

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

Territory 1 - Remainder of State

Claims-Made Year	\$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	
	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed
First	\$509	\$424	\$519	\$433	\$536	\$446	\$669	\$558	\$686	\$571
Second	\$945	\$787	\$965	\$804	\$995	\$829	\$1,243	\$1,036	\$1,273	\$1,061
Third	\$1,235	\$1,030	\$1,262	\$1,051	\$1,301	\$1,084	\$1,626	\$1,355	\$1,665	\$1,387
Fourth	\$1,381	\$1,151	\$1,410	\$1,175	\$1,454	\$1,211	\$1,817	\$1,514	\$1,861	\$1,551
Fifth	\$1,454	\$1,211	\$1,484	\$1,237	\$1,530	\$1,275	\$1,913	\$1,594	\$1,958	\$1,632
Occurrence	\$1,613	\$1,345	\$1,647	\$1,373	\$1,698	\$1,415	\$2,123	\$1,769	\$2,174	\$1,812

Territory 2- Anne Arundel, Howard, Montgomery & Prince George

Claims-Made Year	\$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	
	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed
First	\$539	\$449	\$550	\$458	\$567	\$473	\$709	\$591	\$726	\$605
Second	\$1,001	\$834	\$1,022	\$851	\$1,053	\$878	\$1,316	\$1,097	\$1,348	\$1,123
Third	\$1,308	\$1,090	\$1,336	\$1,113	\$1,377	\$1,148	\$1,721	\$1,435	\$1,763	\$1,469
Fourth	\$1,462	\$1,219	\$1,493	\$1,244	\$1,539	\$1,283	\$1,924	\$1,603	\$1,970	\$1,642
Fifth	\$1,539	\$1,283	\$1,571	\$1,310	\$1,620	\$1,350	\$2,025	\$1,688	\$2,074	\$1,728
Occurrence	\$1,708	\$1,424	\$1,744	\$1,454	\$1,798	\$1,499	\$2,248	\$1,873	\$2,302	\$1,918

Territory 3 - Baltimore City & County

Claims-Made Year	\$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	
	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed
First	\$599	\$499	\$611	\$509	\$630	\$525	\$788	\$656	\$806	\$672
Second	\$1,112	\$926	\$1,135	\$946	\$1,170	\$975	\$1,463	\$1,219	\$1,498	\$1,248
Third	\$1,454	\$1,211	\$1,484	\$1,237	\$1,530	\$1,275	\$1,913	\$1,594	\$1,958	\$1,632
Fourth	\$1,625	\$1,354	\$1,659	\$1,382	\$1,710	\$1,425	\$2,138	\$1,781	\$2,189	\$1,824
Fifth	\$1,710	\$1,425	\$1,746	\$1,455	\$1,800	\$1,500	\$2,250	\$1,875	\$2,304	\$1,920
Occurrence	\$1,898	\$1,582	\$1,938	\$1,615	\$1,998	\$1,665	\$2,498	\$2,081	\$2,558	\$2,131

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.