

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

WEST VIRGINIA

Territory 1 - Entire State

	\$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
Year						
First	\$1,208	\$1,007	\$1,510	\$1,259	\$1,547	\$1,289
Second	\$2,244	\$1,870	\$2,805	\$2,337	\$2,872	\$2,394
Third	\$2,934	\$2,445	\$3,668	\$3,057	\$3,756	\$3,130
Fourth	\$3,280	\$2,733	\$4,100	\$3,416	\$4,198	\$3,498
Fifth	\$3,452	\$2,877	\$4,315	\$3,596	\$4,419	\$3,682
Occurrence	\$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 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.