

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

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	\$648	\$540	\$662	\$552	\$683	\$569	\$853	\$711	\$874	\$728
Second	\$1,204	\$1,004	\$1,229	\$1,025	\$1,268	\$1,056	\$1,584	\$1,320	\$1,622	\$1,352
Third	\$1,575	\$1,312	\$1,608	\$1,340	\$1,658	\$1,381	\$2,072	\$1,727	\$2,122	\$1,768
Fourth	\$1,760	\$1,467	\$1,797	\$1,498	\$1,853	\$1,544	\$2,316	\$1,930	\$2,371	\$1,976
Fifth	\$1,853	\$1,544	\$1,892	\$1,576	\$1,950	\$1,625	\$2,438	\$2,031	\$2,496	\$2,080
Occurrence	\$2,056	\$1,714	\$2,100	\$1,750	\$2,165	\$1,804	\$2,706	\$2,255	\$2,771	\$2,309

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.