

**PSYCHIATRIC NURSE PRACTITIONER AND PHYSICIANS ASSISTANT PROFESSIONAL LIABILITY PROGRAM
MASSACHUSETTS**

Territory 1 - Entire State

	\$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	
Claims-Made	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed
Year										
First	\$324	\$270	\$331	\$276	\$341	\$284	\$426	\$355	\$436	\$364
Second	\$601	\$501	\$614	\$512	\$633	\$528	\$791	\$659	\$810	\$675
Third	\$786	\$655	\$803	\$669	\$828	\$690	\$1,035	\$862	\$1,060	\$883
Fourth	\$879	\$733	\$897	\$748	\$925	\$771	\$1,157	\$964	\$1,184	\$987
Fifth	\$925	\$771	\$945	\$787	\$974	\$812	\$1,217	\$1,015	\$1,247	\$1,039
Occurrence	\$1,027	\$856	\$1,049	\$874	\$1,081	\$901	\$1,351	\$1,126	\$1,384	\$1,153

PREMIUM DISCOUNTS:

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

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

Child and Adolescent discount: A 15% discount if your practice consists of more than 50% children and adolescents.

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

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

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).

New business discount: A 15% discount if you are applying to the Company for the first time and have been claims-free for the last six months.