

**AACAP SPONSORED
PSYCHIATRIST PROFESSIONAL LIABILITY PROGRAM**

MASSACHUSETTS

Territory 1 - Entire State

Claims-Made	\$500,000/1,500,000	\$1,000,000/1,000,000	\$1,000,000/3,000,000	\$2,000,000/4,000,000	\$2,000,000/6,000,000
Year					
First	\$917	\$937	\$966	\$1,207	\$1,236
Second	\$1,704	\$1,740	\$1,794	\$2,241	\$2,296
Third	\$2,228	\$2,275	\$2,345	\$2,932	\$3,002
Fourth	\$2,491	\$2,542	\$2,621	\$3,277	\$3,355
Fifth	\$2,621	\$2,677	\$2,759	\$3,449	\$3,532
Occurrence	\$2,910	\$2,971	\$3,063	\$3,828	\$3,920

PREMIUM DISCOUNTS:

Part-time discount: A 50% discount if you practice 20 hours or less a week.

New doctor discount: A 25%-50% discount if you qualify as a new doctor.

Claims-free discount: A 10% discount if you have been claims-free for more than 10 years.

New business discount: A 10% discount if you are applying to the Company for the first time and have been claims-free for the last six months.

Risk Management discount: A 5% discount for completion of risk management courses approved by the Company.

Group policies: If you are interested in group coverage, please contact us at **1-800-421-6694** and we will be happy to assist you.

Quarterly payments: Quarterly payments are available if the annual premium is \$1,000 or more. If you wish to pay quarterly, please remit 35% of the premium (rounded to the nearest dollar).

Rates reflect the rate for members whose practice is more that 50% children and adolescents. If your practice consists of less than 50% children and adolescents, please contact us for the correct rate.