

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

MISSOURI

Territory 1 - Remainder of State

Claims-Made	\$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
Year						
First	\$636	\$530	\$795	\$663	\$814	\$679
Second	\$1,181	\$984	\$1,476	\$1,230	\$1,512	\$1,260
Third	\$1,544	\$1,287	\$1,931	\$1,609	\$1,977	\$1,648
Fourth	\$1,726	\$1,439	\$2,158	\$1,798	\$2,210	\$1,841
Fifth	\$1,817	\$1,514	\$2,271	\$1,893	\$2,326	\$1,938
Occurrence	\$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

Claims-Made	\$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
Year						
First	\$889	\$741	\$1,111	\$926	\$1,137	\$948
Second	\$1,650	\$1,375	\$2,063	\$1,719	\$2,112	\$1,760
Third	\$2,158	\$1,799	\$2,698	\$2,248	\$2,762	\$2,302
Fourth	\$2,412	\$2,010	\$3,015	\$2,513	\$3,087	\$2,573
Fifth	\$2,539	\$2,116	\$3,174	\$2,645	\$3,250	\$2,708
Occurrence	\$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.

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.