

National Chiropractic Council



APPLICATION FOR MEMBERSHIP AND COVERAGE

	Cor	ntact Inform	nation				
Fu	ll Name (First, Middle, Last)	Practice / Cl	inic Name				
Pri	mary Practice / Office Address (Include Suite #)	City			State	Zip	
Ma	ailing Address – If Different from Practice Address	City			State	Zip	
Em	nail Cell Pho	ne	Office Pho	ne	Fax		
	Duo	etico Docka	wa u na d				
1.	Is your chiropractic license current? Yes No Lic. #:	ctice Backg		Issued (Mo	/Yr)·	/	
2.	Do you use any technique not taught in the chiropractic sc					<i></i>	□Yes □No
3.	Check if you treat any of the following and provide details:				ronathy		
۶. 4.	Check if you use any of the following and provide details:					tana	
٠.	therapy Obstetrics Prescription Drugs: Prescribing, d			-	-	tone	
5.	If you intend to use any of the following, a separate applicat Acupuncture Manipulation under anesthesia Lase	ion is required to	activate coverage.	Check any which a		able:	
õ.	Do you make a differential diagnosis?	<i>If No,</i> do you limit	your responsibilit	y to identifying sub	oluxatio	ոs? 1	□Yes □No
7. 3.	When a patient needs treatment or diagnosis outside your If the quality of an x-ray film inhibits your ability to properly		· ·				□Yes □No □Yes □No
€.	Does anyone x-ray patients other than you, a qualified x-ray	y technician or lic	censed x-ray provi	der? If " Yes" , attac	h explar	nation.	□Yes □No
١٥.	Do you <u>always</u> require your patients to sign an informed cor	sent prior to trea	tment? (If Yes, att	ach copy of form ye	ou use)		□Yes □No
1.	Do you <u>always</u> record: the patient's account of their progres	s, objective findin	gs, and details of t	reatment?	s 🗖 No	□No, I	out I will now.
2.	How many patients do you see per week?	How many hours ,	/ week do you spei	nd professionally wi	th patie	nts?	
.3.	What is the average time you spend professionally with a pa	tient on their first	office visit?	Follow ι	up visit?		
٤4.	List any practice management company you have used (If the	none, indicate so)	:				
ւ5.	List any other professional healthcare license you hold (LA	c, ND, RN, RPT, et	c.):				
l 6 .	Provide names and designations (ND, LAc, RN, PT, etc.) of ot	her providers with	n whom you work	or share space, etc.	(Attach	sheets	if needed):
١7.	Which best describes how you practice: Sole Proprieto	r	Corp.	ship D Employee	Cor	ntracto	
L8.	List any current chiropractic specialty designations / certifica	ntions held:					
9.	List any chiropractic awards, teaching appointments, or pub	lished works:					
20.	If you currently hold hospital privileges or have completed a	residency, provid	e the following (At	tach additional sheets	if needed	d):	
	Hospital Name and Location	Da	tes Affiliated	Nature of Privileg	es / Reas	on for T	ermination
21.	List pre-chiropractic college education:						



National Chiropractic Council



APPLICATION FOR MEMBERSHIP AND COVERAGE

Claims and Other History									
(If you answer Yes to any of the following, attach a detailed explanation including status, dates, and outcomes.)									
1. Has any malpractice claim or allegation ever been asserted a	gainst you or your associates?								
2. Are you aware of any event or indication suggesting a claim redeficient or caused harm?	may be made against you or that your care might have been								
3. Has any agency or association ever investigated or taken any	action against you or your license?								
4. Have you ever had malpractice insurance denied, canceled, or	accepted on special terms?								
5. Have you been charged with or convicted of violating any law	w other than a minor traffic offense?								
6. Have you ever provided services to clients when your ability of a condition, or your use of an intoxicant, medication, or of									
Coverage and Payment Options									
Coverage and Payment Options 1. How long have you been in Practice:									
Amount Due (Select Options)	Select Payment Method (Autopay is required for 10-Pay)								
Based on applicable Rate Sheet and Coverage Selection you made in Questions 1 and 2, above. For 10-Pay, just the first monthly installment is due on enrollment. Coverages Options (Fully Paid at Enrollment) Additional Insureds (5% / Entity) Property Coverage: \$10,000 Limit, Lloyd's of London: \$105.72 / year	Credit Card Type:								
Total Current Amount Due: \$	Bank Routing #:								
(If 10-Pay = 1 st Month + Full amount of Coverage Options)	Bank City:								

Allied Professionals Insurance • 8501 East Princess Drive, Suite 130 • Scottsdale, AZ, 85255 • 800-622-6869



National Chiropractic Council



APPLICATION FOR MEMBERSHIP AND COVERAGE

Declaration, Acknowledgement, Authorization & Signature

Declaration: I, the applicant, represent that: 1) I am applying for membership/coverage; 2) I signed/typed my name in the place(s) provided herein; and 3) The above statements are true, and I have not misstated or suppressed any facts. I understand that: 1) If coverage is granted, my policy is issued in reliance upon such statements; 2) Such statements are deemed material; 3) Untrue statements could void my insurance; 4) This declaration, along with the information and disclosures contained herein, including any supplemental clarifications, are all a part of my application, shall be the basis of, and form a part of, my Policy, and shall apply to any subsequent renewal of that Policy; 5) There is no guarantee that coverage will be renewed; and 6) The Policy requires that I report, in writing, within 3 days, or as soon as practicable, incidents reasonably likely to involve this insurance, including oral or written patient complaints, threats, or lawsuits.

Claims Made Option: I understand that if I have selected the Claims Made option, my Policy will be limited to claims made against me during the Policy period arising out of the rendering of, or failure to render, professional services subsequent to the retroactive date. I understand that the Claims Made option provides that if the Policy terminates for any reason, there is no coverage for claims reported after the termination date (even though the injury occurred while the Policy was in force), unless I purchase Extended Coverage within 30 days after termination.

Authorization: If coverage is granted, I authorize you to: 1) Process payments when due, including any installments, by charging the Credit Card or debiting the Bank Account provided, in compliance with issuer agreements and U.S. law, and agree that this authority will remain in effect until I have canceled it in writing; 2) Request and receive information about me for any underwriting or claim-related inquiry from any professional association, licensing board or healthcare organization; and 3) Opt me in and allow the Company to communicate with me through Email, Fax, Phone, and SMS/ MMS messaging or other text messaging platforms.

Sign here:	Date:	
Submit Application:	By Email: Info@councilsupport.com	By Fax : 714-571-1863

Established D.C.	\$1,000,000	/ \$3,000,000	\$500,000 /	\$1,000,000	\$200,000	/ \$600,000
4 + Years in Practice	Claims Made	Occurrence	Claims Made	Occurrence	Claims Made	Occurrence
Practice Location	Annual 10 Pay	Annual 10 Pay	Annual 10 Pay	Annual 10 Pay	Annual 10 Pay	Annual 10 Pay
Alabama	\$387 \$ 41.07	\$940 \$ 101.90	\$358 \$ 37.88	\$845 \$ 91.45	\$335 \$ 35.35	\$766 \$ 82.76
Alaska	\$375 \$ 39.75	\$900 \$ 97.50	\$348 \$ 36.78	\$810 \$ 87.60	\$326 \$ 34.36	\$735 \$ 79.35
Arizona	\$440 \$ 46.90	\$1,117 \$ 121.37	\$405 \$ 43.05	\$1,001 \$ 108.61	\$376 \$ 39.86	\$905 \$ 98.05
Arkansas	\$387 \$ 41.07	\$940 \$ 101.90	\$358 \$ 37.88	\$845 \$ 91.45	\$335 \$ 35.35	\$766 \$ 82.76
California	\$612 \$ 65.82	\$1,690 \$ 184.40	\$557 \$ 59.77	\$1,505 \$ 164.05	\$510 \$ 54.60	\$1,351 \$ 147.11
Colorado (2)	\$692 \$ 74.62	\$1,955 \$ 213.55	\$627 \$ 67.47	\$1,738 \$ 189.68	\$572 \$ 61.42	\$1,558 \$ 169.88
Connecticut	\$636 \$ 68.46	\$1,769 \$ 193.09	\$577 \$ 61.97	\$1,575 \$ 171.75	\$529 \$ 56.69	\$1,413 \$ 153.93
Delaware	\$458 \$ 48.88	\$1,177 \$ 127.97	\$421 \$ 44.81	\$1,054 \$ 114.44	\$390 \$ 41.40	\$951 \$ 103.11
Florida	\$612 \$ 65.82	\$1,690 \$ 184.40	\$557 \$ 59.77	\$1,505 \$ 164.05	\$510 \$ 54.60	\$1,351 \$ 147.11
Georgia	\$351 \$ 37.11	\$821 \$ 88.81	\$327 \$ 34.47	\$741 \$ 80.01	\$307 \$ 32.27	\$674 \$ 72.64
Hawaii	\$417 \$ 44.37	\$1,038 \$ 112.68	\$385 \$ 40.85	\$932 \$ 101.02	\$358 \$ 37.88	\$843 \$ 91.23
Idaho	\$584 \$ 62.74	\$1,595 \$ 173.95	\$532 \$ 57.02	\$1,422 \$ 154.92	\$488 \$ 52.18	\$1,277 \$ 138.97
Illinois	\$659 \$ 70.99	\$1,848 \$ 201.78	\$598 \$ 64.28	\$1,644 \$ 179.34	\$547 \$ 58.67	\$1,474 \$ 160.64
Indiana (3)	\$313 \$ 32.93	\$695 \$ 74.95	\$294 \$ 30.84	\$629 \$ 67.69	\$277 \$ 28.97	\$575 \$ 61.75
Iowa	\$458 \$ 48.88	\$1,177 \$ 127.97	\$421 \$ 44.81	\$1,054 \$ 114.44	\$390 \$ 41.40	\$951 \$ 103.11
Kansas (3)	\$347 \$ 36.67	\$805 \$ 87.05	\$323 \$ 34.03	\$727 \$ 78.47	\$303 \$ 31.83	\$661 \$ 71.21
Kentucky	\$351 \$ 37.11	\$821 \$ 88.81	\$327 \$ 34.47	\$741 \$ 80.01	\$307 \$ 32.27	\$674 \$ 72.64
Louisiana (3)	\$1,050 \$ 114.00	\$3,151 \$ 345.11	\$942 \$ 102.12	\$2,791 \$ 305.51	\$852 \$ 92.22	\$2,491 \$ 272.51
Maine	\$344 \$ 36.34	\$798 \$ 86.28	\$321 \$ 33.81	\$720 \$ 77.70	\$302 \$ 31.72	\$655 \$ 70.55
Maryland	\$325 \$ 34.25	\$734 \$ 79.24	\$304 \$ 31.94	\$664 \$ 71.54	\$287 \$ 30.07	\$606 \$ 65.16
Massachusetts	\$369 \$ 39.09	\$881 \$ 95.41	\$343 \$ 36.23	\$793 \$ 85.73	\$321 \$ 33.81	\$720 \$ 77.70
Michigan	\$932 \$ 101.02	\$2,756 \$ 301.66	\$838 \$ 90.68	\$2,443 \$ 267.23	\$760 \$ 82.10	\$2,183 \$ 238.63
Minnesota	\$375 \$ 39.75	\$900 \$ 97.50	\$348 \$ 36.78	\$810 \$ 87.60	\$326 \$ 34.36	\$735 \$ 79.35
Mississippi	\$406 \$ 43.16	\$1,003 \$ 108.83	\$375 \$ 39.75	\$901 \$ 97.61	\$350 \$ 37.00	\$815 \$ 88.15
Missouri	\$394 \$ 41.84	\$963 \$ 104.43	\$365 \$ 38.65	\$866 \$ 93.76	\$340 \$ 35.90	\$784 \$ 84.74
Montana	\$439 \$ 46.79	\$1,113 \$ 120.93	\$404 \$ 42.94	\$998 \$ 108.28	\$375 \$ 39.75	\$901 \$ 97.61

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Other programs and coverage options are available on request. Call 800-622-6869 for more information.

^{2 -} Colorado Residents - Rates reflect standard Preferred program. Colorada does not accommodate alternative risk resolution for health providers.

^{3 -} Indiana, Kansas, Louisiana - For participants in state Compensation Fund Programs, call 800-622-6869 for special quotes and options.

Established D.C.	\$1,000,000	/ \$3,000,000	\$500,000 /	\$1,000,000	\$200,000	/\$600,000
4 + Years in Practice	Claims Made	Occurrence	Claims Made	Occurrence	Claims Made	Occurrence
Practice Location	Annual 10 Pay	Annual 10 Pay	Annual 10 Pay	Annual 10 Pay	Annual 10 Pay	Annual 10 Pay
Nebraska	\$280 \$ 29.30	\$584 \$ 62.74	\$265 \$ 27.65	\$532 \$ 57.02	\$252 \$ 26.22	\$489 \$ 52.29
Nevada	\$546 \$ 58.56	\$1,469 \$ 160.09	\$498 \$ 53.28	\$1,311 \$ 142.71	\$459 \$ 48.99	\$1,179 \$ 128.19
New Hampshire	\$555 \$ 59.55	\$1,500 \$ 163.50	\$507 \$ 54.27	\$1,338 \$ 145.68	\$466 \$ 49.76	\$1,203 \$ 130.83
New Jersey	\$500 \$ 53.50	\$1,315 \$ 143.15	\$458 \$ 48.88	\$1,175 \$ 127.75	\$423 \$ 45.03	\$1,059 \$ 114.99
New Mexico	\$619 \$ 66.59	\$1,714 \$ 187.04	\$563 \$ 60.43	\$1,526 \$ 166.36	\$516 \$ 55.26	\$1,370 \$ 149.20
New York	\$790 \$ 85.40	\$2,282 \$ 249.52	\$713 \$ 76.93	\$2,026 \$ 221.36	\$649 \$ 69.89	\$1,813 \$ 197.93
North Carolina	\$287 \$ 30.07	\$608 \$ 65.38	\$271 \$ 28.31	\$553 \$ 59.33	\$257 \$ 26.77	\$507 \$ 54.27
North Dakota	\$283 \$ 29.63	\$593 \$ 63.73	\$267 \$ 27.87	\$540 \$ 57.90	\$254 \$ 26.44	\$496 \$ 53.06
Ohio	\$446 \$ 47.56	\$1,137 \$ 123.57	\$411 \$ 43.71	\$1,019 \$ 110.59	\$381 \$ 40.41	\$920 \$ 99.70
Oklahoma	\$439 \$ 46.79	\$1,113 \$ 120.93	\$404 \$ 42.94	\$998 \$ 108.28	\$375 \$ 39.75	\$901 \$ 97.61
Oregon	\$432 \$ 46.02	\$1,090 \$ 118.40	\$398 \$ 42.28	\$977 \$ 105.97	\$370 \$ 39.20	\$883 \$ 95.63
Pennsylvania	\$432 \$ 46.02	\$1,090 \$ 118.40	\$398 \$ 42.28	\$977 \$ 105.97	\$370 \$ 39.20	\$883 \$ 95.63
Rhode Island	\$247 \$ 25.67	\$474 \$ 50.64	\$235 \$ 24.35	\$435 \$ 46.35	\$226 \$ 23.36	\$403 \$ 42.83
South Carolina	\$231 \$ 23.91	\$419 \$ 44.59	\$221 \$ 22.81	\$386 \$ 40.96	\$213 \$ 21.93	\$359 \$ 37.99
South Dakota	\$247 \$ 25.67	\$474 \$ 50.64	\$235 \$ 24.35	\$435 \$ 46.35	\$226 \$ 23.36	\$403 \$ 42.83
Tennessee	\$349 \$ 36.89	\$813 \$ 87.93	\$325 \$ 34.25	\$734 \$ 79.24	\$305 \$ 32.05	\$667 \$ 71.87
Texas	\$505 \$ 54.05	\$1,335 \$ 145.35	\$463 \$ 49.43	\$1,192 \$ 129.62	\$427 \$ 45.47	\$1,074 \$ 116.64
Utah	\$511 \$ 54.71	\$1,354 \$ 147.44	\$468 \$ 49.98	\$1,210 \$ 131.60	\$432 \$ 46.02	\$1,089 \$ 118.29
Vermont	\$498 \$ 53.28	\$1,311 \$ 142.71	\$456 \$ 48.66	\$1,172 \$ 127.42	\$422 \$ 44.92	\$1,055 \$ 114.55
Virginia (4)	\$293 \$ 30.73	\$626 \$ 67.36	\$276 \$ 28.86	\$569 \$ 61.09	\$261 \$ 27.21	\$521 \$ 55.81
Washington	\$515 \$ 55.15	\$1,366 \$ 148.76	\$471 \$ 50.31	\$1,220 \$ 132.70	\$435 \$ 46.35	\$1,099 \$ 119.39
Washington, D.C.	\$382 \$ 40.52	\$924 \$ 100.14	\$354 \$ 37.44	\$831 \$ 89.91	\$331 \$ 34.91	\$754 \$ 81.44
West Virginia	\$375 \$ 39.75	\$900 \$ 97.50	\$348 \$ 36.78	\$810 \$ 87.60	\$326 \$ 34.36	\$735 \$ 79.35
Wisconsin	\$446 \$ 47.56	\$1,137 \$ 123.57	\$411 \$ 43.71	\$1,019 \$ 110.59	\$381 \$ 40.41	\$920 \$ 99.70
Wyoming	\$382 \$ 40.52	\$924 \$ 100.14	\$354 \$ 37.44	\$831 \$ 89.91	\$331 \$ 34.91	\$754 \$ 81.44

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^{4 -} Viriginia - Higher limits corresponding to the Virigina Malpractice Liability Caps are available. If you require, please call 800-622-6869 for a quote.

First Year D.C.	\$1,000,000	/ \$3,000,000	\$500,000 /	\$1,000,000	\$200,000	/ \$600,000
1st 12 mos in Practice	Claims Made	Occurrence	Claims Made	Occurrence	Claims Made	Occurrence
Practice Location	Annual 10 Pay					
Alabama	\$209 \$ 21.49	\$347 \$ 36.67	\$202 \$ 20.72	\$324 \$ 34.14	\$196 \$ 20.06	\$304 \$ 31.94
Alaska	\$206 \$ 21.16	\$338 \$ 35.68	\$200 \$ 20.50	\$315 \$ 33.15	\$194 \$ 19.84	\$296 \$ 31.06
Arizona	\$223 \$ 23.03	\$392 \$ 41.62	\$214 \$ 22.04	\$363 \$ 38.43	\$207 \$ 21.27	\$339 \$ 35.79
Arkansas	\$209 \$ 21.49	\$347 \$ 36.67	\$202 \$ 20.72	\$324 \$ 34.14	\$196 \$ 20.06	\$304 \$ 31.94
California	\$266 \$ 27.76	\$535 \$ 57.35	\$252 \$ 26.22	\$489 \$ 52.29	\$240 \$ 24.90	\$450 \$ 48.00
Colorado (2)	\$285 \$ 29.85	\$601 \$ 64.61	\$269 \$ 28.09	\$547 \$ 58.67	\$256 \$ 26.66	\$502 \$ 53.72
Connecticut	\$271 \$ 28.31	\$555 \$ 59.55	\$257 \$ 26.77	\$506 \$ 54.16	\$245 \$ 25.45	\$466 \$ 49.76
Delaware	\$227 \$ 23.47	\$407 \$ 43.27	\$218 \$ 22.48	\$376 \$ 39.86	\$210 \$ 21.60	\$350 \$ 37.00
Florida	\$266 \$ 27.76	\$535 \$ 57.35	\$252 \$ 26.22	\$489 \$ 52.29	\$240 \$ 24.90	\$450 \$ 48.00
Georgia	\$200 \$ 20.50	\$318 \$ 33.48	\$194 \$ 19.84	\$298 \$ 31.28	\$189 \$ 19.29	\$281 \$ 29.41
Hawaii	\$217 \$ 22.37	\$372 \$ 39.42	\$209 \$ 21.49	\$345 \$ 36.45	\$202 \$ 20.72	\$323 \$ 34.03
Idaho	\$258 \$ 26.88	\$511 \$ 54.71	\$245 \$ 25.45	\$468 \$ 49.98	\$235 \$ 24.35	\$432 \$ 46.02
Illinois	\$277 \$ 28.97	\$575 \$ 61.75	\$262 \$ 27.32	\$524 \$ 56.14	\$249 \$ 25.89	\$481 \$ 51.41
Indiana (3)	\$191 \$ 19.51	\$286 \$ 29.96	\$186 \$ 18.96	\$270 \$ 28.20	\$182 \$ 18.52	\$256 \$ 26.66
Iowa	\$227 \$ 23.47	\$407 \$ 43.27	\$218 \$ 22.48	\$376 \$ 39.86	\$210 \$ 21.60	\$350 \$ 37.00
Kansas (3)	\$199 \$ 20.39	\$314 \$ 33.04	\$193 \$ 19.73	\$294 \$ 30.84	\$188 \$ 19.18	\$278 \$ 29.08
Kentucky	\$200 \$ 20.50	\$318 \$ 33.48	\$194 \$ 19.84	\$298 \$ 31.28	\$189 \$ 19.29	\$281 \$ 29.41
Louisiana (3)	\$375 \$ 39.75	\$900 \$ 97.50	\$348 \$ 36.78	\$810 \$ 87.60	\$326 \$ 34.36	\$735 \$ 79.35
Maine	\$199 \$ 20.39	\$312 \$ 32.82	\$193 \$ 19.73	\$292 \$ 30.62	\$188 \$ 19.18	\$276 \$ 28.86
Maryland	\$194 \$ 19.84	\$296 \$ 31.06	\$189 \$ 19.29	\$279 \$ 29.19	\$184 \$ 18.74	\$264 \$ 27.54
Massachusetts	\$205 \$ 21.05	\$333 \$ 35.13	\$198 \$ 20.28	\$311 \$ 32.71	\$193 \$ 19.73	\$292 \$ 30.62
Michigan	\$345 \$ 36.45	\$802 \$ 86.72	\$322 \$ 33.92	\$723 \$ 78.03	\$302 \$ 31.72	\$658 \$ 70.88
Minnesota	\$206 \$ 21.16	\$338 \$ 35.68	\$200 \$ 20.50	\$315 \$ 33.15	\$194 \$ 19.84	\$296 \$ 31.06
Mississippi	\$214 \$ 22.04	\$363 \$ 38.43	\$206 \$ 21.16	\$338 \$ 35.68	\$200 \$ 20.50	\$316 \$ 33.26
Missouri	\$211 \$ 21.71	\$353 \$ 37.33	\$204 \$ 20.94	\$329 \$ 34.69	\$198 \$ 20.28	\$309 \$ 32.49
Montana	\$222 \$ 22.92	\$391 \$ 41.51	\$214 \$ 22.04	\$362 \$ 38.32	\$206 \$ 21.16	\$338 \$ 35.68

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FIRST YEAR LICENSEE Page 2 of 2 NCC ELITE RATES (1)

First Year D.C.	\$1,000,000	/ \$3,000,000	\$500,000 /	\$1,000,000	\$200,000 / \$600,000		
1st 12 mos in Practice	Claims Made	Occurrence	Claims Made	Occurrence	Claims Made	Occurrence	
Practice Location	Annual 10 Pay	Annual 10 Pay					
Nebraska	\$183 \$ 18.63	\$259 \$ 26.99	\$179 \$ 18.19	\$246 \$ 25.56	\$175 \$ 17.75	\$235 \$ 24.35	
Nevada	\$249 \$ 25.89	\$480 \$ 51.30	\$237 \$ 24.57	\$440 \$ 46.90	\$227 \$ 23.47	\$407 \$ 43.27	
New Hampshire	\$251 \$ 26.11	\$488 \$ 52.18	\$239 \$ 24.79	\$447 \$ 47.67	\$229 \$ 23.69	\$413 \$ 43.93	
New Jersey	\$237 \$ 24.57	\$441 \$ 47.01	\$227 \$ 23.47	\$406 \$ 43.16	\$218 \$ 22.48	\$377 \$ 39.97	
New Mexico	\$267 \$ 27.87	\$541 \$ 58.01	\$253 \$ 26.33	\$494 \$ 52.84	\$241 \$ 25.01	\$455 \$ 48.55	
New York	\$310 \$ 32.60	\$683 \$ 73.63	\$291 \$ 30.51	\$619 \$ 66.59	\$275 \$ 28.75	\$566 \$ 60.76	
North Carolina	\$184 \$ 18.74	\$264 \$ 27.54	\$180 \$ 18.30	\$251 \$ 26.11	\$177 \$ 17.97	\$239 \$ 24.79	
North Dakota	\$183 \$ 18.63	\$261 \$ 27.21	\$179 \$ 18.19	\$247 \$ 25.67	\$176 \$ 17.86	\$236 \$ 24.46	
Ohio	\$224 \$ 23.14	\$397 \$ 42.17	\$215 \$ 22.15	\$367 \$ 38.87	\$208 \$ 21.38	\$342 \$ 36.12	
Oklahoma	\$222 \$ 22.92	\$391 \$ 41.51	\$214 \$ 22.04	\$362 \$ 38.32	\$206 \$ 21.16	\$338 \$ 35.68	
Oregon	\$220 \$ 22.70	\$385 \$ 40.85	\$212 \$ 21.82	\$357 \$ 37.77	\$205 \$ 21.05	\$333 \$ 35.13	
Pennsylvania	\$220 \$ 22.70	\$385 \$ 40.85	\$212 \$ 21.82	\$357 \$ 37.77	\$205 \$ 21.05	\$333 \$ 35.13	
Rhode Island	\$174 \$ 17.64	\$231 \$ 23.91	\$171 \$ 17.31	\$221 \$ 22.81	\$169 \$ 17.09	\$213 \$ 21.93	
South Carolina	\$170 \$ 17.20	\$217 \$ 22.37	\$168 \$ 16.98	\$209 \$ 21.49	\$166 \$ 16.76	\$202 \$ 20.72	
South Dakota	\$174 \$ 17.64	\$231 \$ 23.91	\$171 \$ 17.31	\$221 \$ 22.81	\$169 \$ 17.09	\$213 \$ 21.93	
Tennessee	\$200 \$ 20.50	\$316 \$ 33.26	\$194 \$ 19.84	\$296 \$ 31.06	\$189 \$ 19.29	\$279 \$ 29.19	
Texas	\$239 \$ 24.79	\$446 \$ 47.56	\$228 \$ 23.58	\$411 \$ 43.71	\$219 \$ 22.59	\$381 \$ 40.41	
Utah	\$240 \$ 24.90	\$451 \$ 48.11	\$229 \$ 23.69	\$415 \$ 44.15	\$220 \$ 22.70	\$385 \$ 40.85	
Vermont	\$237 \$ 24.57	\$440 \$ 46.90	\$227 \$ 23.47	\$405 \$ 43.05	\$218 \$ 22.48	\$376 \$ 39.86	
Virginia (4)	\$186 \$ 18.96	\$269 \$ 28.09	\$181 \$ 18.41	\$255 \$ 26.55	\$178 \$ 18.08	\$243 \$ 25.23	
Washington	\$241 \$ 25.01	\$454 \$ 48.44	\$230 \$ 23.80	\$418 \$ 44.48	\$221 \$ 22.81	\$387 \$ 41.07	
Washington, D.C.	\$208 \$ 21.38	\$344 \$ 36.34	\$201 \$ 20.61	\$320 \$ 33.70	\$195 \$ 19.95	\$301 \$ 31.61	
West Virginia	\$206 \$ 21.16	\$338 \$ 35.68	\$200 \$ 20.50	\$315 \$ 33.15	\$194 \$ 19.84	\$296 \$ 31.06	
Wisconsin	\$224 \$ 23.14	\$397 \$ 42.17	\$215 \$ 22.15	\$367 \$ 38.87	\$208 \$ 21.38	\$342 \$ 36.12	
Wyoming	\$208 \$ 21.38	\$344 \$ 36.34	\$201 \$ 20.61	\$320 \$ 33.70	\$195 \$ 19.95	\$301 \$ 31.61	

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2nd Year D.C.	\$1,000,000	/ \$3,000,000	\$500,000 /	\$1,000,000	\$200,000 / \$600,000	
12 - 24 Mos in Practice	Claims Made	Occurrence	Claims Made	Occurrence	Claims Made	Occurrence
Practice Location	Annual 10 Pay	Annual 10 Pay	Annual 10 Pay	Annual 10 Pay	Annual 10 Pay	Annual 10 Pay
Alabama	\$268 \$ 26.90	\$545 \$ 54.60	\$254 \$ 25.50	\$497 \$ 49.80	\$242 \$ 24.30	\$458 \$ 45.90
Alaska	\$263 \$ 26.40	\$525 \$ 52.60	\$249 \$ 25.00	\$480 \$ 48.10	\$238 \$ 23.90	\$443 \$ 44.40
Arizona	\$295 \$ 29.60	\$634 \$ 63.50	\$278 \$ 27.90	\$576 \$ 57.70	\$263 \$ 26.40	\$527 \$ 52.80
Arkansas	\$268 \$ 26.90	\$545 \$ 54.60	\$254 \$ 25.50	\$497 \$ 49.80	\$242 \$ 24.30	\$458 \$ 45.90
California	\$381 \$ 38.20	\$920 \$ 92.10	\$353 \$ 35.40	\$828 \$ 82.90	\$330 \$ 33.10	\$751 \$ 75.20
Colorado (2)	\$421 \$ 42.20	\$1,053 \$ 105.40	\$388 \$ 38.90	\$944 \$ 94.50	\$361 \$ 36.20	\$854 \$ 85.50
Connecticut	\$393 \$ 39.40	\$960 \$ 96.10	\$364 \$ 36.50	\$862 \$ 86.30	\$339 \$ 34.00	\$781 \$ 78.20
Delaware	\$304 \$ 30.50	\$663 \$ 66.40	\$286 \$ 28.70	\$602 \$ 60.30	\$270 \$ 27.10	\$550 \$ 55.10
Florida	\$381 \$ 38.20	\$920 \$ 92.10	\$353 \$ 35.40	\$828 \$ 82.90	\$330 \$ 33.10	\$751 \$ 75.20
Georgia	\$251 \$ 25.20	\$486 \$ 48.70	\$239 \$ 24.00	\$445 \$ 44.60	\$229 \$ 23.00	\$412 \$ 41.30
Hawaii	\$283 \$ 28.40	\$594 \$ 59.50	\$267 \$ 26.80	\$541 \$ 54.20	\$254 \$ 25.50	\$496 \$ 49.70
Idaho	\$367 \$ 36.80	\$873 \$ 87.40	\$341 \$ 34.20	\$786 \$ 78.70	\$319 \$ 32.00	\$714 \$ 71.50
Illinois	\$405 \$ 40.60	\$999 \$ 100.00	\$374 \$ 37.50	\$897 \$ 89.80	\$349 \$ 35.00	\$812 \$ 81.30
Indiana (3)	\$232 \$ 23.30	\$422 \$ 42.30	\$222 \$ 22.30	\$390 \$ 39.10	\$214 \$ 21.50	\$362 \$ 36.30
Iowa	\$304 \$ 30.50	\$663 \$ 66.40	\$286 \$ 28.70	\$602 \$ 60.30	\$270 \$ 27.10	\$550 \$ 55.10
Kansas (3)	\$248 \$ 24.90	\$478 \$ 47.90	\$237 \$ 23.80	\$438 \$ 43.90	\$227 \$ 22.80	\$406 \$ 40.70
Kentucky	\$251 \$ 25.20	\$486 \$ 48.70	\$239 \$ 24.00	\$445 \$ 44.60	\$229 \$ 23.00	\$412 \$ 41.30
Louisiana (3)	\$600 \$ 60.10	\$1,650 \$ 165.10	\$546 \$ 54.70	\$1,470 \$ 147.10	\$501 \$ 50.20	\$1,320 \$ 132.10
Maine	\$247 \$ 24.80	\$474 \$ 47.50	\$235 \$ 23.60	\$435 \$ 43.60	\$226 \$ 22.70	\$403 \$ 40.40
Maryland	\$238 \$ 23.90	\$442 \$ 44.30	\$227 \$ 22.80	\$407 \$ 40.80	\$218 \$ 21.90	\$378 \$ 37.90
Massachusetts	\$260 \$ 26.10	\$515 \$ 51.60	\$246 \$ 24.70	\$471 \$ 47.20	\$235 \$ 23.60	\$435 \$ 43.60
Michigan	\$541 \$ 54.20	\$1,453 \$ 145.40	\$494 \$ 49.50	\$1,297 \$ 129.80	\$455 \$ 45.60	\$1,166 \$ 116.70
Minnesota	\$263 \$ 26.40	\$525 \$ 52.60	\$249 \$ 25.00	\$480 \$ 48.10	\$238 \$ 23.90	\$443 \$ 44.40
Mississippi	\$278 \$ 27.90	\$576 \$ 57.70	\$263 \$ 26.40	\$525 \$ 52.60	\$250 \$ 25.10	\$483 \$ 48.40
Missouri	\$272 \$ 27.30	\$557 \$ 55.80	\$257 \$ 25.80	\$508 \$ 50.90	\$245 \$ 24.60	\$467 \$ 46.80
Montana	\$295 \$ 29.60	\$632 \$ 63.30	\$277 \$ 27.80	\$574 \$ 57.50	\$263 \$ 26.40	\$526 \$ 52.70

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2nd Year D.C.	\$1,000,000	/\$3,000,000	\$500,000 /	\$1,000,000	\$200,000 / \$600,000		
12 - 24 Mos in Practice	Claims Made	Occurrence	Claims Made	Occurrence	Claims Made	Occurrence	
Practice Location	Annual 10 Pay	Annual 10 Pay	Annual 10 Pay	Annual 10 Pay	Annual 10 Pay	Annual 10 Pay	
Nebraska	\$215 \$ 21.60	\$367 \$ 36.80	\$207 \$ 20.80	\$341 \$ 34.20	\$201 \$ 20.20	\$319 \$ 32.00	
Nevada	\$348 \$ 34.90	\$809 \$ 81.00	\$324 \$ 32.50	\$730 \$ 73.10	\$304 \$ 30.50	\$664 \$ 66.50	
New Hampshire	\$353 \$ 35.40	\$825 \$ 82.60	\$328 \$ 32.90	\$744 \$ 74.50	\$308 \$ 30.90	\$677 \$ 67.80	
New Jersey	\$325 \$ 32.60	\$733 \$ 73.40	\$304 \$ 30.50	\$663 \$ 66.40	\$286 \$ 28.70	\$604 \$ 60.50	
New Mexico	\$385 \$ 38.60	\$932 \$ 93.30	\$356 \$ 35.70	\$838 \$ 83.90	\$333 \$ 33.40	\$760 \$ 76.10	
New York	\$470 \$ 47.10	\$1,216 \$ 121.70	\$431 \$ 43.20	\$1,088 \$ 108.90	\$399 \$ 40.00	\$982 \$ 98.30	
North Carolina	\$219 \$ 22.00	\$379 \$ 38.00	\$210 \$ 21.10	\$352 \$ 35.30	\$204 \$ 20.50	\$329 \$ 33.00	
North Dakota	\$216 \$ 21.70	\$372 \$ 37.30	\$208 \$ 20.90	\$345 \$ 34.60	\$202 \$ 20.30	\$323 \$ 32.40	
Ohio	\$298 \$ 29.90	\$644 \$ 64.50	\$280 \$ 28.10	\$584 \$ 58.50	\$265 \$ 26.60	\$535 \$ 53.60	
Oklahoma	\$295 \$ 29.60	\$632 \$ 63.30	\$277 \$ 27.80	\$574 \$ 57.50	\$263 \$ 26.40	\$526 \$ 52.70	
Oregon	\$291 \$ 29.20	\$620 \$ 62.10	\$274 \$ 27.50	\$564 \$ 56.50	\$260 \$ 26.10	\$517 \$ 51.80	
Pennsylvania	\$291 \$ 29.20	\$620 \$ 62.10	\$274 \$ 27.50	\$564 \$ 56.50	\$260 \$ 26.10	\$517 \$ 51.80	
Rhode Island	\$199 \$ 20.00	\$312 \$ 31.30	\$193 \$ 19.40	\$292 \$ 29.30	\$188 \$ 18.90	\$276 \$ 27.70	
South Carolina	\$190 \$ 19.10	\$284 \$ 28.50	\$185 \$ 18.60	\$268 \$ 26.90	\$181 \$ 18.20	\$255 \$ 25.60	
South Dakota	\$199 \$ 20.00	\$312 \$ 31.30	\$193 \$ 19.40	\$292 \$ 29.30	\$188 \$ 18.90	\$276 \$ 27.70	
Tennessee	\$250 \$ 25.10	\$482 \$ 48.30	\$238 \$ 23.90	\$442 \$ 44.30	\$228 \$ 22.90	\$409 \$ 41.00	
Texas	\$328 \$ 32.90	\$742 \$ 74.30	\$306 \$ 30.70	\$671 \$ 67.20	\$289 \$ 29.00	\$612 \$ 61.30	
Utah	\$331 \$ 33.20	\$752 \$ 75.30	\$309 \$ 31.00	\$680 \$ 68.10	\$291 \$ 29.20	\$620 \$ 62.10	
Vermont	\$324 \$ 32.50	\$730 \$ 73.10	\$303 \$ 30.40	\$661 \$ 66.20	\$286 \$ 28.70	\$603 \$ 60.40	
Virginia (4)	\$221 \$ 22.20	\$388 \$ 38.90	\$213 \$ 21.40	\$360 \$ 36.10	\$206 \$ 20.70	\$336 \$ 33.70	
Washington	\$332 \$ 33.30	\$758 \$ 75.90	\$311 \$ 31.20	\$685 \$ 68.60	\$292 \$ 29.30	\$624 \$ 62.50	
Washington, D.C.	\$266 \$ 26.70	\$537 \$ 53.80	\$252 \$ 25.30	\$491 \$ 49.20	\$241 \$ 24.20	\$452 \$ 45.30	
West Virginia	\$263 \$ 26.40	\$525 \$ 52.60	\$249 \$ 25.00	\$480 \$ 48.10	\$238 \$ 23.90	\$443 \$ 44.40	
Wisconsin	\$298 \$ 29.90	\$644 \$ 64.50	\$280 \$ 28.10	\$584 \$ 58.50	\$265 \$ 26.60	\$535 \$ 53.60	
Wyoming	\$266 \$ 26.70	\$537 \$ 53.80	\$252 \$ 25.30	\$491 \$ 49.20	\$241 \$ 24.20	\$452 \$ 45.30	

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^{4 -} Viriginia - If you require higher limits which correspond to the Virigina Malpractice Liability Caps, call 800-622-6869 for a quote.

3rd Year D.C.	\$1,000,000	/ \$3,000,000	\$500,000 /	\$1,000,000	\$200,000 /	/ \$600,000
24 - 36 Mos in Practice	Claims Made	Occurrence	Claims Made	Occurrence	Claims Made	Occurrence
Practice Location	Annual 10 Pay	Annual 10 Pay	Annual 10 Pay	Annual 10 Pay	Annual 10 Pay	Annual 10 Pay
Alabama	\$304 \$ 30.50	\$663 \$ 66.40	\$286 \$ 28.70	\$602 \$ 60.30	\$270 \$ 27.10	\$550 \$ 55.10
Alaska	\$296 \$ 29.70	\$638 \$ 63.90	\$279 \$ 28.00	\$579 \$ 58.00	\$264 \$ 26.50	\$530 \$ 53.10
Arizona	\$339 \$ 34.00	\$779 \$ 78.00	\$316 \$ 31.70	\$703 \$ 70.40	\$297 \$ 29.80	\$640 \$ 64.10
Arkansas	\$304 \$ 30.50	\$663 \$ 66.40	\$286 \$ 28.70	\$602 \$ 60.30	\$270 \$ 27.10	\$550 \$ 55.10
California	\$450 \$ 45.10	\$1,151 \$ 115.20	\$414 \$ 41.50	\$1,031 \$ 103.20	\$384 \$ 38.50	\$931 \$ 93.20
Colorado (2)	\$502 \$ 50.30	\$1,323 \$ 132.40	\$460 \$ 46.10	\$1,183 \$ 118.40	\$425 \$ 42.60	\$1,065 \$ 106.60
Connecticut	\$466 \$ 46.70	\$1,202 \$ 120.30	\$428 \$ 42.90	\$1,076 \$ 107.70	\$396 \$ 39.70	\$971 \$ 97.20
Delaware	\$350 \$ 35.10	\$817 \$ 81.80	\$326 \$ 32.70	\$737 \$ 73.80	\$306 \$ 30.70	\$671 \$ 67.20
Florida	\$450 \$ 45.10	\$1,151 \$ 115.20	\$414 \$ 41.50	\$1,031 \$ 103.20	\$384 \$ 38.50	\$931 \$ 93.20
Georgia	\$281 \$ 28.20	\$586 \$ 58.70	\$265 \$ 26.60	\$534 \$ 53.50	\$252 \$ 25.30	\$490 \$ 49.10
Hawaii	\$323 \$ 32.40	\$727 \$ 72.80	\$302 \$ 30.30	\$658 \$ 65.90	\$285 \$ 28.60	\$600 \$ 60.10
Idaho	\$432 \$ 43.30	\$1,089 \$ 109.00	\$398 \$ 39.90	\$977 \$ 97.80	\$370 \$ 37.10	\$883 \$ 88.40
Illinois	\$481 \$ 48.20	\$1,254 \$ 125.50	\$441 \$ 44.20	\$1,121 \$ 112.20	\$408 \$ 40.90	\$1,011 \$ 101.20
Indiana (3)	\$256 \$ 25.70	\$504 \$ 50.50	\$243 \$ 24.40	\$462 \$ 46.30	\$233 \$ 23.40	\$426 \$ 42.70
Iowa	\$350 \$ 35.10	\$817 \$ 81.80	\$326 \$ 32.70	\$737 \$ 73.80	\$306 \$ 30.70	\$671 \$ 67.20
Kansas (3)	\$278 \$ 27.90	\$576 \$ 57.70	\$262 \$ 26.30	\$525 \$ 52.60	\$250 \$ 25.10	\$482 \$ 48.30
Kentucky	\$281 \$ 28.20	\$586 \$ 58.70	\$265 \$ 26.60	\$534 \$ 53.50	\$252 \$ 25.30	\$490 \$ 49.10
Louisiana (3)	\$735 \$ 73.60	\$2,101 \$ 210.20	\$665 \$ 66.60	\$1,867 \$ 186.80	\$606 \$ 60.70	\$1,672 \$ 167.30
Maine	\$276 \$ 27.70	\$571 \$ 57.20	\$261 \$ 26.20	\$520 \$ 52.10	\$248 \$ 24.90	\$478 \$ 47.90
Maryland	\$264 \$ 26.50	\$530 \$ 53.10	\$250 \$ 25.10	\$484 \$ 48.50	\$239 \$ 24.00	\$446 \$ 44.70
Massachusetts	\$292 \$ 29.30	\$625 \$ 62.60	\$275 \$ 27.60	\$568 \$ 56.90	\$261 \$ 26.20	\$520 \$ 52.10
Michigan	\$658 \$ 65.90	\$1,844 \$ 184.50	\$597 \$ 59.80	\$1,641 \$ 164.20	\$546 \$ 54.70	\$1,471 \$ 147.20
Minnesota	\$296 \$ 29.70	\$638 \$ 63.90	\$279 \$ 28.00	\$579 \$ 58.00	\$264 \$ 26.50	\$530 \$ 53.10
Mississippi	\$316 \$ 31.70	\$704 \$ 70.50	\$296 \$ 29.70	\$638 \$ 63.90	\$280 \$ 28.10	\$582 \$ 58.30
Missouri	\$309 \$ 31.00	\$679 \$ 68.00	\$290 \$ 29.10	\$615 \$ 61.60	\$274 \$ 27.50	\$562 \$ 56.30
Montana	\$338 \$ 33.90	\$776 \$ 77.70	\$315 \$ 31.60	\$701 \$ 70.20	\$297 \$ 29.80	\$638 \$ 63.90

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3rd Year D.C.	\$1,000,000	/ \$3,000,000	\$500,000 /	\$1,000,000	\$200,000 / \$600,000	
24 - 36 Mos in Practice	Claims Made	Occurrence	Claims Made	Occurrence	Claims Made	Occurrence
Practice Location	Annual 10 Pay	Annual 10 Pay	Annual 10 Pay	Annual 10 Pay	Annual 10 Pay	Annual 10 Pay
Nebraska	\$235 \$ 23.60	\$432 \$ 43.30	\$225 \$ 22.60	\$398 \$ 39.90	\$216 \$ 21.70	\$370 \$ 37.10
Nevada	\$407 \$ 40.80	\$1,007 \$ 100.80	\$376 \$ 37.70	\$904 \$ 90.50	\$351 \$ 35.20	\$819 \$ 82.00
New Hampshire	\$413 \$ 41.40	\$1,028 \$ 102.90	\$382 \$ 38.30	\$922 \$ 92.30	\$355 \$ 35.60	\$835 \$ 83.60
New Jersey	\$377 \$ 37.80	\$907 \$ 90.80	\$350 \$ 35.10	\$816 \$ 81.70	\$327 \$ 32.80	\$741 \$ 74.20
New Mexico	\$455 \$ 45.60	\$1,166 \$ 116.70	\$418 \$ 41.90	\$1,044 \$ 104.50	\$388 \$ 38.90	\$943 \$ 94.40
New York	\$566 \$ 56.70	\$1,536 \$ 153.70	\$516 \$ 51.70	\$1,370 \$ 137.10	\$474 \$ 47.50	\$1,231 \$ 123.20
North Carolina	\$239 \$ 24.00	\$448 \$ 44.90	\$229 \$ 23.00	\$412 \$ 41.30	\$220 \$ 22.10	\$382 \$ 38.30
North Dakota	\$236 \$ 23.70	\$438 \$ 43.90	\$226 \$ 22.70	\$403 \$ 40.40	\$217 \$ 21.80	\$375 \$ 37.60
Ohio	\$342 \$ 34.30	\$792 \$ 79.30	\$319 \$ 32.00	\$715 \$ 71.60	\$300 \$ 30.10	\$650 \$ 65.10
Oklahoma	\$338 \$ 33.90	\$776 \$ 77.70	\$315 \$ 31.60	\$701 \$ 70.20	\$297 \$ 29.80	\$638 \$ 63.90
Oregon	\$333 \$ 33.40	\$761 \$ 76.20	\$311 \$ 31.20	\$688 \$ 68.90	\$293 \$ 29.40	\$627 \$ 62.80
Pennsylvania	\$333 \$ 33.40	\$761 \$ 76.20	\$311 \$ 31.20	\$688 \$ 68.90	\$293 \$ 29.40	\$627 \$ 62.80
Rhode Island	\$213 \$ 21.40	\$361 \$ 36.20	\$206 \$ 20.70	\$335 \$ 33.60	\$199 \$ 20.00	\$314 \$ 31.50
South Carolina	\$202 \$ 20.30	\$325 \$ 32.60	\$196 \$ 19.70	\$304 \$ 30.50	\$191 \$ 19.20	\$286 \$ 28.70
South Dakota	\$213 \$ 21.40	\$361 \$ 36.20	\$206 \$ 20.70	\$335 \$ 33.60	\$199 \$ 20.00	\$314 \$ 31.50
Tennessee	\$279 \$ 28.00	\$581 \$ 58.20	\$264 \$ 26.50	\$529 \$ 53.00	\$251 \$ 25.20	\$486 \$ 48.70
Texas	\$381 \$ 38.20	\$920 \$ 92.10	\$353 \$ 35.40	\$828 \$ 82.90	\$330 \$ 33.10	\$751 \$ 75.20
Utah	\$385 \$ 38.60	\$933 \$ 93.40	\$357 \$ 35.80	\$839 \$ 84.00	\$333 \$ 33.40	\$761 \$ 76.20
Vermont	\$376 \$ 37.70	\$905 \$ 90.60	\$349 \$ 35.00	\$814 \$ 81.50	\$327 \$ 32.80	\$739 \$ 74.00
Virginia (4)	\$243 \$ 24.40	\$460 \$ 46.10	\$232 \$ 23.30	\$422 \$ 42.30	\$222 \$ 22.30	\$391 \$ 39.20
Washington	\$387 \$ 38.80	\$940 \$ 94.10	\$359 \$ 36.00	\$846 \$ 84.70	\$335 \$ 33.60	\$767 \$ 76.80
Washington, D.C.	\$301 \$ 30.20	\$653 \$ 65.40	\$283 \$ 28.40	\$593 \$ 59.40	\$268 \$ 26.90	\$542 \$ 54.30
West Virginia	\$296 \$ 29.70	\$638 \$ 63.90	\$279 \$ 28.00	\$579 \$ 58.00	\$264 \$ 26.50	\$530 \$ 53.10
Wisconsin	\$342 \$ 34.30	\$792 \$ 79.30	\$319 \$ 32.00	\$715 \$ 71.60	\$300 \$ 30.10	\$650 \$ 65.10
Wyoming	\$301 \$ 30.20	\$653 \$ 65.40	\$283 \$ 28.40	\$593 \$ 59.40	\$268 \$ 26.90	\$542 \$ 54.30

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