

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

**Territory 1 - Entire State**

	<b>\$500,000/1,500,000</b>		<b>\$1,000,000/1,000,000</b>		<b>\$1,000,000/3,000,000</b>		<b>\$2,000,000/4,000,000</b>		<b>\$2,000,000/6,000,000</b>	
<b>Claims-Made</b>	<b>Self-employed</b>	<b>Employed</b>	<b>Self-employed</b>	<b>Employed</b>	<b>Self-employed</b>	<b>Employed</b>	<b>Self-employed</b>	<b>Employed</b>	<b>Self-employed</b>	<b>Employed</b>
<b>Year</b>										
First	\$1,148	\$957	\$1,172	\$977	\$1,208	\$1,007	\$1,510	\$1,259	\$1,547	\$1,289
Second	\$2,132	\$1,777	\$2,177	\$1,814	\$2,244	\$1,870	\$2,805	\$2,337	\$2,872	\$2,394
Third	\$2,788	\$2,323	\$2,846	\$2,372	\$2,934	\$2,445	\$3,668	\$3,057	\$3,756	\$3,130
Fourth	\$3,116	\$2,596	\$3,181	\$2,651	\$3,280	\$2,733	\$4,100	\$3,416	\$4,198	\$3,498
Fifth	\$3,280	\$2,733	\$3,349	\$2,791	\$3,452	\$2,877	\$4,315	\$3,596	\$4,419	\$3,682
<b>Occurrence</b>	\$3,640	\$3,034	\$3,717	\$3,098	\$3,832	\$3,193	\$4,790	\$3,992	\$4,905	\$4,087

A STATE SURCHARGE OF .55% NEEDS TO BE ADDED WHEN COMPUTING YOUR PREMIUM.

**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.