

**AACAP SPONSORED
PSYCHIATRIST PROFESSIONAL LIABILITY PROGRAM**

MISSOURI

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
First	\$1,712	\$1,748	\$1,802	\$2,253	\$2,307
Second	\$3,179	\$3,246	\$3,346	\$4,183	\$4,283
Third	\$4,157	\$4,245	\$4,376	\$5,471	\$5,602
Fourth	\$4,646	\$4,745	\$4,891	\$6,114	\$6,260
Fifth	\$4,891	\$4,994	\$5,148	\$6,435	\$6,590
Occurrence	\$5,429	\$5,544	\$5,715	\$7,143	\$7,315

Territory 2- St. Louis City & County, Kansas City, City of Joplin, Buchanan & Jackson 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
First	\$2,392	\$2,442	\$2,518	\$3,148	\$3,222
Second	\$4,442	\$4,536	\$4,676	\$5,845	\$5,985
Third	\$5,809	\$5,931	\$6,115	\$7,643	\$7,827
Fourth	\$6,492	\$6,629	\$6,834	\$8,543	\$8,747
Fifth	\$6,834	\$6,978	\$7,194	\$8,992	\$9,208
Occurrence	\$7,585	\$7,745	\$7,985	\$9,981	\$10,220

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 to the Company 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. fee.

Purchasing Group Fee: Coverage is written through the Professional Counselors Purchasing Group. There is a \$5.00 administrative assessed to each policy. Please include this in your payment.

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).