

**AMERICAN PSYCHIATRIC ASSOCIATION ENDORSED
PSYCHIATRIST PROFESSIONAL LIABILITY PROGRAM**

ILLINOIS

Territory 1 - Remainder of 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	\$2,993	\$3,056	\$3,150	\$3,938	\$4,032
Second	\$5,558	\$5,675	\$5,850	\$7,313	\$7,488
Third	\$7,268	\$7,421	\$7,650	\$9,563	\$9,792
Fourth	\$8,123	\$8,294	\$8,550	\$10,688	\$10,944
Fifth	\$8,550	\$8,730	\$9,000	\$11,250	\$11,520
Occurrence	\$9,491	\$9,690	\$9,990	\$12,488	\$12,787

Territory 2- Champaign, Jackson, Macon, Sangamon & Vermillion

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	\$4,190	\$4,278	\$4,410	\$5,513	\$5,645
Second	\$7,781	\$7,944	\$8,190	\$10,238	\$10,483
Third	\$10,175	\$10,389	\$10,710	\$13,388	\$13,709
Fourth	\$11,372	\$11,611	\$11,970	\$14,963	\$15,322
Fifth	\$11,970	\$12,222	\$12,600	\$15,750	\$16,128
Occurrence	\$13,287	\$13,566	\$13,986	\$17,483	\$17,902

Territory 3 - Cook, DuPage, Kane, Lake, Madison, McHenry, St. Clair & Will

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	\$5,985	\$6,111	\$6,300	\$7,875	\$8,064
Second	\$11,115	\$11,349	\$11,700	\$14,625	\$14,976
Third	\$14,535	\$14,841	\$15,300	\$19,125	\$19,584
Fourth	\$16,245	\$16,587	\$17,100	\$21,375	\$21,888
Fifth	\$17,100	\$17,460	\$18,000	\$22,500	\$23,040
Occurrence	\$18,981	\$19,381	\$19,980	\$24,975	\$25,574

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.

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

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

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.

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).