

**AACAP SPONSORED
PSYCHIATRIST PROFESSIONAL LIABILITY PROGRAM**

WEST VIRGINIA

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	\$3,252	\$3,321	\$3,423	\$4,279	\$4,382
Second	\$6,040	\$6,167	\$6,358	\$7,947	\$8,138
Third	\$7,898	\$8,065	\$8,314	\$10,392	\$10,642
Fourth	\$8,827	\$9,013	\$9,292	\$11,615	\$11,894
Fifth	\$9,292	\$9,488	\$9,781	\$12,226	\$12,520

A STATE SURCHARGE OF .55% 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.

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.