

**PSYCHIATRIC NURSE PRACTITIONER AND PHYSICIANS ASSISTANT PROFESSIONAL LIABILITY PROGRAM
ALABAMA**

Territory 1 - Entire State

	\$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	
Claims-Made	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed
Year										
First	\$599	\$499	\$612	\$510	\$631	\$526	\$788	\$657	\$807	\$673
Second	\$1,112	\$927	\$1,136	\$947	\$1,171	\$976	\$1,464	\$1,220	\$1,499	\$1,249
Third	\$1,455	\$1,212	\$1,485	\$1,238	\$1,531	\$1,276	\$1,914	\$1,595	\$1,960	\$1,633
Fourth	\$1,626	\$1,355	\$1,660	\$1,384	\$1,712	\$1,426	\$2,139	\$1,783	\$2,191	\$1,826
Fifth	\$1,712	\$1,426	\$1,748	\$1,456	\$1,802	\$1,501	\$2,252	\$1,877	\$2,306	\$1,922
Occurrence	\$1,900	\$1,583	\$1,940	\$1,617	\$2,000	\$1,667	\$2,500	\$2,083	\$2,560	\$2,133

PREMIUM DISCOUNTS:

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

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

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.

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.

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).

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.