

## SUBSCRIPTION RATES

### PROFESSIONAL INDEMNITY INSURANCE

#### JAMAICA MEDICAL

1<sup>st</sup> July 2010 to 30<sup>th</sup> June 2011

		J\$ Level 1	J\$ Level 2	J\$ Level 3	J\$ Level 4
<b>Full Rate</b>		<b>\$50.0M</b>	<b>\$25.0M</b>	<b>\$15.0m</b>	<b>\$5.0m</b>
	(GP)	92,216	68,310	54,653	27,945
Low Risk	(MLR)	92,216	68,310	54,653	27,945
Medium Risk	(MMR)	102,240	75,735	60,593	30,983
High Risk	(MHR)	150,356	111,375	89,100	45,563
Cosmetic Surgery	(CAS)	467,775	346,500	277,200	141,750
Non Clinical	(NCP)	48,116	35,640	28,519	14,580
Obstetrician	(MOB)	467,775	346,500	277,200	141,750
Newly Qualified *	(M1)	-	-	-	4,320
Concessionary Rates *	(M2)	-	-	-	8,921
Based on number of	(M3)	-	-	-	27,945
Years of practice	(M4)	-	-	-	27,945
After qualification	(M5)	Choose level of coverage and pay normal rate			
Practice Nurses	(PN)	Specialist Nurse			8,461
Nurse Practitioner	(NPT)	-	-	-	14,245
Mid-wives	(MW)	-	-	-	17,545
Registered Nurse	(RN)	-	-	-	3,751
Pharmacist	(PH)	-	-	-	7,286

These rates will be reviewed annually.

## SUBSCRIPTION RATES

### PROFESSIONAL INDEMNITY INSURANCE

#### JAMAICA DENTAL

1<sup>st</sup> July 2010 to 30<sup>th</sup> June 2011

		J\$Level 1 \$50.0M	J\$Level 2 \$25.0M	J\$Level 3 \$15.0M	J\$Level 4 \$5.0M
<b>Full Rate</b>					
<b>Members in General Dental Practice</b>					
Dental Vocational Training/Internship	(DVT)	-	-	2,790	1,395
1 <sup>st</sup> Year after qualification	(D1)	-	-	3,071	1,569
2 <sup>nd</sup> Year after qualification	(D2)	-	-	3,071	1,569
3 <sup>rd</sup> Year after qualification	(D3)	37,845	28,035	22,421	11,464
Full Rate Dentist (4YR+)	(D4)	46,800	34,830	27,866	14,254
<b>Other Specialities/Areas of practice</b>					
Maxillo Facial Surgery & Dental Surgery	(OMN)	83,036	66,083	52,864	27,034
Hygienists	(OH)	-	-	14,906	7,453

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.

### **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.

**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 nonpathological 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.