

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

**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	\$525	\$438	\$656	\$547	\$672	\$560
Second	\$975	\$813	\$1,219	\$1,016	\$1,248	\$1,040
Third	\$1,275	\$1,063	\$1,594	\$1,328	\$1,632	\$1,360
Fourth	\$1,425	\$1,188	\$1,781	\$1,485	\$1,824	\$1,520
Fifth	\$1,500	\$1,250	\$1,875	\$1,563	\$1,920	\$1,600
<b>Occurrence</b>	\$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 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.

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