

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

**MARYLAND**

**Territory 1 - Remainder of State**

	<b>\$1,000,000/3,000,000</b>		<b>\$2,000,000/4,000,000</b>		<b>\$2,000,000/6,000,000</b>	
<b>Claims-Made</b>	<b>Self-employed</b>	<b>Employed</b>	<b>Self-employed</b>	<b>Employed</b>	<b>Self-employed</b>	<b>Employed</b>
<b>Year</b>						
First	\$536	\$446	\$669	\$558	\$686	\$571
Second	\$995	\$829	\$1,243	\$1,036	\$1,273	\$1,061
Third	\$1,301	\$1,084	\$1,626	\$1,355	\$1,665	\$1,387
Fourth	\$1,454	\$1,211	\$1,817	\$1,514	\$1,861	\$1,551
Fifth	\$1,530	\$1,275	\$1,913	\$1,594	\$1,958	\$1,632
<b>Occurrence</b>	\$1,698	\$1,415	\$2,123	\$1,769	\$2,174	\$1,812

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

	<b>\$1,000,000/3,000,000</b>		<b>\$2,000,000/4,000,000</b>		<b>\$2,000,000/6,000,000</b>	
<b>Claims-Made</b>	<b>Self-employed</b>	<b>Employed</b>	<b>Self-employed</b>	<b>Employed</b>	<b>Self-employed</b>	<b>Employed</b>
<b>Year</b>						
First	\$567	\$473	\$709	\$591	\$726	\$605
Second	\$1,053	\$878	\$1,316	\$1,097	\$1,348	\$1,123
Third	\$1,377	\$1,148	\$1,721	\$1,435	\$1,763	\$1,469
Fourth	\$1,539	\$1,283	\$1,924	\$1,603	\$1,970	\$1,642
Fifth	\$1,620	\$1,350	\$2,025	\$1,688	\$2,074	\$1,728
<b>Occurrence</b>	\$1,798	\$1,499	\$2,248	\$1,873	\$2,302	\$1,918

**Territory 3 - Baltimore City & County**

	<b>\$1,000,000/3,000,000</b>		<b>\$2,000,000/4,000,000</b>		<b>\$2,000,000/6,000,000</b>	
<b>Claims-Made</b>	<b>Self-employed</b>	<b>Employed</b>	<b>Self-employed</b>	<b>Employed</b>	<b>Self-employed</b>	<b>Employed</b>
<b>Year</b>						
First	\$630	\$525	\$788	\$656	\$806	\$672
Second	\$1,170	\$975	\$1,463	\$1,219	\$1,498	\$1,248
Third	\$1,530	\$1,275	\$1,913	\$1,594	\$1,958	\$1,632
Fourth	\$1,710	\$1,425	\$2,138	\$1,781	\$2,189	\$1,824
Fifth	\$1,800	\$1,500	\$2,250	\$1,875	\$2,304	\$1,920
<b>Occurrence</b>	\$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.

**Purchasing Group Fee:** Coverage is written through the Professional Counselors Purchasing Group. There is an \$18.00 administrative fee assessed to each policy. Please include this in your payment.

**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.