

F. Does the organization (including physician and non-physician employees) maintain compliance with any state patient compensation funds or similar governmental plans? Yes No
If yes, what state?

G. Deductible/Self Insured retention (SIR):
i. Per Claim: \$ _____ Annual Aggregate: \$ _____ None
ii. Indemnity Only Indemnity & Expense

H. Does a single deductible/retention apply if multiple insureds are involved in the claim? Yes No

I. Is the deductible/SIR collateralized? Yes No
If yes, how?

J. If a SIR, does a TPA or similar organization handle the claims? Yes No
If yes, who is it? If no, please explain.

3. Professional Liability Insurance and Claims History

Note: Prior Acts Coverage is optional and subject to separate underwriting approval. For your protection, do not forfeit your right to purchase extended reporting endorsement coverage from your current carrier unless you are specifically notified in writing by a ProAssurance Company that your request for Prior Acts Coverage has been approved.

A. List current and former professional liability information. (Please provide a minimum seven year history or indicate if none.)

Name of Insurance Company (current): _____

Practice/Employer: _____ Location: _____

Policy Type: Claims-Made Occurrence Policy Limits: \$ _____

Dates Covered: From: _____ To: _____ If Claims-Made, Retro Date: _____/_____/_____
MONTH DAY YEAR

Deductible/SIR (if different than requested above): \$ _____

Was the policy Admitted or Excess & Surplus Lines (E&S)? Admitted E&S

Name of Insurance Company (first prior): _____

Practice/Employer: _____ Location: _____

Policy Type: Claims-Made Occurrence Policy Limits: \$ _____

Dates Covered: From: _____ To: _____ If Claims-Made, Retro Date: _____/_____/_____
MONTH DAY YEAR

Deductible/SIR (if different than requested above): \$ _____

Was the policy Admitted or E&S? Admitted E&S

B. If on a claims-made form, are you purchasing an Extended Reporting Endorsement (tail) from your current carrier? Yes No N/A

C. Upon termination/departure, the prior acts for physicians are handled by: Individual Extended Reporting Endorsement (tail) Rolling Incurred But Not Reported (IBNR)

D. Have any claims or suits ever been filed against your organization, physicians, or employees/contractors as a result of professional services on your behalf? Yes No

E. Is the Risk Manager or General Counsel of the policyholder aware of any conduct, circumstances, occurrences or incidents likely to give rise to a claim? Yes No

F. If you answered "yes" to questions D and E above, have the claims, conduct, circumstances, occurrences or incidents been reported to a previous insurer? Yes No

G. Has an insurance company, including Lloyds of London, ever cancelled, declined to issue, refused to renew, surcharged your premium, or issued coverage with any restrictions or exclusions including but not limited to services, procedures, previous/current patients, or locations? Yes No

4. Practice Operations

- A. The organization is:
- i. Single Shareholder Medical Corporation *or* Multi-shareholder medical corporation
 - ii. Healthcare System *or* Hospital (single or multi-location)
 - iii. Inpatient Specialty Facility *or* Outpatient Specialty Facility
 - iv. Staffing Agency *or* Locum Tenens Firm
 - v. Independent Physician Association *or* Management Services Organization
 - vi. Other (please describe; i.e. Accountable Care Organization) _____

- B. Within the next 12 months, does the organization plan to:
- i. Make an acquisition? Yes No
 - ii. Increase the number of locations/physicians? Yes No
If yes, please estimate magnitude: _____

- C. Within the last three years, has the organization:
- i. Made an acquisition? Yes No
 - ii. Significantly (+/- 20%) increased/decreased the number of locations/physicians? Yes No
 - iii. Began performing services/procedures recently introduced into the medical field? Yes No

- D. Is the organization or any of its physicians/employees engaged in, associated with, or controlled by an exclusive contract arrangement with an ACO, MSO, PMO, or similar organization? Yes No

Regulatory

- E. To the best of your knowledge, has the organization or any of its physicians, healthcare professionals, or employees:
- i. Ever been investigated or audited by a governmental or regulatory agency? Yes No
 - ii. Had a patient or insurance plan file a complaint of any kind with a medical society, foundation, or state/federal agency? Yes No
 - iii. Ever been investigated, disciplined, censured, or reprimanded by a medical society, professional review board or licensing entity or board? Yes No
 - iv. Ever been convicted of an act committed in violation of any law or ordinance other than a traffic offense? Yes No
 - v. Ever had Medicaid, Medicare, or any health program authorities initiate an investigation for alleged billing fraud? Yes No

If you answered yes to any of the questions above, please provide complete details at the end of the application or on a separate sheet.

Risk Management

- F. Does/Has the organization or any of its physicians, healthcare professionals, or employees:
- i. Signed any contracts with an indemnification/hold harmless provision? Yes No
 - ii. Own, operate, or control any specialized, medically related unit, such as pharmacy, laboratory, physical therapy center, free standing surgery center, office based surgical suite, etc.? Yes No
 - iii. Use electronic medical records? Yes No
 - iv. Have an electronic medication contraindication system in place? Yes No
 - v. Have any Medical Director responsibilities? Yes No
 - vi. Implemented policies and procedures to comply with HIPAA privacy rules? Yes No
 - vii. Have a formal quality assurance/risk management committee? Yes No
 - viii. Have an ongoing quality assessment and/or improvement plan? Yes No
If yes, how often is it updated? _____

Credentialing

- G. Are all foreign medical graduates certified by the Educational Council for Foreign Medical School Graduates or have they passed the Federal Licensure Examination (FLEX) or United States Medical Licensing Examination (USMLE)? Yes No N/A

- H. Who performs the credentialing services for your entity?
- i. Internal department
 - ii. Outside credentialing entity
 - iii. Rely on contracted hospital
 - iv. Other? _____

I. How often are all physicians' and healthcare professionals' privileges reviewed?

J. Are new physicians or healthcare professionals proctored or do they have a probationary period? Yes No

- K. Do the hiring and screening protocols for staff include the following:
- i. Educational background checks Yes No
 - ii. Criminal background checks Yes No
 - iii. Personal reference checks Yes No
 - iv. Previous employer checks Yes No
 - v. Drug/alcohol screening Yes No
 - vi. MPL claims history Yes No
 - vii. Medical license verification Yes No

- L. Does any physician or healthcare professional have coverage independent of the group? Yes No
- i. If yes, are annual certificates of insurance required for proof of professional liability coverage and are specific limits required? Yes No
 - ii. Limits required:

- M. Do you have specific criteria/protocols in place for employees with:
- i. Substance abuse issues? Yes No
 - ii. Adverse license actions? Yes No
 - iii. Sexual misconduct allegations? Yes No

N. Do you routinely screen employees for drugs and or alcohol use? Yes No

To the best of your knowledge:

O. Has any physician ever had hospital privileges reduced, suspended, or revoked? Yes No

P. Has any physician ever had a license to practice denied, revoked, suspended, placed on probation, or limited in any way? Yes No

Q. Has any physician or healthcare professional ever been treated for any alcohol, narcotics, or any substance abuse? Yes No

R. Are there any physicians or healthcare professionals in your group who are not licensed or who have restricted licensure or privileges? Yes No

If you answered yes to any of questions O through R above, please provide complete details at the end of the application or on a separate sheet.

5. Exposure Information

A. Which areas of medicine do the organization, its physicians, and healthcare professionals specialize (check all that apply)?

- | | | |
|---|--|--|
| <input type="checkbox"/> Anesthesia/Pain Management | <input type="checkbox"/> General/Vascular/Thoracic Surgery | <input type="checkbox"/> Plastic/Cosmetic Surgery |
| <input type="checkbox"/> Addiction Medicine | <input type="checkbox"/> Geriatric/Home Care | <input type="checkbox"/> Pulmonary |
| <input type="checkbox"/> Behavioral Health/Psychiatry | <input type="checkbox"/> Hospitalist | <input type="checkbox"/> Primary Care |
| <input type="checkbox"/> Cardiology | <input type="checkbox"/> Obstetrics – Gynecology | <input type="checkbox"/> Podiatry |
| <input type="checkbox"/> Concierge Medicine | <input type="checkbox"/> Oncology – Radiation Therapy | <input type="checkbox"/> Radiology |
| <input type="checkbox"/> Critical Care/Intensivists | <input type="checkbox"/> Ophthalmology | <input type="checkbox"/> Telemedicine/Virtual Clinics |
| <input type="checkbox"/> Dentistry | <input type="checkbox"/> Orthopedics | <input type="checkbox"/> Urgent Care |
| <input type="checkbox"/> Dermatology | <input type="checkbox"/> Otorhinolaryngology | <input type="checkbox"/> Urology |
| <input type="checkbox"/> Emergency Medicine | <input type="checkbox"/> Pathology | <input type="checkbox"/> Weight Loss/Bariatric Surgery |
| <input type="checkbox"/> Gastroenterology | <input type="checkbox"/> Pediatrics/Neonatology | <input type="checkbox"/> Other: _____ |

B. What percentage of the physicians are board certified? _____%

- C. Does the organization, physicians, or healthcare professionals provide services in:
- i. Nursing homes? Yes No % of Practice: _____
 - ii. Local/state/federal correctional facilities? Yes No % of Practice: _____
 - iii. Home health/mobile health services? Yes No % of Practice: _____
- D. Has the organization, physicians, or healthcare professionals participated in a clinical trial in the last 5 years of practice? Yes No
- E. Has the organization, physicians, or healthcare professionals participated as a team physician for a professional or college sports team? Yes No
- F. Are contracted employees to be covered on this policy? Yes No
- G. Indicate below the number of each type of professional employed or contracted by the organization:

| Type of Professional | # of Employed | # of Contracted | Type of Professional | # of Employed | # of Contracted |
|-----------------------------------|---------------|-----------------|--|---------------|-----------------|
| Aides/Orderlies | | | Oral Surgeons | | |
| Audiologists | | | Paramedics or EMT's | | |
| Chiropractors | | | Perfusionists | | |
| Dental Hygienists/Technicians | | | Pharmacists | | |
| Dietitians/Nutritionists | | | Pharmacy Technicians | | |
| Electrologists | | | Physician Assistants | | |
| Inhalation/Respiratory Therapists | | | Physicians/Surgeons/Podiatrists/Dentists | | |
| Laboratory Technicians | | | Physiotherapists | | |
| LPN's | | | Psychologists/Psychotherapists | | |
| Medical Technicians | | | RN's | | |
| Nurse Anesthetists | | | Social Workers | | |
| Nurse Midwives | | | Speech Therapists | | |
| Nurse Practitioners | | | Surgical Assistants | | |
| Occupational/Physical Therapists | | | X-ray/Radiology Technicians | | |
| Opticians | | | Other (please describe): | | |
| Optometrists | | | | | |

- H. Schedule of physicians for whom coverage is requested (please attach a separate sheet with the following information):

| Name | Retro Date | Specialty | Surgery Level | Hours Per Week or FTE | State/County |
|------|------------|-----------|---------------|-----------------------|--------------|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

- I. For departed physicians whom coverage is requested (please attach a separate sheet with the following information):

| Name | Specialty | Start Date | Termination Date |
|------|-----------|------------|------------------|
| | | | |
| | | | |
| | | | |
| | | | |

J. For organizations that specialize in Emergency Medicine, Urgent Care, or Hospital Medicine, please list your number of patient visits/encounters by type and location (facility or state/county):

| Type and Location (Facility or State/County) | # of Patient Visits/Encounters Last 12 Months | # of Patient Visits/Encounters Previous 12 Months |
|---|--|--|
| | | |
| | | |
| | | |
| | | |

Fraud Warning – I acknowledge the applicable fraud warning for my state as shown on the Fraud Warning Notices Page.

Consent to Conditions of Consideration of the Application for Insurance

I accept the following conditions during the processing and consideration of my application—regardless of whether or not I am granted insurance—and for the duration of the insurance which may be issued to me:

To the fullest extent permitted by law, I extend absolute immunity to, and release ProAssurance, its directors, officers, agents, employees and other authorized representatives from any and all liability for any acts pertaining to my application for insurance, including ultimate cancellation, rejection, or approval for insurance, and any communications, reports, records, statements, documents, or disclosures, including otherwise privileged or confidential information, made or given in good faith with respect to such application.

Applicant’s Signature: _____ Title: _____

Date: _____

Important: Incomplete or incorrect information could require retroactive upward premium adjustment and, in the event of a claim, could lead to a denial of coverage. The following is an Authorization to Release Information which requires your signature. Please read it carefully.

Authorization to Release Information

I, the undersigned hereby authorize my present and prior professional liability carriers, any and all attorneys who have represented me in connection with any claim of professional liability, and any other individuals, associations or entities having information regarding me, to release to ProAssurance upon its request, any information which in the judgment of any such person noted above, may have bearing upon my acceptability to ProAssurance as a professional liability risk, including but not limited to closed, pending or anticipated claims, underwriting or other information.

I hereby release and agree to hold harmless all persons or organizations, their agents, servants, and employees, ProAssurance, its directors, officers, employees and agents from any liability arising from releasing the above information, notwithstanding the fact that there may be errors, omissions, or mistakes contained in such released information.

I further agree that ProAssurance and all persons and organizations described above may rely upon a photo copy of this Authorization, which shall be of equal validity with the signed original.

Name (Printed): _____

Applicant’s Signature: _____ Date: _____

Note: ProAssurance’s Privacy Policy can be found at ProAssurance.com.

For Agent’s Use Only (if applicable)

Agent’s Name and License Number

Agency Name

Signature

Agency Address

Date

Phone

Fraud Warning Notices



Please read the fraud warning notice for your state.

General Fraud Warning – Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Alabama - Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines or confinement in prison, or any combination thereof.

Arkansas Fraud Warning – Any person who knowingly presents a false or fraudulent claim for payment for a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Colorado Fraud Warning – It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

District of Columbia Fraud Warning – It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Florida Fraud Warning – Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Kansas Fraud Warning – Any person who knowingly and with intent to defraud any insurance company or other person by presenting any written statement as part of an application for insurance, the rating of an insurance policy, or statement of claim containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto has committed a fraudulent insurance act.

Kentucky Fraud Warning – Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Louisiana Fraud Warning – Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Maine Fraud Warning - It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or denial of insurance benefits.

Maryland Fraud Warning – Any person who knowingly or willfully presents a false or fraudulent claim for payment for a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

New Jersey Fraud Warning – Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

New Mexico Fraud Warning – Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

New York Fraud Warning – Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Ohio Fraud Warning – Any person who, with the intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Fraud Warning Notices



Oklahoma Fraud Warning – Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Oregon Fraud Warning – Any person who, with an intent to knowingly defraud or knowingly facilitate a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement or a material fact, may be guilty of insurance fraud.

Pennsylvania Fraud Warning – Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Rhode Island Fraud Warning – Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Tennessee Fraud Warning – It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

Vermont Fraud Warning - Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

Virginia Fraud Warning – It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

Washington Fraud Warning - It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

West Virginia Fraud Warning - Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.