

## American Tax Preparers Professional Liability Insurance Program

### COVERAGE COST INDICATIONS

The cost indications below include a \$10 administrative fee which helps cover expenses associated with the Risk Purchasing Group (RPG) used to maintain favorable rates. **THIS PRODUCT IS NOT AVAILABLE IN AK, HI & LA.** Also note: In KY, NJ & WV, a state-mandated surcharge will be added.

**TABLE 1 (MOST STATES, EXCEPT CA AND NY)** A \$100 RETENTION APPLIES TO ALL RATES.

NUMBER OF PEOPLE TO BE COVERED	\$10,000 EACH CLAIMS	\$25,000 EACH CLAIM	\$50,000 EACH CLAIM	\$100,000 EACH CLAIM
	\$20,000 AGGREGATE	\$50,000 AGGREGATE	\$100,000 AGGREGATE	\$200,000 AGGREGATE
1-3	\$175	\$340	\$505	\$670
4	\$215	\$419	\$624	\$828
5	\$254	\$498	\$743	\$987
6	\$294	\$578	\$861	\$1145
7	\$333	\$657	\$980	\$1304
8	\$373	\$736	\$1099	\$1462
9	\$413	\$815	\$1218	\$1620
10	\$452	\$894	\$1337	\$1779

**TABLE 2 (CA RESIDENTS ONLY)** A \$100 DEDUCTIBLE APPLIES TO ALL RATES

NUMBER OF PEOPLE TO BE COVERED	CA ONLY	\$10,000 EACH CLAIM	\$25,000 EACH CLAIM	\$50,000 EACH CLAIM	\$100,000 EACH CLAIM
		\$20,000 AGGREGATE	\$50,000 AGGREGATE	\$100,000 AGGREGATE	\$200,000 AGGREGATE
1-3		\$191	\$372	\$553	\$733
4		\$234	\$459	\$683	\$908
5		\$278	\$546	\$814	\$1082
6		\$322	\$633	\$945	\$1256
7		\$365	\$720	\$1075	\$1430
8		\$409	\$807	\$1206	\$1605
9		\$452	\$894	\$1337	\$1779
10		\$496	\$982	\$1467	\$1953

**TABLE 3 (NY RESIDENTS ONLY)** A \$100 DEDUCTIBLE APPLIES TO ALL RATES. (NY rates do not include the \$10 administrative fee as it is not applicable in this state).

NUMBER OF PEOPLE TO BE COVERED	NY ONLY	\$10,000 EACH CLAIM	\$25,000 EACH CLAIM	\$50,000 EACH CLAIM	\$100,000 EACH CLAIM
		\$10,000 AGGREGATE	\$25,000 AGGREGATE	\$50,000 AGGREGATE	\$100,000 AGGREGATE
1-3		\$181	\$362	\$543	\$723
4		\$224	\$449	\$673	\$898
5		\$268	\$536	\$804	\$1072
6		\$312	\$623	\$935	\$1246
7		\$355	\$710	\$1065	\$1420
8		\$399	\$797	\$1196	\$1595
9		\$442	\$884	\$1327	\$1769
10		\$486	\$972	\$1457	\$1943

**TABLE 4 COST FACTORS FOR OPTIONAL BOOKKEEPING COVERAGE**

If you would like bookkeeping coverage, multiply your Coverage Cost Indication from the Table above by the appropriate factor below. Add the two costs for total annual premium.

BOOKKEEPING AS A % OF TOTAL WORK	CHARGE FACTOR
1-10%	1.15
11-25%	1.25
26% OR MORE	1.33



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