

**PSYCHIATRIC NURSE PRACTITIONER AND PHYSICIANS ASSISTANT PROFESSIONAL LIABILITY PROGRAM  
TEXAS**

**Territory 1 - Remainder of State**

Claims-Made Year	\$200,000/600,000		\$250,000/750,000		\$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	
	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed
First	\$647	\$539	\$665	\$554	\$820	\$683	\$837	\$698	\$863	\$719	\$1,079	\$899	\$1,105	\$921
Second	\$1,202	\$1,002	\$1,234	\$1,029	\$1,523	\$1,269	\$1,555	\$1,296	\$1,603	\$1,336	\$2,003	\$1,670	\$2,051	\$1,710
Third	\$1,572	\$1,310	\$1,614	\$1,345	\$1,991	\$1,659	\$2,033	\$1,694	\$2,096	\$1,747	\$2,620	\$2,183	\$2,683	\$2,236
Fourth	\$1,757	\$1,464	\$1,804	\$1,503	\$2,225	\$1,855	\$2,272	\$1,893	\$2,342	\$1,952	\$2,928	\$2,440	\$2,998	\$2,499
Fifth	\$1,849	\$1,541	\$1,899	\$1,582	\$2,342	\$1,952	\$2,392	\$1,993	\$2,466	\$2,055	\$3,082	\$2,569	\$3,156	\$2,630
<b>Occurrence</b>	\$2,053	\$1,711	\$2,108	\$1,756	\$2,600	\$2,167	\$2,655	\$2,212	\$2,737	\$2,281	\$3,421	\$2,851	\$3,503	\$2,919

**Territory 2 - Cameron, Hidalgo, Zapata & Starr**

Claims-Made Year	\$200,000/600,000		\$250,000/750,000		\$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	
	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed
First	\$992	\$827	\$1,019	\$849	\$1,257	\$1,048	\$1,283	\$1,070	\$1,323	\$1,103	\$1,654	\$1,378	\$1,694	\$1,411
Second	\$1,843	\$1,536	\$1,892	\$1,577	\$2,334	\$1,945	\$2,383	\$1,986	\$2,457	\$2,048	\$3,071	\$2,560	\$3,145	\$2,621
Third	\$2,410	\$2,008	\$2,474	\$2,062	\$3,053	\$2,544	\$3,117	\$2,597	\$3,213	\$2,678	\$4,016	\$3,347	\$4,113	\$3,427
Fourth	\$2,693	\$2,245	\$2,765	\$2,304	\$3,412	\$2,843	\$3,483	\$2,903	\$3,591	\$2,993	\$4,489	\$3,741	\$4,597	\$3,831
Fifth	\$2,835	\$2,363	\$2,911	\$2,426	\$3,591	\$2,993	\$3,667	\$3,056	\$3,780	\$3,150	\$4,725	\$3,938	\$4,838	\$4,032
<b>Occurrence</b>	\$3,147	\$2,623	\$3,231	\$2,692	\$3,986	\$3,322	\$4,070	\$3,392	\$4,196	\$3,497	\$5,245	\$4,371	\$5,371	\$4,476

**Territory 3 - El Paso**

Claims-Made Year	\$200,000/600,000		\$250,000/750,000		\$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	
	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed
First	\$794	\$662	\$815	\$679	\$1,006	\$838	\$1,027	\$856	\$1,058	\$882	\$1,323	\$1,103	\$1,355	\$1,129
Second	\$1,474	\$1,229	\$1,514	\$1,261	\$1,867	\$1,556	\$1,907	\$1,589	\$1,966	\$1,638	\$2,457	\$2,048	\$2,516	\$2,097
Third	\$1,928	\$1,607	\$1,979	\$1,649	\$2,442	\$2,035	\$2,493	\$2,078	\$2,570	\$2,142	\$3,213	\$2,678	\$3,290	\$2,742
Fourth	\$2,155	\$1,796	\$2,212	\$1,844	\$2,729	\$2,274	\$2,787	\$2,322	\$2,873	\$2,394	\$3,591	\$2,993	\$3,677	\$3,064
Fifth	\$2,268	\$1,890	\$2,329	\$1,941	\$2,873	\$2,394	\$2,933	\$2,445	\$3,024	\$2,520	\$3,780	\$3,150	\$3,871	\$3,226
<b>Occurrence</b>	\$2,518	\$2,098	\$2,585	\$2,154	\$3,189	\$2,657	\$3,256	\$2,713	\$3,357	\$2,797	\$4,196	\$3,497	\$4,297	\$3,581

**Territory 4- Brazoria, Galveston, Harris, Jefferson, Montgomery, Fort Bend & Orange**

Claims-Made Year	\$200,000/600,000		\$250,000/750,000		\$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	
	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed
First	\$887	\$740	\$911	\$759	\$1,124	\$937	\$1,148	\$956	\$1,183	\$986	\$1,479	\$1,232	\$1,514	\$1,262
Second	\$1,648	\$1,373	\$1,692	\$1,410	\$2,087	\$1,740	\$2,131	\$1,776	\$2,197	\$1,831	\$2,747	\$2,289	\$2,812	\$2,344
Third	\$2,155	\$1,796	\$2,213	\$1,844	\$2,729	\$2,275	\$2,787	\$2,323	\$2,873	\$2,394	\$3,591	\$2,993	\$3,678	\$3,065
Fourth	\$2,408	\$2,007	\$2,473	\$2,061	\$3,051	\$2,542	\$3,115	\$2,596	\$3,211	\$2,676	\$4,014	\$3,345	\$4,110	\$3,425
Fifth	\$2,535	\$2,113	\$2,603	\$2,169	\$3,211	\$2,676	\$3,279	\$2,732	\$3,380	\$2,817	\$4,225	\$3,521	\$4,327	\$3,606
<b>Occurrence</b>	\$2,814	\$2,345	\$2,889	\$2,408	\$3,564	\$2,970	\$3,639	\$3,033	\$3,752	\$3,127	\$4,690	\$3,908	\$4,802	\$4,002

**Territory 5 - Dallas & Tarrant**

Claims-Made Year	\$200,000/600,000		\$250,000/750,000		\$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	
	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed
First	\$766	\$638	\$786	\$655	\$970	\$808	\$990	\$825	\$1,021	\$851	\$1,276	\$1,064	\$1,307	\$1,089
Second	\$1,422	\$1,185	\$1,460	\$1,217	\$1,801	\$1,501	\$1,839	\$1,533	\$1,896	\$1,580	\$2,370	\$1,975	\$2,427	\$2,022
Third	\$1,859	\$1,550	\$1,909	\$1,591	\$2,355	\$1,963	\$2,405	\$2,004	\$2,479	\$2,066	\$3,099	\$2,583	\$3,173	\$2,644
Fourth	\$2,078	\$1,732	\$2,134	\$1,778	\$2,632	\$2,194	\$2,688	\$2,240	\$2,771	\$2,309	\$3,464	\$2,886	\$3,547	\$2,956
Fifth	\$2,188	\$1,823	\$2,246	\$1,872	\$2,771	\$2,309	\$2,829	\$2,358	\$2,917	\$2,431	\$3,646	\$3,038	\$3,733	\$3,111
<b>Occurrence</b>	\$2,428	\$2,024	\$2,493	\$2,077	\$3,076	\$2,563	\$3,140	\$2,617	\$3,237	\$2,698	\$4,047	\$3,373	\$4,144	\$3,453

Territory 6 - Anderson, Bexar, Bowie, Caldwell, Cass, Cherokee, Deaf Smith, Ector, Gregg, Harrison, Jimm Wells, Johnson, Lee, Liberty, Midland, Morris, Nolan, Nueces, Panola, Polk, Rusk, Upshur, Angelina, Bell, Brazos, Denton, Dewitt, Grayson, Lubbock, McClennan, Nacogdoches, Navarro, Parker, Potter, Randall, San Patricio, Scurry, Taylor, Tom Green, Victoria, Waller, Wichita, Brewster, Dimmit, Hudspeth, Kenedy, Kinney, Matagorda, Maverick, Presidio, Terrell, Val Verde, Webb & Zavala

Claims-Made	\$200,000/600,000		\$250,000/750,000		\$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	
	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed
Year														
First	\$744	\$620	\$764	\$637	\$943	\$786	\$962	\$802	\$992	\$827	\$1,241	\$1,034	\$1,270	\$1,059
Second	\$1,382	\$1,152	\$1,419	\$1,183	\$1,751	\$1,459	\$1,788	\$1,490	\$1,843	\$1,536	\$2,303	\$1,920	\$2,359	\$1,966
Third	\$1,808	\$1,506	\$1,856	\$1,546	\$2,289	\$1,908	\$2,338	\$1,948	\$2,410	\$2,008	\$3,012	\$2,510	\$3,085	\$2,571
Fourth	\$2,020	\$1,684	\$2,074	\$1,728	\$2,559	\$2,132	\$2,613	\$2,177	\$2,693	\$2,245	\$3,367	\$2,806	\$3,447	\$2,873
Fifth	\$2,126	\$1,772	\$2,183	\$1,819	\$2,693	\$2,245	\$2,750	\$2,292	\$2,835	\$2,363	\$3,544	\$2,953	\$3,629	\$3,024
Occurrence	\$2,360	\$1,967	\$2,423	\$2,019	\$2,990	\$2,492	\$3,053	\$2,544	\$3,147	\$2,623	\$3,934	\$3,278	\$4,028	\$3,357

**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.