

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

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	\$499	\$416	\$509	\$425	\$525	\$438	\$656	\$547	\$672	\$560
Second	\$926	\$772	\$946	\$788	\$975	\$813	\$1,219	\$1,016	\$1,248	\$1,040
Third	\$1,211	\$1,010	\$1,237	\$1,031	\$1,275	\$1,063	\$1,594	\$1,328	\$1,632	\$1,360
Fourth	\$1,354	\$1,128	\$1,382	\$1,152	\$1,425	\$1,188	\$1,781	\$1,485	\$1,824	\$1,520
Fifth	\$1,425	\$1,188	\$1,455	\$1,213	\$1,500	\$1,250	\$1,875	\$1,563	\$1,920	\$1,600
Occurrence	\$1,582	\$1,318	\$1,615	\$1,346	\$1,665	\$1,388	\$2,081	\$1,735	\$2,131	\$1,776

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.