

**PROFESSIONAL INDEMNITY INSURANCE  
JAMAICA DENTAL  
1<sup>st</sup> JULY 2016 to 30<sup>th</sup> JUNE 2017**

<b>Full Rate</b>		<b>\$J Level 1 \$70.0M</b>	<b>\$J Level 2 \$35.0M</b>	<b>\$J Level 3 \$20.0m</b>	<b>\$J Level 4 \$10.0m</b>
<b>Members in General Dental Practice</b>					
Dental Vocational Training/ Internship	<b>(DVT)</b>	-	-	6,000.00	4,000.00
1 <sup>ST</sup> Year after qualification	<b>(D1)</b>	-	-	6,500.00	4,500.00
2 <sup>nd</sup> Year after qualification	<b>(D2)</b>	-	-	6,500.00	4,500.00
3 <sup>rd</sup> Year after qualification	<b>(D3)</b>	48,000.00	35,000.00	30,000.00	16,000.00
Full Rate Dentist (4YR+)	<b>(D4)</b>	60,000.00	45,000.00	35,000.00	20,000.00
<b>Other Specialties/Areas of practice</b>					
Maxillo Facial Surgery & Dental Surgery	<b>(OMN)</b>	120,000.00	90,000.00	70,000.00	40,000.00
Hygienists	<b>(OH)</b>	-	-	30,000.00	15,000.00

**These rates will be reviewed 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.

**MAJIF**

**SUBSCRIPTION**

**RATES**

**2017 / 2018**

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JAMAICA MEDICAL**

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GP	G4(B)	114,947.10	84,841.25	67,879.90	37,726.25	33,199.10
Low Risk	G4(A)	114,947.10	84,841.25	67,879.90	37,726.25	33,199.10
Medium Risk	G3(A)	126,983.00	94,063.10	75,257.15	41,827.50	36,808.20
Medium Risk	G3(B)	141,090.81	104,513.51	83,618.22	46,474.54	40,897.59
High Risk	G2(A)	186,742.75	138,327.75	110,662.20	61,510.00	54,218.80
High Risk	G2(B)	207,489.87	153,695.96	122,956.77	68,343.76	60,242.51
Cosmetic Surgery	G1(A)	645,523.04	478,165.22	382,532.17	212,622.87	187,108.13
Obstetrician	G1(B)	645,523.04	478,165.22	382,532.17	212,622.87	187,108.13
Non Clinical	(NCP)	59,760.90	44,265.80	34,708.15	19,683.75	17,321.70
Newly Qualified *	(M1)	-	-	-	5,832.50	5,132.60
Concessionary Rates *	(M2)	-	-	-	12,043.75	10,598.50
Based on number of	(M3)	-	-	-	37,726.25	33,199.10
Years of practice	(M4)	-	-	-	37,726.25	33,199.10
After qualification	(M5)	Choose level of coverage and pay normal rate				
Practice Nurses	(PN)	Specialist Nurse			25,000.00	20,000.00
Nurse Practitioner	(NPT)	-	-	-	30,000.00	24,000.00
Mid-wives	(MW)	-	-	-	35,000.00	28,000.00
Registered Nurse	(RN)	-	-	-	15,000.00	12,000.00
Pharmacist	(PH)	-	-	-	20,000.00	16,000.00

**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.**

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

**Group 1 (A) (Cosmetic/Aesthetic Risk):** i.e., 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 (B) (Obstetric Risk):** Obstetrics, obstetrics with gynaecology.

**Group 2 (A) (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 2 (B) (High Risk):** Advanced General Surgical Laparoscopic including Bariatric surgery, Endo neurosurgery, major vascular procedures including Aneurysm and Organ Transplant Surgery, Orthopedics with joint replacement and Spinal surgery, endo-ortorhinolaryngology.

**Group 3 (A) (Medium Risk):** Accident and emergency, anaesthetics, cardiology, medical oncology, radiation oncology, neonatology, paediatric surgery, radiology, diagnostic radiology, therapeutic radiology, radiotherapy.

**Group 3 (B)** Pathology, interventional cardiology, interventional radiology.

**Group 4 (A) (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, nephrology

**Group 4 (B) (GP Risk):** General Practitioner