

**PSYCHIATRIC NURSE PRACTITIONER AND PHYSICIANS ASSISTANT PROFESSIONAL LIABILITY PROGRAM  
NEW JERSEY**

**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 Year	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed
First	\$562	\$468	\$574	\$478	\$592	\$493	\$739	\$616	\$739	\$616
Second	\$1,043	\$870	\$1,066	\$888	\$1,098	\$915	\$1,373	\$1,144	\$1,373	\$1,144
Third	\$1,364	\$1,137	\$1,393	\$1,161	\$1,436	\$1,197	\$1,796	\$1,496	\$1,796	\$1,496
Fourth	\$1,525	\$1,271	\$1,557	\$1,298	\$1,605	\$1,338	\$2,007	\$1,672	\$2,007	\$1,672
Fifth	\$1,605	\$1,338	\$1,639	\$1,366	\$1,690	\$1,408	\$2,112	\$1,760	\$2,112	\$1,760
<b>Occurrence</b>	\$1,782	\$1,485	\$1,820	\$1,516	\$1,876	\$1,563	\$2,345	\$1,954	\$2,345	\$1,954

A STATE SURCHARGE OF .6% NEEDS TO BE ADDED WHEN COMPUTING YOUR PREMIUM.

**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.

**Consent to Settle :** A 1% discount if you choose to have the consent to settle option removed from coverage.