

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

Territory 1 - Contra Costa, Marin & San Mateo

	\$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	\$452	\$376	\$461	\$384	\$475	\$396	\$594	\$495	\$608	\$507
Second	\$838	\$699	\$856	\$713	\$882	\$735	\$1,103	\$919	\$1,130	\$941
Third	\$1,096	\$914	\$1,119	\$933	\$1,154	\$962	\$1,442	\$1,202	\$1,477	\$1,231
Fourth	\$1,225	\$1,021	\$1,251	\$1,043	\$1,290	\$1,075	\$1,612	\$1,343	\$1,651	\$1,376
Fifth	\$1,290	\$1,075	\$1,317	\$1,097	\$1,358	\$1,131	\$1,697	\$1,414	\$1,738	\$1,448
Occurrence	\$1,432	\$1,193	\$1,462	\$1,218	\$1,507	\$1,256	\$1,883	\$1,570	\$1,929	\$1,607

Territory 2 - Remainder of 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	\$417	\$347	\$425	\$355	\$439	\$366	\$548	\$457	\$561	\$468
Second	\$774	\$645	\$790	\$659	\$815	\$679	\$1,018	\$849	\$1,043	\$869
Third	\$1,012	\$843	\$1,033	\$861	\$1,065	\$888	\$1,331	\$1,110	\$1,364	\$1,136
Fourth	\$1,131	\$943	\$1,155	\$962	\$1,190	\$992	\$1,488	\$1,240	\$1,524	\$1,270
Fifth	\$1,190	\$992	\$1,216	\$1,013	\$1,253	\$1,044	\$1,566	\$1,305	\$1,604	\$1,337
Occurrence	\$1,322	\$1,101	\$1,349	\$1,124	\$1,391	\$1,159	\$1,739	\$1,449	\$1,781	\$1,484

Territory 3 - San Diego & Imperial Counties

	\$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	\$625	\$521	\$638	\$532	\$658	\$548	\$822	\$685	\$842	\$702
Second	\$1,161	\$967	\$1,185	\$988	\$1,222	\$1,018	\$1,527	\$1,273	\$1,564	\$1,303
Third	\$1,518	\$1,265	\$1,550	\$1,291	\$1,598	\$1,331	\$1,997	\$1,664	\$2,045	\$1,704
Fourth	\$1,696	\$1,414	\$1,732	\$1,443	\$1,786	\$1,488	\$2,232	\$1,860	\$2,285	\$1,905
Fifth	\$1,786	\$1,488	\$1,823	\$1,519	\$1,880	\$1,566	\$2,349	\$1,958	\$2,406	\$2,005
Occurrence	\$1,982	\$1,652	\$2,024	\$1,687	\$2,086	\$1,739	\$2,608	\$2,173	\$2,670	\$2,225

Territory 4- Kern, Ventura & Santa Barbara Counties

	\$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	\$590	\$492	\$603	\$502	\$621	\$518	\$777	\$647	\$795	\$663
Second	\$1,096	\$914	\$1,119	\$933	\$1,154	\$962	\$1,442	\$1,202	\$1,477	\$1,231
Third	\$1,433	\$1,195	\$1,464	\$1,220	\$1,509	\$1,257	\$1,886	\$1,572	\$1,931	\$1,610
Fourth	\$1,602	\$1,335	\$1,636	\$1,363	\$1,686	\$1,405	\$2,108	\$1,757	\$2,159	\$1,799
Fifth	\$1,686	\$1,405	\$1,722	\$1,435	\$1,775	\$1,479	\$2,219	\$1,849	\$2,272	\$1,894
Occurrence	\$1,872	\$1,560	\$1,911	\$1,593	\$1,970	\$1,642	\$2,463	\$2,053	\$2,522	\$2,102

Territory 5 - Alameda, Los Angeles, Monterey, Orange, Riverside, San Bernardino,

San Francisco & San Luis Obispo Counties

	\$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	\$695	\$579	\$709	\$591	\$731	\$609	\$914	\$762	\$936	\$780
Second	\$1,290	\$1,075	\$1,317	\$1,098	\$1,358	\$1,131	\$1,697	\$1,414	\$1,738	\$1,448
Third	\$1,687	\$1,406	\$1,722	\$1,435	\$1,775	\$1,480	\$2,219	\$1,849	\$2,273	\$1,894
Fourth	\$1,885	\$1,571	\$1,925	\$1,604	\$1,984	\$1,654	\$2,480	\$2,067	\$2,540	\$2,117
Fifth	\$1,984	\$1,654	\$2,026	\$1,688	\$2,089	\$1,741	\$2,611	\$2,176	\$2,673	\$2,228
Occurrence	\$2,202	\$1,835	\$2,249	\$1,874	\$2,318	\$1,932	\$2,898	\$2,415	\$2,968	\$2,473

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.

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.