

# SUBSCRIPTION RATES

## PROFESSIONAL INDEMNITY INSURANCE

### JAMAICA MEDICAL

1<sup>st</sup> July 2009 to 30<sup>th</sup> June 2010

Full Rate	\$J Level 1 \$50.0 M	\$J Level 2 \$25.0M	\$J Level 3 \$15.0m	\$J Level 4 \$5.0m	
	(GP)	81,970	60,720	48,580	24,840
Low Risk	(MLR)	81,970	60,720	48,580	24,840
Medium Risk	(MMR)	90,880	67,320	53,860	27,540
High Risk	(MHR)	133,650	99,000	79,200	40,500
Cosmetic Surgery	(CAS)	374,220	277,200	221,760	113,400
Non Clinical	(NCP)	42,770	31,680	25,350	12,960
Obstetrician	(MOB)	374,220	277,200	221,760	113,400
Newly Qualified *	(M1)	-	-	-	3,840
Concessionary Rates *	(M2)	-	-	-	7,930
Based on number of	(M3)	-	-	-	24,840
Years of practice	(M4)	-	-	-	24,840
After qualification	(M5)	Choose level of coverage and pay normal rate			
Practice Nurses	(PN)	Specialist Nurse	7,692		
Nurse Practitioner	(NPT)	-	-	-	12,950
Mid-wives	(MW)	-	-	-	15,950
Registered Nurse	(RN)	-	-	-	3,410
Pharmacist	(PH)	-	-	-	6,624

These rates will be reviewed annually.

\* Obstetrics & Gynaecology Residents falling under the M1 and M2 categories will pay the same rate as M3 and M4.

**LAPSE EXTRA PREMIUM**

Effective July 1, 2009 lapsed policies will result in an extra premium being charged on reinstatement. There will be an extra premium charge of 10% of the above standard rates at the first reinstatement. Subsequent reinstatements will result in an extra premium charge of 25% of the above standard rates.

#### **CLAIMS EXTRA PREMIUM**

Effective July 1, 2009 the Board of Management of the MAJIF reserves the right to charge an extra premium in addition to the above standard rates for those members who have made successful claims against the fund.

Such extra premium can be charged only at the beginning of the policy year.

\*See Special Note on Premium Calculation on Page 12

## **SUBSCRIPTION RATES**

### **PROFESSIONAL INDEMNITY INSURANCE JAMAICA DENTAL 1<sup>st</sup> July 2009 to 30<sup>th</sup> June 2010**

<b>Full Rate</b>	<b>J\$Level el 1</b>	<b>J\$Level 2 \$25.0M</b>	<b>J\$Level 3 \$15.0M</b>	<b>J\$Level 3 \$5.0M</b>	
<b>Members in General Dental Practice</b>					
Dental Vocational	(DVT)	-	-		1,240
1 <sup>ST</sup> Year after qualification	(D1)	-	-	2,730	1,395
2 <sup>nd</sup> Year after qualification	(D2)	-	-	2,730	1,395
3 <sup>rd</sup> Year after qualification	(D3)	33,640	24,920	19,930	10,190
Full Rate Dentist (4YR+)	(D4)	41,600	30,960		12,670
<b>Other Specialities/Areas of practice</b>					
Maxillo Facial Surgery & Dental Surgery	(OMN)	73,810	58,740	46,990	24,030
Hygienists	(OH)	-	-		6,625

These rates are reviewable annually.

### **IMPLANTS**

Dentists who carry out the preparatory surgery and place the implants, or who construct and fit restorative work of any kind upon osseo-integrated implants need to pay the Maxillo-Facial subscription rate.

### **LAPSE EXTRA PREMIUM**

Effective July 1, 2009 lapsed policies will result in an extra premium being charged on reinstatement. There will be an extra premium charge of 10% of the above standard rates at the first reinstatement. Subsequent reinstatements will result in an extra premium charge of 25% of the above standard rates.

### **CLAIMS EXTRA PREMIUM**

Effective July 1, 2009 the Board of Management of the MAJIF reserves the right to charge an extra premium in addition to the above standard rates for those members who have made successful claims against the fund.

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- Group 1 (Cosmetic/Aesthetic Risk):** ie, treatments or procedures which, in the opinion of the Council, have as their primary purpose the alteration of the non-pathological external appearance of a patient.
- Group 1 (Obstetric Risk):** Obstetrics, obstetrics with gynaecology
- Group 2 (High Risk):** Cardiothoracic surgery, general surgery, gynaecology, neurosurgery, ophthalmology, ophthalmic surgery, oral and maxillo-facial surgery, orthopaedics, otorhinolaryngology, plastic and reconstructive surgery, traumatic and orthopaedic surgery, urology, vascular surgery.
- Group 3 (Medium Risk):** Accident and emergency, anaesthetics, cardiology, medical oncology, radiation oncology, neonatology, paediatric surgery, radiology, diagnostic radiology, therapeutic radiology, radiotherapy.
- Group 4 (Low Risk):** Blood transfusion, clinical pharmacy and therapy, clinical psychiatry, clinical physiology, community health, dermatology, endocrinology, gastroenterology, general medicine, geriatric medicine, haematology, infectious diseases, neurology, nuclear medicine, paediatrics, rheumatology, thoracic medicine, internal medicine, pathology, nephrology
- Group 4 (GP Risk):** General Practitioner

### **Obstetric Risk**

Please note that Obstetricians who practice obstetrics as a speciality will be required to pay the obstetric rate. General Practitioners with a portion of their practice in obstetrics will also pay the obstetric rate.

