

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

Territory 0- Remainder of State

Claims-Made Year	\$500,000/1,500,000		\$1,000,000/1,000,000		\$1,000,000/3,000,000		\$1,300,000/3,900,000		\$2,000,000/4,000,000		\$2,000,000/6,000,000	
	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed
First	\$233	\$194	\$245	\$204	\$252	\$210	\$267	\$223	\$295	\$246	\$302	\$252
Second	\$481	\$401	\$505	\$421	\$520	\$433	\$551	\$460	\$609	\$508	\$624	\$520
Third	\$639	\$532	\$670	\$559	\$691	\$576	\$732	\$610	\$809	\$675	\$829	\$691
Fourth	\$706	\$589	\$741	\$618	\$764	\$637	\$810	\$675	\$895	\$746	\$917	\$764
Fifth	\$744	\$620	\$781	\$651	\$804	\$670	\$853	\$711	\$943	\$786	\$966	\$805
Sixth	\$766	\$639	\$804	\$670	\$829	\$691	\$879	\$732	\$971	\$809	\$995	\$829
Seventh	\$781	\$651	\$820	\$683	\$845	\$704	\$896	\$747	\$990	\$825	\$1,014	\$845
Eighth	\$789	\$658	\$828	\$690	\$853	\$711	\$905	\$754	\$1,000	\$833	\$1,024	\$854
Occurrence	\$751	\$626	\$788	\$657	\$812	\$677	\$862	\$718	\$952	\$794	\$975	\$813

Territory 1- New York

Claims-Made Year	\$500,000/1,500,000		\$1,000,000/1,000,000		\$1,000,000/3,000,000		\$1,300,000/3,900,000		\$2,000,000/4,000,000		\$2,000,000/6,000,000	
	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed
First	\$399	\$332	\$419	\$349	\$431	\$359	\$457	\$381	\$505	\$421	\$518	\$431
Second	\$823	\$686	\$864	\$720	\$890	\$742	\$944	\$787	\$1,043	\$869	\$1,069	\$891
Third	\$1,093	\$911	\$1,147	\$956	\$1,182	\$985	\$1,254	\$1,045	\$1,385	\$1,154	\$1,419	\$1,183
Fourth	\$1,209	\$1,008	\$1,269	\$1,057	\$1,307	\$1,090	\$1,386	\$1,155	\$1,532	\$1,277	\$1,569	\$1,308
Fifth	\$1,273	\$1,061	\$1,336	\$1,113	\$1,377	\$1,148	\$1,460	\$1,217	\$1,613	\$1,345	\$1,653	\$1,377
Sixth	\$1,312	\$1,093	\$1,376	\$1,147	\$1,419	\$1,182	\$1,505	\$1,254	\$1,662	\$1,385	\$1,703	\$1,419
Seventh	\$1,338	\$1,115	\$1,403	\$1,170	\$1,447	\$1,206	\$1,534	\$1,278	\$1,695	\$1,412	\$1,736	\$1,447
Eighth	\$1,350	\$1,125	\$1,417	\$1,181	\$1,460	\$1,217	\$1,549	\$1,291	\$1,711	\$1,426	\$1,753	\$1,461
Occurrence	\$1,286	\$1,072	\$1,349	\$1,125	\$1,391	\$1,159	\$1,475	\$1,229	\$1,630	\$1,358	\$1,670	\$1,391

Territory 2 - Bronx, Kings,Queens & Richmond Counties

Claims-Made Year	\$500,000/1,500,000		\$1,000,000/1,000,000		\$1,000,000/3,000,000		\$1,300,000/3,900,000		\$2,000,000/4,000,000		\$2,000,000/6,000,000	
	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed
First	\$519	\$433	\$545	\$454	\$561	\$468	\$595	\$496	\$658	\$548	\$674	\$562
Second	\$1,071	\$893	\$1,124	\$937	\$1,159	\$966	\$1,229	\$1,024	\$1,358	\$1,131	\$1,391	\$1,159
Third	\$1,423	\$1,186	\$1,493	\$1,244	\$1,539	\$1,282	\$1,632	\$1,360	\$1,803	\$1,503	\$1,847	\$1,539
Fourth	\$1,574	\$1,311	\$1,651	\$1,376	\$1,702	\$1,418	\$1,805	\$1,504	\$1,994	\$1,662	\$2,043	\$1,702
Fifth	\$1,657	\$1,381	\$1,739	\$1,449	\$1,792	\$1,494	\$1,901	\$1,584	\$2,100	\$1,750	\$2,151	\$1,793
Sixth	\$1,707	\$1,423	\$1,792	\$1,493	\$1,847	\$1,539	\$1,958	\$1,632	\$2,164	\$1,803	\$2,217	\$1,847
Seventh	\$1,741	\$1,451	\$1,827	\$1,522	\$1,883	\$1,569	\$1,997	\$1,664	\$2,206	\$1,839	\$2,260	\$1,883
Eighth	\$1,758	\$1,465	\$1,844	\$1,537	\$1,901	\$1,584	\$2,016	\$1,680	\$2,227	\$1,856	\$2,282	\$1,902
Occurrence	\$1,674	\$1,395	\$1,757	\$1,464	\$1,810	\$1,509	\$1,920	\$1,600	\$2,121	\$1,768	\$2,173	\$1,811

Territory 3- Nassau & Suffolk Counties

	\$500,000/1,500,000		\$1,000,000/1,000,000		\$1,000,000/3,000,000		\$1,300,000/3,900,000		\$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	Self-employed	Employed
First	\$519	\$433	\$545	\$454	\$561	\$468	\$595	\$496	\$658	\$548	\$674	\$562
Second	\$1,071	\$893	\$1,124	\$937	\$1,159	\$966	\$1,229	\$1,024	\$1,358	\$1,131	\$1,391	\$1,159
Third	\$1,423	\$1,186	\$1,493	\$1,244	\$1,539	\$1,282	\$1,632	\$1,360	\$1,803	\$1,503	\$1,847	\$1,539
Fourth	\$1,574	\$1,311	\$1,651	\$1,376	\$1,702	\$1,418	\$1,805	\$1,504	\$1,994	\$1,662	\$2,043	\$1,702
Fifth	\$1,657	\$1,381	\$1,739	\$1,449	\$1,792	\$1,494	\$1,901	\$1,584	\$2,100	\$1,750	\$2,151	\$1,793
Sixth	\$1,707	\$1,423	\$1,792	\$1,493	\$1,847	\$1,539	\$1,958	\$1,632	\$2,164	\$1,803	\$2,217	\$1,847
Seventh	\$1,741	\$1,451	\$1,827	\$1,522	\$1,883	\$1,569	\$1,997	\$1,664	\$2,206	\$1,839	\$2,260	\$1,883
Eighth	\$1,758	\$1,465	\$1,844	\$1,537	\$1,901	\$1,584	\$2,016	\$1,680	\$2,227	\$1,856	\$2,282	\$1,902
Occurrence	\$1,674	\$1,395	\$1,757	\$1,464	\$1,810	\$1,509	\$1,920	\$1,600	\$2,121	\$1,768	\$2,173	\$1,811

Territory 4 - Columbia, Dutchess, Greene, Putnam & Ulster Counties

	\$500,000/1,500,000		\$1,000,000/1,000,000		\$1,000,000/3,000,000		\$1,300,000/3,900,000		\$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	Self-employed	Employed
First	\$243	\$203	\$255	\$213	\$263	\$219	\$279	\$233	\$308	\$257	\$316	\$263
Second	\$502	\$419	\$527	\$439	\$543	\$453	\$576	\$480	\$637	\$531	\$652	\$543
Third	\$667	\$556	\$700	\$583	\$722	\$601	\$765	\$638	\$845	\$705	\$866	\$722
Fourth	\$738	\$615	\$774	\$645	\$798	\$665	\$846	\$705	\$935	\$779	\$958	\$798
Fifth	\$777	\$648	\$815	\$680	\$840	\$700	\$891	\$743	\$985	\$821	\$1,009	\$841
Sixth	\$800	\$667	\$840	\$700	\$866	\$722	\$918	\$765	\$1,014	\$845	\$1,039	\$866
Seventh	\$816	\$680	\$857	\$714	\$883	\$736	\$936	\$780	\$1,034	\$862	\$1,060	\$883
Eighth	\$824	\$687	\$865	\$721	\$891	\$743	\$945	\$788	\$1,044	\$870	\$1,070	\$892
Occurrence	\$785	\$654	\$824	\$686	\$849	\$707	\$900	\$750	\$995	\$829	\$1,019	\$849

Territory 5 - Erie & Niagara Counties

	\$500,000/1,500,000		\$1,000,000/1,000,000		\$1,000,000/3,000,000		\$1,300,000/3,900,000		\$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	Self-employed	Employed
First	\$251	\$209	\$263	\$219	\$271	\$226	\$287	\$239	\$317	\$264	\$325	\$271
Second	\$517	\$431	\$542	\$452	\$559	\$466	\$593	\$494	\$655	\$546	\$671	\$559
Third	\$686	\$572	\$720	\$600	\$742	\$619	\$787	\$656	\$870	\$725	\$891	\$743
Fourth	\$759	\$633	\$797	\$664	\$821	\$684	\$871	\$726	\$962	\$802	\$986	\$821
Fifth	\$800	\$666	\$839	\$699	\$865	\$721	\$917	\$764	\$1,013	\$844	\$1,038	\$865
Sixth	\$824	\$687	\$864	\$720	\$891	\$742	\$945	\$787	\$1,044	\$870	\$1,069	\$891
Seventh	\$840	\$700	\$881	\$735	\$908	\$757	\$963	\$803	\$1,064	\$887	\$1,090	\$909
Eighth	\$848	\$707	\$890	\$742	\$917	\$764	\$972	\$810	\$1,075	\$896	\$1,101	\$917
Occurrence	\$808	\$673	\$848	\$706	\$873	\$728	\$926	\$772	\$1,023	\$853	\$1,048	\$874

Territory 6 - Livingston, Monroe, Ontario, Seneca, Wayne & Yates Counties

	\$500,000/1,500,000		\$1,000,000/1,000,000		\$1,000,000/3,000,000		\$1,300,000/3,900,000		\$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	Self-employed	Employed
First	\$233	\$194	\$245	\$204	\$252	\$210	\$267	\$223	\$295	\$246	\$302	\$252
Second	\$481	\$401	\$505	\$421	\$520	\$433	\$551	\$460	\$609	\$508	\$624	\$520
Third	\$639	\$532	\$670	\$559	\$691	\$576	\$732	\$610	\$809	\$675	\$829	\$691
Fourth	\$706	\$589	\$741	\$618	\$764	\$637	\$810	\$675	\$895	\$746	\$917	\$764
Fifth	\$744	\$620	\$781	\$651	\$804	\$670	\$853	\$711	\$943	\$786	\$966	\$805
Sixth	\$766	\$639	\$804	\$670	\$829	\$691	\$879	\$732	\$971	\$809	\$995	\$829
Seventh	\$781	\$651	\$820	\$683	\$845	\$704	\$896	\$747	\$990	\$825	\$1,014	\$845
Eighth	\$789	\$658	\$828	\$690	\$853	\$711	\$905	\$754	\$1,000	\$833	\$1,024	\$854
Occurrence	\$751	\$626	\$788	\$657	\$812	\$677	\$862	\$718	\$952	\$794	\$975	\$813

Territory 7 - Orange, Rockland, Sullivan and Westchester Counties

Claims-Made	\$500,000/1,500,000		\$1,000,000/1,000,000		\$1,000,000/3,000,000		\$1,300,000/3,900,000		\$2,000,000/4,000,000		\$2,000,000/6,000,000	
	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed
Year												
First	\$363	\$303	\$381	\$318	\$393	\$327	\$416	\$347	\$460	\$384	\$471	\$393
Second	\$750	\$625	\$787	\$656	\$811	\$676	\$860	\$716	\$950	\$792	\$973	\$811
Third	\$995	\$830	\$1,045	\$871	\$1,077	\$897	\$1,142	\$951	\$1,262	\$1,051	\$1,292	\$1,077
Fourth	\$1,101	\$918	\$1,155	\$963	\$1,191	\$992	\$1,262	\$1,052	\$1,395	\$1,163	\$1,429	\$1,191
Fifth	\$1,160	\$966	\$1,217	\$1,014	\$1,254	\$1,045	\$1,330	\$1,108	\$1,469	\$1,225	\$1,505	\$1,254
Sixth	\$1,195	\$996	\$1,253	\$1,045	\$1,292	\$1,077	\$1,370	\$1,142	\$1,514	\$1,262	\$1,551	\$1,292
Seventh	\$1,218	\$1,015	\$1,278	\$1,065	\$1,317	\$1,098	\$1,397	\$1,164	\$1,544	\$1,286	\$1,581	\$1,318
Eighth	\$1,230	\$1,025	\$1,290	\$1,075	\$1,330	\$1,108	\$1,410	\$1,175	\$1,558	\$1,299	\$1,596	\$1,330
Occurrence	\$1,171	\$976	\$1,229	\$1,024	\$1,267	\$1,056	\$1,343	\$1,119	\$1,484	\$1,237	\$1,520	\$1,267

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.

***Consent to Settle:** A 5% discount if you choose to have the consent to settle option removed from coverage.

* **50% is maximum discount when combining the discounts listed above.**

Child and Adolescent discount: A 15% discount if your practice consists of more than 50% children and adolescents.

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).

