

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

**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	\$798	\$665	\$815	\$679	\$840	\$700	\$1,050	\$875	\$1,075	\$896
Second	\$1,482	\$1,235	\$1,513	\$1,261	\$1,560	\$1,300	\$1,950	\$1,625	\$1,997	\$1,664
Third	\$1,938	\$1,615	\$1,979	\$1,649	\$2,040	\$1,700	\$2,550	\$2,125	\$2,611	\$2,176
Fourth	\$2,166	\$1,805	\$2,212	\$1,843	\$2,280	\$1,900	\$2,850	\$2,375	\$2,918	\$2,432
Fifth	\$2,280	\$1,900	\$2,328	\$1,940	\$2,400	\$2,000	\$3,000	\$2,500	\$3,072	\$2,560
<b>Occurrence</b>	\$2,531	\$2,109	\$2,584	\$2,154	\$2,664	\$2,220	\$3,330	\$2,775	\$3,410	\$2,842

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

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	\$1,995	\$1,663	\$2,037	\$1,698	\$2,100	\$1,750	\$2,625	\$2,188	\$2,688	\$2,240
Second	\$3,705	\$3,088	\$3,783	\$3,153	\$3,900	\$3,250	\$4,875	\$4,063	\$4,992	\$4,160
Third	\$4,845	\$4,038	\$4,947	\$4,123	\$5,100	\$4,250	\$6,375	\$5,313	\$6,528	\$5,440
Fourth	\$5,415	\$4,513	\$5,529	\$4,608	\$5,700	\$4,750	\$7,125	\$5,938	\$7,296	\$6,080
Fifth	\$5,700	\$4,750	\$5,820	\$4,850	\$6,000	\$5,000	\$7,500	\$6,250	\$7,680	\$6,400
<b>Occurrence</b>	\$6,327	\$5,273	\$6,460	\$5,384	\$6,660	\$5,550	\$8,325	\$6,938	\$8,525	\$7,104

**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 a \$5.00 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.