

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

Territory 1 - Remainder of State

Claims-Made	\$1,000,000/3,000,000		\$2,000,000/6,000,000		\$2,250,000/6,750,000		\$2,400,000/7,200,000		\$2,500,000/7,500,000	
	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed
Year										
First	\$437	\$365	\$560	\$467	\$573	\$478	\$581	\$484	\$586	\$489
Second	\$812	\$677	\$1,040	\$867	\$1,064	\$887	\$1,079	\$899	\$1,089	\$907
Third	\$1,062	\$885	\$1,360	\$1,133	\$1,392	\$1,160	\$1,411	\$1,176	\$1,424	\$1,186
Fourth	\$1,187	\$990	\$1,520	\$1,267	\$1,556	\$1,296	\$1,577	\$1,314	\$1,591	\$1,326
Fifth	\$1,250	\$1,042	\$1,600	\$1,333	\$1,637	\$1,364	\$1,660	\$1,383	\$1,675	\$1,396
Occurrence	\$1,387	\$1,156	\$1,776	\$1,480	\$1,817	\$1,515	\$1,842	\$1,535	\$1,859	\$1,549

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

Claims-Made	\$1,000,000/3,000,000		\$2,000,000/6,000,000		\$2,250,000/6,750,000		\$2,400,000/7,200,000		\$2,500,000/7,500,000	
	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed
Year										
First	\$547	\$456	\$700	\$583	\$716	\$597	\$726	\$605	\$733	\$611
Second	\$1,016	\$846	\$1,300	\$1,083	\$1,331	\$1,109	\$1,349	\$1,124	\$1,361	\$1,134
Third	\$1,328	\$1,107	\$1,700	\$1,417	\$1,740	\$1,450	\$1,764	\$1,470	\$1,780	\$1,483
Fourth	\$1,484	\$1,237	\$1,900	\$1,583	\$1,944	\$1,620	\$1,971	\$1,643	\$1,989	\$1,658
Fifth	\$1,562	\$1,302	\$2,000	\$1,667	\$2,047	\$1,706	\$2,075	\$1,729	\$2,094	\$1,745
Occurrence	\$1,734	\$1,445	\$2,220	\$1,850	\$2,272	\$1,893	\$2,303	\$1,919	\$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

Claims-Made	\$1,000,000/3,000,000		\$2,000,000/6,000,000		\$2,250,000/6,750,000		\$2,400,000/7,200,000		\$2,500,000/7,500,000	
	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed
Year										
First	\$431	\$359	\$552	\$460	\$565	\$471	\$572	\$477	\$578	\$481
Second	\$800	\$667	\$1,025	\$854	\$1,049	\$874	\$1,036	\$863	\$1,073	\$894
Third	\$1,047	\$872	\$1,340	\$1,117	\$1,371	\$1,143	\$1,390	\$1,159	\$1,403	\$1,169
Fourth	\$1,170	\$975	\$1,348	\$1,123	\$1,533	\$1,277	\$1,554	\$1,295	\$1,568	\$1,307
Fifth	\$1,232	\$1,026	\$1,576	\$1,314	\$1,613	\$1,345	\$1,635	\$1,363	\$1,650	\$1,375
Occurrence	\$1,367	\$1,139	\$1,750	\$1,458	\$1,791	\$1,492	\$1,815	\$1,513	\$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

Claims-Made	\$1,000,000/3,000,000		\$2,000,000/6,000,000		\$2,250,000/6,750,000		\$2,400,000/7,200,000		\$2,500,000/7,500,000	
	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed
Year										
First	\$410	\$342	\$525	\$438	\$537	\$448	\$545	\$454	\$550	\$458
Second	\$762	\$635	\$975	\$813	\$998	\$832	\$1,016	\$847	\$1,021	\$851
Third	\$996	\$830	\$1,275	\$1,063	\$1,305	\$1,087	\$1,329	\$1,107	\$1,335	\$1,112
Fourth	\$1,113	\$928	\$1,425	\$1,188	\$1,458	\$1,215	\$1,485	\$1,238	\$1,492	\$1,243
Fifth	\$1,172	\$977	\$1,500	\$1,250	\$1,535	\$1,279	\$1,563	\$1,303	\$1,570	\$1,309
Occurrence	\$1,301	\$1,084	\$1,665	\$1,388	\$1,704	\$1,420	\$1,735	\$1,446	\$1,743	\$1,453

Territory 5 - Norfolk

Claims-Made	\$1,000,000/3,000,000		\$2,000,000/6,000,000		\$2,250,000/6,750,000		\$2,400,000/7,200,000		\$2,500,000/7,500,000	
	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed
Year										
First	\$520	\$433	\$665	\$554	\$681	\$567	\$690	\$575	\$696	\$580
Second	\$965	\$804	\$1,235	\$1,029	\$1,264	\$1,053	\$1,281	\$1,068	\$1,293	\$1,078
Third	\$1,262	\$1,052	\$1,615	\$1,346	\$1,653	\$1,378	\$1,676	\$1,396	\$1,691	\$1,409
Fourth	\$1,410	\$1,175	\$1,805	\$1,504	\$1,847	\$1,540	\$1,873	\$1,561	\$1,890	\$1,575
Fifth	\$1,484	\$1,237	\$1,900	\$1,583	\$1,945	\$1,621	\$1,971	\$1,643	\$1,989	\$1,658
Occurrence	\$1,648	\$1,373	\$2,109	\$1,758	\$2,159	\$1,799	\$2,188	\$1,824	\$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.

Purchasing Group Fee: Coverage is written through the Professional Counselors Purchasing Group. There is an \$18.00 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.