

**AACAP SPONSORED  
PSYCHIATRIST PROFESSIONAL LIABILITY PROGRAM**

**MICHIGAN**

**Territory 1 - Remainder of 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	\$2,261	\$2,309	\$2,380	\$2,975	\$3,046
Second	\$4,199	\$4,287	\$4,420	\$5,525	\$5,658
Third	\$5,491	\$5,607	\$5,780	\$7,225	\$7,398
Fourth	\$6,137	\$6,266	\$6,460	\$8,075	\$8,269
Fifth	\$6,460	\$6,596	\$6,800	\$8,500	\$8,704

**Territory 2- Macomb, Oakland & Wayne**

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	\$5,653	\$5,772	\$5,950	\$7,438	\$7,616
Second	\$10,498	\$10,719	\$11,050	\$13,813	\$14,144
Third	\$13,728	\$14,017	\$14,450	\$18,063	\$18,496
Fourth	\$15,343	\$15,666	\$16,150	\$20,188	\$20,672
Fifth	\$16,150	\$16,490	\$17,000	\$21,250	\$21,760

**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.**