

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

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	\$492	\$410	\$503	\$419	\$518	\$432	\$648	\$540	\$663	\$553
Second	\$914	\$762	\$933	\$778	\$962	\$802	\$1,203	\$1,002	\$1,232	\$1,026
Third	\$1,195	\$996	\$1,220	\$1,017	\$1,258	\$1,049	\$1,573	\$1,311	\$1,610	\$1,342
Fourth	\$1,336	\$1,113	\$1,364	\$1,137	\$1,406	\$1,172	\$1,758	\$1,465	\$1,800	\$1,500
Fifth	\$1,406	\$1,172	\$1,436	\$1,197	\$1,480	\$1,234	\$1,850	\$1,542	\$1,895	\$1,579
Occurrence	\$1,561	\$1,301	\$1,594	\$1,328	\$1,643	\$1,369	\$2,054	\$1,712	\$2,103	\$1,753

Notice: Kentucky law requires insurance companies to assess surcharges to its residents, please contact our office for applicable charges.

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.