

**AACAP SPONSORED  
PSYCHIATRIST PROFESSIONAL LIABILITY PROGRAM  
PENNSYLVANIA**

**Limits of Liability: \$500,000/\$1,500,000**

**Territory 1 - Delaware & Philadelphia**

Claims-Made	First Year	Second Year	Third Year	Fourth Year	Fifth Year
	\$3,205	\$5,953	\$7,784	\$8,700	\$9,158

**Territory 2 - Bucks, Chester, & Montgomery**

Claims-Made	First Year	Second Year	Third Year	Fourth Year	Fifth Year
	\$2,628	\$4,882	\$6,383	\$7,134	\$7,510

**Territory 3 - Carbon, Columbia, Cumberland, Dauphin, Franklin, Lackawanna, Lehigh, Luzerne  
Monroe, Montour, Northampton, Northumberland, Pike, Schuylkill, Wayne & Wyoming**

Claims-Made	First Year	Second Year	Third Year	Fourth Year	Fifth Year
	\$2,244	\$4,167	\$5,449	\$6,090	\$6,411

**Territory 4- Remainder of State**

Claims-Made	First Year	Second Year	Third Year	Fourth Year	Fifth Year
	\$1,699	\$3,155	\$4,126	\$4,611	\$4,854

**Territory 5 - Adams, Berks, Lancaster, Lebanon & York**

Claims-Made	First Year	Second Year	Third Year	Fourth Year	Fifth Year
	\$1,602	\$2,977	\$3,892	\$4,350	\$4,579

**Territory 6 - Crawford, Erie & Mercer**

Claims-Made	First Year	Second Year	Third Year	Fourth Year	Fifth Year
	\$1,924	\$3,572	\$4,671	\$5,220	\$5,494

Participation in the MCARE fund is required for all psychiatrist practicing in the state. Please contact us for the correct surcharge that applies to you.

**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 15% discount if you are applying 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). MCARE surcharge must be paid in full and is not eligible to be paid quarterly.

**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.**