

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

**Territory 1 - Entire State**

	<b>\$1,000,000/3,000,000</b>		<b>\$2,000,000/4,000,000</b>		<b>\$2,000,000/6,000,000</b>	
<b>Claims-Made</b>	<b>Self-employed</b>	<b>Employed</b>	<b>Self-employed</b>	<b>Employed</b>	<b>Self-employed</b>	<b>Employed</b>
<b>Year</b>						
First	\$850	\$709	\$1,063	\$886	\$1,088	\$907
Second	\$1,579	\$1,316	\$1,973	\$1,645	\$2,021	\$1,684
Third	\$2,065	\$1,721	\$2,581	\$2,151	\$2,642	\$2,202
Fourth	\$2,307	\$1,923	\$2,884	\$2,404	\$2,954	\$2,461
Fifth	\$2,429	\$2,024	\$3,036	\$2,530	\$3,109	\$2,591
<b>Occurrence</b>	\$2,696	\$2,247	\$3,370	\$2,808	\$3,451	\$2,876

**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 an \$18.00 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.