

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

**Territory 1 - Remainder of 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	\$604	\$504	\$617	\$514	\$636	\$530	\$795	\$663	\$814	\$679
Second	\$1,122	\$935	\$1,146	\$955	\$1,181	\$984	\$1,476	\$1,230	\$1,512	\$1,260
Third	\$1,467	\$1,223	\$1,498	\$1,249	\$1,544	\$1,287	\$1,931	\$1,609	\$1,977	\$1,648
Fourth	\$1,640	\$1,367	\$1,675	\$1,396	\$1,726	\$1,439	\$2,158	\$1,798	\$2,210	\$1,841
Fifth	\$1,726	\$1,439	\$1,763	\$1,469	\$1,817	\$1,514	\$2,271	\$1,893	\$2,326	\$1,938
<b>Occurrence</b>	\$1,916	\$1,597	\$1,957	\$1,631	\$2,017	\$1,681	\$2,521	\$2,101	\$2,582	\$2,152

**Territory 2- St. Louis City & County, Kansas City, City of Joplin, Buchanan & Jackson County**

	\$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	\$844	\$704	\$862	\$718	\$889	\$741	\$1,111	\$926	\$1,137	\$948
Second	\$1,568	\$1,307	\$1,601	\$1,334	\$1,650	\$1,375	\$2,063	\$1,719	\$2,112	\$1,760
Third	\$2,050	\$1,709	\$2,093	\$1,745	\$2,158	\$1,799	\$2,698	\$2,248	\$2,762	\$2,302
Fourth	\$2,291	\$1,910	\$2,340	\$1,950	\$2,412	\$2,010	\$3,015	\$2,513	\$3,087	\$2,573
Fifth	\$2,412	\$2,010	\$2,463	\$2,052	\$2,539	\$2,116	\$3,174	\$2,645	\$3,250	\$2,708
<b>Occurrence</b>	\$2,677	\$2,231	\$2,734	\$2,278	\$2,818	\$2,349	\$3,523	\$2,936	\$3,607	\$3,006

**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.