

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.

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.