

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

Territory 1 - Entire State

	\$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
Year						
First	\$735	\$613	\$919	\$766	\$941	\$784
Second	\$1,365	\$1,138	\$1,706	\$1,422	\$1,747	\$1,456
Third	\$1,785	\$1,488	\$2,231	\$1,860	\$2,285	\$1,904
Fourth	\$1,995	\$1,663	\$2,494	\$2,078	\$2,554	\$2,128
Fifth	\$2,100	\$1,750	\$2,625	\$2,188	\$2,688	\$2,240
Occurrence	\$2,331	\$1,943	\$2,914	\$2,428	\$2,984	\$2,487

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.