

**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
<b>Occurrence</b>	\$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.

**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.