

**AACAP SPONSORED
PSYCHIATRIST PROFESSIONAL LIABILITY PROGRAM**

VIRGINIA

Territory 1 - Remainder of State

Claims-Made	\$1,000,000/3,000,000	\$2,000,000/6,000,000	\$2,250,000/6,750,000	\$2,300,000/6,900,000	\$2,500,000/7,500,000
Year					
First	\$1,239	\$1,586	\$1,624	\$1,631	\$1,661
Second	\$2,302	\$2,946	\$3,015	\$3,029	\$3,085
Third	\$3,010	\$3,853	\$3,943	\$3,961	\$4,033
Fourth	\$3,364	\$4,306	\$4,407	\$4,427	\$4,508
Fifth	\$3,541	\$4,532	\$4,638	\$4,660	\$4,745
Occurrence	\$3,930	\$5,031	\$5,149	\$5,173	\$5,267

Territory 2- Arlington, Fairfax, Fauquier, Loudoun & Prince William Counties, including independent Cities of Alexandria, Fairfax, Falls Church, Manassas & Manassas Park

Claims-Made	\$1,000,000/3,000,000	\$2,000,000/6,000,000	\$2,250,000/6,750,000	\$2,300,000/6,900,000	\$2,500,000/7,500,000
Year					
First	\$1,550	\$1,983	\$2,030	\$2,039	\$2,077
Second	\$2,877	\$3,683	\$3,770	\$3,787	\$3,856
Third	\$3,763	\$4,816	\$4,929	\$4,952	\$5,042
Fourth	\$4,206	\$5,383	\$5,509	\$5,534	\$5,636
Fifth	\$4,427	\$5,666	\$5,799	\$5,826	\$5,932
Occurrence	\$4,914	\$6,290	\$6,437	\$6,467	\$6,584

Territory 3 - Gloucester, Isle of Wight, James City, Surry & York Counties, including independent cities of Chesapeake, Hampton, Newport News, Poquoson, Portsmouth, Suffolk, Virginia Beach & Williamsburg

Claims-Made	\$1,000,000/3,000,000	\$2,000,000/6,000,000	\$2,250,000/6,750,000	\$2,300,000/6,900,000	\$2,500,000/7,500,000
Year					
First	\$1,221	\$1,563	\$1,600	\$1,607	\$1,636
Second	\$2,268	\$2,903	\$2,971	\$2,984	\$3,039
Third	\$2,966	\$3,796	\$3,885	\$3,903	\$3,975
Fourth	\$3,315	\$3,818	\$4,343	\$4,362	\$4,442
Fifth	\$3,489	\$4,466	\$4,571	\$4,592	\$4,676
Occurrence	\$3,873	\$4,957	\$5,074	\$5,097	\$5,190

Territory 4 - Charles City, Chesterfield, Dinwiddie, Goochland, Henrico, Hanover, New Kent, Powhatan & Prince George Counties including independent Cities of Colonial Heights, Hopewell, Petersburg, & Richmond

Claims-Made	\$1,000,000/3,000,000	\$2,000,000/6,000,000	\$2,250,000/6,750,000	\$2,300,000/6,900,000	\$2,500,000/7,500,000
Year					
First	\$1,162	\$1,488	\$1,522	\$1,529	\$1,557
Second	\$2,158	\$2,763	\$2,827	\$2,840	\$2,892
Third	\$2,822	\$3,613	\$3,697	\$3,714	\$3,782
Fourth	\$3,154	\$4,038	\$4,132	\$4,151	\$4,226
Fifth	\$3,320	\$4,250	\$4,349	\$4,369	\$4,449
Occurrence	\$3,686	\$4,718	\$4,828	\$4,850	\$4,939

Territory 5 - Norfolk

Claims-Made	\$1,000,000/3,000,000	\$2,000,000/6,000,000	\$2,250,000/6,750,000	\$2,300,000/6,900,000	\$2,500,000/7,500,000
Year					
First	\$1,472	\$1,884	\$1,929	\$1,937	\$1,973
Second	\$2,734	\$3,499	\$3,581	\$3,598	\$3,664
Third	\$3,575	\$4,576	\$4,684	\$4,705	\$4,791
Fourth	\$3,996	\$5,114	\$5,234	\$5,258	\$5,354
Fifth	\$4,206	\$5,383	\$5,510	\$5,535	\$5,636
Occurrence	\$4,668	\$5,976	\$6,116	\$6,144	\$6,256

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.

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).