4,743	\$4,977	\$5,129	\$5,439	\$6,010	\$6,157

Territory 4 - Columbia, Dutchess, Greene, Putnam & Ulster Counties

Claims-Made Year	\$500,000/1,500,000	\$1,000,000/1,000,000	\$1,000,000/3,000,000	\$1,300,000/3,900,000	\$2,000,000/4,000,000	\$2,000,000/6,000,000
First	\$689	\$723	\$745	\$791	\$874	\$895
Second	\$1,423	\$1,493	\$1,539	\$1,632	\$1,804	\$1,847
Third	\$1,890	\$1,983	\$2,044	\$2,168	\$2,395	\$2,454
Fourth	\$2,090	\$2,193	\$2,260	\$2,397	\$2,649	\$2,713
Fifth	\$2,202	\$2,310	\$2,381	\$2,525	\$2,790	\$2,858
Sixth	\$2,268	\$2,380	\$2,453	\$2,601	\$2,874	\$2,944
Seventh	\$2,313	\$2,427	\$2,501	\$2,652	\$2,931	\$3,002
Eighth	\$2,335	\$2,450	\$2,525	\$2,678	\$2,959	\$3,031
OCCURRENCE	\$2,224	\$2,333	\$2,405	\$2,550	\$2,818	\$2,887

Territory 5 - Erie & Niagara Counties

Claims-Made Year	\$500,000/1,500,000	\$1,000,000/1,000,000	\$1,000,000/3,000,000	\$1,300,000/3,900,000	\$2,000,000/4,000,000	\$2,000,000/6,000,000
First	\$710	\$745	\$767	\$813	\$898	\$921
Second	\$1,465	\$1,537	\$1,584	\$1,680	\$1,856	\$1,901
Third	\$1,945	\$2,041	\$2,103	\$2,230	\$2,464	\$2,525
Fourth	\$2,151	\$2,257	\$2,326	\$2,467	\$2,725	\$2,792
Fifth	\$2,265	\$2,377	\$2,450	\$2,598	\$2,870	\$2,941
Sixth	\$2,334	\$2,449	\$2,524	\$2,677	\$2,957	\$3,029
Seventh	\$2,380	\$2,497	\$2,574	\$2,729	\$3,016	\$3,089
Eighth	\$2,403	\$2,521	\$2,598	\$2,755	\$3,045	\$3,119
OCCURRENCE	\$2,288	\$2,401	\$2,474	\$2,624	\$2,899	\$2,970

Territory 6 - Livingston, Monroe, Ontario, Seneca, Wayne & Yates Counties

Claims-Made Year	\$500,000/1,500,000	\$1,000,000/1,000,000	\$1,000,000/3,000,000	\$1,300,000/3,900,000	\$2,000,000/4,000,000	\$2,000,000/6,000,000
First	\$660	\$693	\$714	\$757	\$836	\$857
Second	\$1,363	\$1,430	\$1,473	\$1,562	\$1,726	\$1,769
Third	\$1,810	\$1,899	\$1,957	\$2,075	\$2,293	\$2,349
Fourth	\$2,001	\$2,100	\$2,164	\$2,295	\$2,497	\$2,598
Fifth	\$2,107	\$2,212	\$2,279	\$2,417	\$2,671	\$2,736
Sixth	\$2,171	\$2,278	\$2,348	\$2,490	\$2,751	\$2,819
Seventh	\$2,213	\$2,323	\$2,394	\$2,539	\$2,806	\$2,874
Eighth	\$2,236	\$2,345	\$2,417	\$2,564	\$2,832	\$2,902
OCCURRENCE	\$2,128	\$2,234	\$2,302	\$2,441	\$2,698	\$2,763

Territory 7- Orange, Rockland, Sullivan and Westchester Counties

Claims-Made Year	\$500,000/1,500,000	\$1,000,000/1,000,000	\$1,000,000/3,000,000	\$1,300,000/3,900,000	\$2,000,000/4,000,000	\$2,000,000/6,000,000
First	\$1,029	\$1,080	\$1,113	\$1,180	\$1,304	\$1,335
Second	\$2,124	\$2,229	\$2,297	\$2,435	\$2,691	\$2,757
Third	\$2,820	\$2,960	\$3,051	\$3,234	\$3,574	\$3,662
Fourth	\$3,120	\$3,273	\$3,374	\$3,577	\$3,953	\$4,049
Fifth	\$3,285	\$3,447	\$3,553	\$3,767	\$4,163	\$4,264
Sixth	\$3,385	\$3,551	\$3,660	\$3,882	\$4,289	\$4,394
Seventh	\$3,451	\$3,621	\$3,732	\$3,958	\$4,373	\$4,480
Eighth	\$3,484	\$3,656	\$3,768	\$3,996	\$4,415	\$4,523
OCCURRENCE	\$3,318	\$3,482	\$3,589	\$3,805	\$4,205	\$4,308

Premium Discounts

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

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

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

****Consent to Settle :** A 5% discount if you choose to have the consent to settle option removed from coverage.

***Association Membership Discount:** A 5% discount will be given for membership in APA

*** 50% is the maximum discount when combining the discounts listed above.**

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

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

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.