

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

Territory 1 - Remainder of State

| | \$1,000,000/3,000,000 | | \$2,000,000/6,000,000 | | \$2,250,000/6,750,000 | | \$2,300,000/6,900,000 | | \$2,500,000/7,500,000 | |
|-------------------|-----------------------|----------|-----------------------|----------|-----------------------|----------|-----------------------|----------|-----------------------|----------|
| Claims-Made | Self-employed | Employed | Self-employed | Employed | Self-employed | Employed | Self-employed | Employed | Self-employed | Employed |
| Year | | | | | | | | | | |
| First | \$437 | \$365 | \$560 | \$467 | \$573 | \$478 | \$576 | \$480 | \$586 | \$489 |
| Second | \$812 | \$677 | \$1,040 | \$867 | \$1,064 | \$887 | \$1,069 | \$891 | \$1,089 | \$907 |
| Third | \$1,062 | \$885 | \$1,360 | \$1,133 | \$1,392 | \$1,160 | \$1,398 | \$1,165 | \$1,424 | \$1,186 |
| Fourth | \$1,187 | \$990 | \$1,520 | \$1,267 | \$1,556 | \$1,296 | \$1,562 | \$1,302 | \$1,591 | \$1,326 |
| Fifth | \$1,250 | \$1,042 | \$1,600 | \$1,333 | \$1,637 | \$1,364 | \$1,645 | \$1,371 | \$1,675 | \$1,396 |
| Occurrence | \$1,387 | \$1,156 | \$1,776 | \$1,480 | \$1,817 | \$1,515 | \$1,826 | \$1,522 | \$1,859 | \$1,549 |

**Territory 2- Arlington, Fairfax, Fauquier, Loudoun & Prince William Counties, including independent
Cities of Alexandria, Fairfax, Falls Church, Manassas & Manassas Park**

| | \$1,000,000/3,000,000 | | \$2,000,000/6,000,000 | | \$2,250,000/6,750,000 | | \$2,300,000/6,900,000 | | \$2,500,000/7,500,000 | |
|-------------------|-----------------------|----------|-----------------------|----------|-----------------------|----------|-----------------------|----------|-----------------------|----------|
| Claims-Made | Self-employed | Employed | Self-employed | Employed | Self-employed | Employed | Self-employed | Employed | Self-employed | Employed |
| Year | | | | | | | | | | |
| First | \$547 | \$456 | \$700 | \$583 | \$716 | \$597 | \$720 | \$600 | \$733 | \$611 |
| Second | \$1,016 | \$846 | \$1,300 | \$1,083 | \$1,331 | \$1,109 | \$1,337 | \$1,114 | \$1,361 | \$1,134 |
| Third | \$1,328 | \$1,107 | \$1,700 | \$1,417 | \$1,740 | \$1,450 | \$1,748 | \$1,457 | \$1,780 | \$1,483 |
| Fourth | \$1,484 | \$1,237 | \$1,900 | \$1,583 | \$1,944 | \$1,620 | \$1,953 | \$1,628 | \$1,989 | \$1,658 |
| Fifth | \$1,562 | \$1,302 | \$2,000 | \$1,667 | \$2,047 | \$1,706 | \$2,056 | \$1,714 | \$2,094 | \$1,745 |
| Occurrence | \$1,734 | \$1,445 | \$2,220 | \$1,850 | \$2,272 | \$1,893 | \$2,282 | \$1,902 | \$2,324 | \$1,937 |

**Territory 3 - Gloucester, Isle of Wight, James City, Surry & York Counties, including independent
Cities of Chesapeake, Hampton, Newport News, Poquoson, Portsmouth, Suffolk, Virginia Beach & Williamsburg**

| | \$1,000,000/3,000,000 | | \$2,000,000/6,000,000 | | \$2,250,000/6,750,000 | | \$2,300,000/6,900,000 | | \$2,500,000/7,500,000 | |
|-------------------|-----------------------|----------|-----------------------|----------|-----------------------|----------|-----------------------|----------|-----------------------|----------|
| Claims-Made | Self-employed | Employed | Self-employed | Employed | Self-employed | Employed | Self-employed | Employed | Self-employed | Employed |
| Year | | | | | | | | | | |
| First | \$431 | \$359 | \$552 | \$460 | \$565 | \$471 | \$567 | \$473 | \$578 | \$481 |
| Second | \$800 | \$667 | \$1,025 | \$854 | \$1,049 | \$874 | \$1,053 | \$878 | \$1,073 | \$894 |
| Third | \$1,047 | \$872 | \$1,340 | \$1,117 | \$1,371 | \$1,143 | \$1,378 | \$1,148 | \$1,403 | \$1,169 |
| Fourth | \$1,170 | \$975 | \$1,348 | \$1,123 | \$1,533 | \$1,277 | \$1,540 | \$1,283 | \$1,568 | \$1,307 |
| Fifth | \$1,232 | \$1,026 | \$1,576 | \$1,314 | \$1,613 | \$1,345 | \$1,621 | \$1,351 | \$1,650 | \$1,375 |
| Occurrence | \$1,367 | \$1,139 | \$1,750 | \$1,458 | \$1,791 | \$1,492 | \$1,799 | \$1,499 | \$1,832 | \$1,527 |

**Territory 4 - Charles City, Chesterfield, Dinwiddie, Goochland, Henrico, Hanover, New Kent, Powhatan & Prince George Counties
including independent Cities of Colonial Heights, Hopewell, Petersburg, & Richmond**

| | \$1,000,000/3,000,000 | | \$2,000,000/6,000,000 | | \$2,250,000/6,750,000 | | \$2,300,000/6,900,000 | | \$2,500,000/7,500,000 | |
|-------------------|-----------------------|----------|-----------------------|----------|-----------------------|----------|-----------------------|----------|-----------------------|----------|
| Claims-Made | Self-employed | Employed | Self-employed | Employed | Self-employed | Employed | Self-employed | Employed | Self-employed | Employed |
| Year | | | | | | | | | | |
| First | \$410 | \$342 | \$525 | \$438 | \$537 | \$448 | \$540 | \$450 | \$550 | \$458 |
| Second | \$762 | \$635 | \$975 | \$813 | \$998 | \$832 | \$1,002 | \$835 | \$1,021 | \$851 |
| Third | \$996 | \$830 | \$1,275 | \$1,063 | \$1,305 | \$1,087 | \$1,311 | \$1,092 | \$1,335 | \$1,112 |
| Fourth | \$1,113 | \$928 | \$1,425 | \$1,188 | \$1,458 | \$1,215 | \$1,465 | \$1,221 | \$1,492 | \$1,243 |
| Fifth | \$1,172 | \$977 | \$1,500 | \$1,250 | \$1,535 | \$1,279 | \$1,542 | \$1,285 | \$1,570 | \$1,309 |
| Occurrence | \$1,301 | \$1,084 | \$1,665 | \$1,388 | \$1,704 | \$1,420 | \$1,712 | \$1,427 | \$1,743 | \$1,453 |

Territory 5 - Norfolk

| | \$1,000,000/3,000,000 | | \$2,000,000/6,000,000 | | \$2,250,000/6,750,000 | | \$2,300,000/6,900,000 | | \$2,500,000/7,500,000 | |
|--------------------|------------------------------|-----------------|------------------------------|-----------------|------------------------------|-----------------|------------------------------|-----------------|------------------------------|-----------------|
| Claims-Made | Self-employed | Employed | Self-employed | Employed | Self-employed | Employed | Self-employed | Employed | Self-employed | Employed |
| Year | | | | | | | | | | |
| First | \$520 | \$433 | \$665 | \$554 | \$681 | \$567 | \$684 | \$570 | \$696 | \$580 |
| Second | \$965 | \$804 | \$1,235 | \$1,029 | \$1,264 | \$1,053 | \$1,270 | \$1,058 | \$1,293 | \$1,078 |
| Third | \$1,262 | \$1,052 | \$1,615 | \$1,346 | \$1,653 | \$1,378 | \$1,661 | \$1,384 | \$1,691 | \$1,409 |
| Fourth | \$1,410 | \$1,175 | \$1,805 | \$1,504 | \$1,847 | \$1,540 | \$1,856 | \$1,547 | \$1,890 | \$1,575 |
| Fifth | \$1,484 | \$1,237 | \$1,900 | \$1,583 | \$1,945 | \$1,621 | \$1,954 | \$1,628 | \$1,989 | \$1,658 |
| Occurrence | \$1,648 | \$1,373 | \$2,109 | \$1,758 | \$2,159 | \$1,799 | \$2,168 | \$1,807 | \$2,208 | \$1,840 |

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.