

PSYCHIATRIC NURSE PRACTITIONER AND PHYSICIANS ASSISTANT PROFESSIONAL LIABILITY PROGRAM PENNSYLVANIA

Territory 1 - Delaware & Philadelphia

| | \$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 | \$1,131 | \$943 | \$1,155 | \$963 | \$1,191 | \$992 | \$1,489 | \$1,241 | \$1,524 | \$1,270 |
| Second | \$2,101 | \$1,751 | \$2,145 | \$1,788 | \$2,212 | \$1,843 | \$2,765 | \$2,304 | \$2,831 | \$2,359 |
| Third | \$2,747 | \$2,290 | \$2,805 | \$2,338 | \$2,892 | \$2,410 | \$3,615 | \$3,013 | \$3,702 | \$3,085 |
| Fourth | \$3,071 | \$2,559 | \$3,135 | \$2,613 | \$3,232 | \$2,694 | \$4,040 | \$3,367 | \$4,137 | \$3,448 |
| Fifth | \$3,232 | \$2,694 | \$3,300 | \$2,750 | \$3,402 | \$2,835 | \$4,253 | \$3,544 | \$4,355 | \$3,629 |
| Occurrence | \$3,588 | \$2,990 | \$3,663 | \$3,053 | \$3,777 | \$3,147 | \$4,721 | \$3,934 | \$4,834 | \$4,028 |

Territory 2 - Bucks, Chester, & Montgomery

| | \$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 | \$928 | \$773 | \$947 | \$789 | \$977 | \$814 | \$1,221 | \$1,017 | \$1,250 | \$1,042 |
| Second | \$1,723 | \$1,436 | \$1,759 | \$1,466 | \$1,814 | \$1,511 | \$2,267 | \$1,889 | \$2,321 | \$1,935 |
| Third | \$2,253 | \$1,878 | \$2,300 | \$1,917 | \$2,372 | \$1,976 | \$2,964 | \$2,470 | \$3,035 | \$2,530 |
| Fourth | \$2,518 | \$2,098 | \$2,571 | \$2,143 | \$2,651 | \$2,209 | \$3,313 | \$2,761 | \$3,393 | \$2,827 |
| Fifth | \$2,651 | \$2,209 | \$2,706 | \$2,255 | \$2,790 | \$2,325 | \$3,488 | \$2,906 | \$3,571 | \$2,976 |
| Occurrence | \$2,942 | \$2,452 | \$3,004 | \$2,503 | \$3,097 | \$2,581 | \$3,871 | \$3,226 | \$3,964 | \$3,303 |

Territory 3 - Carbon, Columbia, Cumberland, Dauphin, Franklin, Lackawanna, Lehigh, Luzerne Monroe, Montour, Northampton, Northumberland, Pike, Schuylkill, Wayne & Wyoming

| | \$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 | \$792 | \$660 | \$809 | \$674 | \$834 | \$695 | \$1,042 | \$868 | \$1,067 | \$889 |
| Second | \$1,471 | \$1,226 | \$1,502 | \$1,252 | \$1,548 | \$1,290 | \$1,935 | \$1,613 | \$1,982 | \$1,651 |
| Third | \$1,923 | \$1,603 | \$1,964 | \$1,637 | \$2,024 | \$1,687 | \$2,531 | \$2,109 | \$2,591 | \$2,160 |
| Fourth | \$2,150 | \$1,791 | \$2,195 | \$1,829 | \$2,263 | \$1,886 | \$2,828 | \$2,357 | \$2,896 | \$2,414 |
| Fifth | \$2,263 | \$1,886 | \$2,310 | \$1,925 | \$2,382 | \$1,985 | \$2,977 | \$2,481 | \$3,049 | \$2,541 |
| Occurrence | \$2,512 | \$2,093 | \$2,564 | \$2,137 | \$2,644 | \$2,203 | \$3,305 | \$2,754 | \$3,384 | \$2,820 |

Territory 4- Remainder of 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 | \$600 | \$500 | \$612 | \$510 | \$631 | \$526 | \$789 | \$658 | \$808 | \$673 |
| Second | \$1,114 | \$928 | \$1,137 | \$948 | \$1,172 | \$977 | \$1,465 | \$1,221 | \$1,500 | \$1,250 |
| Third | \$1,456 | \$1,214 | \$1,487 | \$1,239 | \$1,533 | \$1,277 | \$1,916 | \$1,597 | \$1,962 | \$1,635 |
| Fourth | \$1,628 | \$1,356 | \$1,662 | \$1,385 | \$1,713 | \$1,428 | \$2,141 | \$1,785 | \$2,193 | \$1,827 |
| Fifth | \$1,713 | \$1,428 | \$1,749 | \$1,458 | \$1,803 | \$1,503 | \$2,254 | \$1,879 | \$2,308 | \$1,924 |
| Occurrence | \$1,902 | \$1,585 | \$1,942 | \$1,618 | \$2,002 | \$1,668 | \$2,502 | \$2,085 | \$2,562 | \$2,135 |

Territory 5 - Adams, Berks, Lancaster, Lebanon & York

| | \$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 | \$566 | \$472 | \$578 | \$481 | \$596 | \$496 | \$744 | \$620 | \$762 | \$635 |
| Second | \$1,051 | \$876 | \$1,073 | \$894 | \$1,106 | \$922 | \$1,382 | \$1,152 | \$1,415 | \$1,180 |
| Third | \$1,374 | \$1,145 | \$1,403 | \$1,169 | \$1,446 | \$1,205 | \$1,808 | \$1,506 | \$1,851 | \$1,543 |
| Fourth | \$1,535 | \$1,280 | \$1,568 | \$1,307 | \$1,616 | \$1,347 | \$2,020 | \$1,684 | \$2,069 | \$1,724 |
| Fifth | \$1,616 | \$1,347 | \$1,650 | \$1,375 | \$1,701 | \$1,418 | \$2,127 | \$1,772 | \$2,178 | \$1,815 |
| Occurrence | \$1,794 | \$1,495 | \$1,832 | \$1,527 | \$1,889 | \$1,574 | \$2,361 | \$1,967 | \$2,417 | \$2,014 |

Territory 6 - Crawford, Erie & Mercer

| | \$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 | \$679 | \$566 | \$693 | \$578 | \$714 | \$595 | \$893 | \$744 | \$914 | \$762 |
| Second | \$1,260 | \$1,050 | \$1,287 | \$1,073 | \$1,327 | \$1,106 | \$1,658 | \$1,382 | \$1,698 | \$1,415 |
| Third | \$1,648 | \$1,374 | \$1,683 | \$1,403 | \$1,735 | \$1,446 | \$2,169 | \$1,807 | \$2,221 | \$1,851 |
| Fourth | \$1,842 | \$1,535 | \$1,881 | \$1,568 | \$1,939 | \$1,616 | \$2,424 | \$2,020 | \$2,482 | \$2,069 |
| Fifth | \$1,939 | \$1,616 | \$1,980 | \$1,650 | \$2,041 | \$1,701 | \$2,552 | \$2,126 | \$2,613 | \$2,177 |
| Occurrence | \$2,153 | \$1,794 | \$2,198 | \$1,832 | \$2,266 | \$1,888 | \$2,832 | \$2,360 | \$2,900 | \$2,417 |

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.