

**PSYCHIATRIC NURSE PRACTITIONER AND PHYSICIANS ASSISTANT PROFESSIONAL LIABILITY PROGRAM
NORTH CAROLINA**

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	\$474	\$395	\$484	\$403	\$499	\$416	\$623	\$520	\$638	\$532
Second	\$880	\$733	\$899	\$749	\$926	\$772	\$1,158	\$965	\$1,186	\$988
Third	\$1,151	\$959	\$1,175	\$979	\$1,211	\$1,010	\$1,514	\$1,262	\$1,550	\$1,292
Fourth	\$1,286	\$1,072	\$1,313	\$1,094	\$1,354	\$1,128	\$1,692	\$1,410	\$1,733	\$1,444
Fifth	\$1,354	\$1,128	\$1,382	\$1,152	\$1,425	\$1,188	\$1,781	\$1,485	\$1,824	\$1,520
Occurrence	\$1,503	\$1,252	\$1,534	\$1,279	\$1,582	\$1,318	\$1,977	\$1,648	\$2,025	\$1,687

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.