

6. Year Established: _____

7. Is the Applicant controlled, owned by, associated or affiliated with, or does the Applicant own any other firm or business enterprise? Yes No

If "Yes," please describe (If needed, use an attachment to this Application):

8. Within the past thirty-six (36) months, has the Applicant or does the Applicant expect to:

- a. Change name? Yes No
- b. Merge, acquire or consolidate with another entity? Yes No
- c. Sell, distribute, or divest any assets or stock? Yes No
- d. Form any joint venture? Yes No
- e. Enter into any new business activities or services? Yes No

If "Yes," to any of the above, please explain and describe the essential terms of each such transaction. (If needed, use an attachment to this Application):

B. CURRENT AND REQUESTED COVERAGE -

Please note that requested coverage is not automatically provided. The policy, if issued, will determine actual coverage.

9. Please indicate below what coverage, limits and retentions are being requested:

Limits of Liability Desired: (Each Claim/Aggregate)	<input type="checkbox"/> \$1,000,000/\$1,000,000	<input type="checkbox"/> \$1,000,000/\$2,000,000	<input type="checkbox"/> \$1,000,000/\$3,000,000		
	<input type="checkbox"/> \$3,000,000/\$3,000,000	<input type="checkbox"/> \$5,000,000/\$5,000,000	<input type="checkbox"/> Other: \$ _____		
Retention Desired	<input type="checkbox"/> \$2,500	<input type="checkbox"/> \$5,000	<input type="checkbox"/> \$10,000	<input type="checkbox"/> \$25,000	<input type="checkbox"/> Other: \$ _____

10. Please provide current insurance information:

Type of Coverage	Insurance Carrier (s)	Limit of Liability	Deductible/Retention	Premium	Policy Period	If Claims Made, Retroactive Date
Error & Omissions						
Medical Malpractice						
D&O						
EPL						
Fiduciary						
Crime						
Network Security & Privacy						
Other						

C. EXPOSURE DETAILS

11. Please complete the following financial/exposure information:

	Revenue Current 12 Months As of _____	Revenue Projected Next 12 Months As of _____
Total Revenue (all operations)	\$	\$

12. Please list Applicant's five (5) largest contracts and associated annual revenue:

CONTRACTS	ANNUAL REVENUE

13. Please complete the following Consultants and Employees information

	Last 12 Months As of _____	Estimate Next 12 Months As of _____
Total Number of Consultants		
Total Number of Employees		

14. Please identify the professional services for which coverage is desired (please check all that apply):

ACTIVITY OR SERVICE	CHECK ALL THAT APPLY	REVENUE
Advertising, marketing, or selling health care plans or services	<input type="checkbox"/>	
Billing, coding, reimbursement, repricing consulting	<input type="checkbox"/>	
Billing/submitting health care claims	<input type="checkbox"/>	
Care management	<input type="checkbox"/>	
Case management	<input type="checkbox"/>	
Compliance consulting	<input type="checkbox"/>	
Credentialing or peer review of health care providers	<input type="checkbox"/>	
Disease management	<input type="checkbox"/>	
EAP Services	<input type="checkbox"/>	
Educational programming or seminars	<input type="checkbox"/>	
Employee Benefit Consulting	<input type="checkbox"/>	
Ergonomic and workplace safety consulting	<input type="checkbox"/>	
Expert witness testimony services	<input type="checkbox"/>	
Health information exchange consulting	<input type="checkbox"/>	
Healthcare accreditation consulting	<input type="checkbox"/>	
Human Resource policy and procedure consulting	<input type="checkbox"/>	
Independent medical examinations	<input type="checkbox"/>	
Independent medical file review	<input type="checkbox"/>	
Marketing research	<input type="checkbox"/>	
Network development, physician contracting or managed care contracting	<input type="checkbox"/>	
Patient advocacy services	<input type="checkbox"/>	
Practice guidelines or critical pathway consulting	<input type="checkbox"/>	
Physician practice management	<input type="checkbox"/>	
Quality assurance or clinical improvement consulting	<input type="checkbox"/>	
Telephone triage consulting	<input type="checkbox"/>	
Transcription services	<input type="checkbox"/>	
Utilization review	<input type="checkbox"/>	
Other (describe in detail):	<input type="checkbox"/>	
	<input type="checkbox"/>	
	<input type="checkbox"/>	
	<input type="checkbox"/>	

D. OPERATIONS AND ADMINISTRATION

15. Is Applicant licensed by federal, state, or local government? If "Yes", identify the licensing government: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA
16. Is Applicant accredited or certified by any organization such as the National Committee for Quality Assurance (NCQA), URAC or any state or federal agency? If "Yes", identify the accrediting/certifying organization: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA
17. Has Applicant's license, certification, or accreditation ever been investigated, denied, suspended, revoked, or granted subject to any contingencies or recommendations? If "Yes," please explain: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA
18. Has Applicant ever acted, or will Applicant act, in any capacity in which Applicant has the ability to exercise decision-making authority for a client or an assignment? If "Yes," please explain: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA
19. Does Applicant assist in negotiating or have any authority to alter or enter into contractual relationships on any client's behalf? If "Yes," please explain: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA
20. Does Applicant enter into contracts with Applicant's clients?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA
21. Are any of Applicant's operations subcontracted? a. Are written contracts used for all subcontracted work? If "no", please explain: _____ b. Does Applicant require all subcontractors to carry their own errors and omissions insurance? If yes, what are required minimum limits? _____ If "no", please explain: _____ c. Are any of the Applicant's operations subcontracted outside of the United States? If "Yes," please describe: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA
22. If Applicant provides <u>Credentialing Services</u> , does Applicant's written procedures comply with JCAHO or NCQA standards and all applicable laws?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA
23. If Applicant provides <u>Utilization Review Services</u> , does Applicant have written policies and procedures for utilization review, including for denials and appeals?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA
24. If Applicant provides <u>Claims Handling Services</u> , does Applicant utilize profit sharing, risk sharing, or other financial incentives in compensation arrangements with claim handlers or adjusters?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA
25. Do all contracts, sales literature, brochures and marketing materials go through legal counsel review and approval prior to their use?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA

E. CLAIMS/PRIOR KNOWLEDGE

26. During the past five (5) years, has any claim that may fall within the scope of the proposed Insurance been made against the Applicant or against any entity or individual proposed for coverage under this insurance? Yes No

If "Yes," please provide the following information for all such claims as an attachment to this Application: dates of loss, claimant name, all defense and indemnity payments, all defense and indemnity reserves (if claims are open), and claim status (open/closed).

NOTE: WITHOUT PREJUDICE TO ANY OTHER RIGHTS, DEFENSES OR REMEDIES OF THE UNDERWRITER, IT IS AGREED THAT ANY CLAIM REQUIRED TO BE DISCLOSED IN RESPONSE TO QUESTION (26) IS EXCLUDED FROM THE PROPOSED INSURANCE.

27. During the past five (5) years, has the Applicant or any entity or individual proposed for coverage, submitted any claims or given notice of any act, error or omission, or course of conduct which the Applicant had reason to believe might or could reasonably be foreseen to give rise to a claim that might fall within the scope of insurance with any insurer or self-insurance instrument of which the requested coverages would be a direct or indirect replacement? Yes No

If "Yes", please provide details:

NOTE: WITHOUT PREJUDICE TO ANY OF OUR OTHER RIGHTS OR REMEDIES, IT IS AGREED THAT ANY CLAIM REQUIRED TO BE DISCLOSED IN RESPONSE TO QUESTION (27) AND ANY CLAIM ARISING FROM ANY ACT, ERROR OR OMISSION OR COURSE OF CONDUCT REQUIRED TO BE DISCLOSED IN RESPONSE TO QUESTION (27) IS EXCLUDED FROM THE PROPOSED INSURANCE.

28. Is the Applicant or any entity or individual proposed for coverage under this insurance aware of any fact, circumstance, situation, transaction, event, act, error or omission that the Applicant, any such entity, or any such individual has reason to believe may, or could reasonably be foreseen to, give rise to a claim or loss that may fall within the scope of the proposed insurance? Yes No

If "Yes," please attach details to this Application.

NOTE: WITHOUT PREJUDICE TO ANY OTHER RIGHTS, DEFENSES OR REMEDIES OF THE UNDERWRITER, IT IS AGREED THAT ANY CLAIM OR LOSS ARISING FROM ANY FACT, CIRCUMSTANCE, SITUATION, TRANSACTION, EVENT, ACT, ERROR OR OMISSION REQUIRED TO BE DISCLOSED IN RESPONSE TO QUESTION (28) IS EXCLUDED FROM THE PROPOSED INSURANCE.

F. ATTACHMENTS

Please attach copies of the following documents to this Application. These documents shall be considered part of this Application:

- Currently valued loss runs (if Applicant currently insured elsewhere) including losses Applicant may be handling within a self-insured retention
- Applicant's most current audited or accountant-prepared financial statements with notes
- If Applicant newly formed, Pro Forma financial statements
- Copies of all promotional or marketing materials that are not readily available on Applicant's website
- Sample copies of all types of client contracts, including sub-contractor contracts
- Resumes (including professional qualifications or designations) of all partners, principals, and key employees
- Description of Applicant's services, if not fully described in promotional or marketing materials

G. FRAUD WARNINGS

Any person who knowingly and with intent to defraud any insurance company or another person, files an application for insurance containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, may be guilty of committing a fraudulent insurance act, which is a crime and subjects the person to criminal and civil penalties.

ALABAMA AND MARYLAND APPLICANTS: Any person who knowingly or willfully presents a false or fraudulent claim for payment of 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.

ARKANSAS, MINNESOTA, AND OHIO APPLICANTS: Any person who, with intent to defraud or knowing that he/she 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, which is a crime.

COLORADO APPLICANTS: 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 policy holder or claimant for the purpose of defrauding or attempting to defraud the policy holder 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 APPLICANTS: 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 APPLICANTS: 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 APPLICANTS: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act.

KENTUCKY APPLICANTS: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any 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, NEW MEXICO AND RHODE ISLAND APPLICANTS: 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.

MAINE, TENNESSEE, VIRGINIA AND WASHINGTON APPLICANTS: 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 a denial of insurance benefits.

NEW JERSEY APPLICANTS: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

OKLAHOMA APPLICANTS: 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 AND TEXAS APPLICANTS: Any person who makes an intentional misstatement that is material to the risk may be found guilty of insurance fraud by a court of law.

PENNSYLVANIA APPLICANTS: 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.

PUERTO RICO APPLICANTS: Any person who knowingly and with the intent to defraud, presents false information in an insurance request form, or who presents, helps or has presented a fraudulent claim for the payment of a loss or other benefit, or presents more than one claim for the same damage or loss, will incur a felony, and upon conviction will be penalized for each violation with a fine of no less than five thousand dollars (\$5,000) nor more than ten thousand dollars (\$10,000); or imprisonment for a fixed term of three (3) years, or both penalties. If aggravated circumstances prevail, the fixed established imprisonment may be increased to a maximum of five (5) years; if attenuating circumstances prevail, it may be reduced to a minimum of two (2) years.

H. SIGNATURE AND AUTHORIZATION

The undersigned, as the authorized agent of all individuals and entities proposed for this insurance, declares that, to the best of his/her knowledge and belief, after reasonable inquiry, the statements in this Application and any attachments or information submitted with this Application (together referred to as the "Application") are true and complete. For Florida Applicants, the preceding sentence is replaced with the following sentence: The undersigned, as authorized agent of all individuals and entities proposed for this insurance, represents that, to the best of his/her knowledge and belief, after reasonable inquiry, the statements in this Application and any attachments or information submitted with this Application (together referred to as the "Application") are true and complete. The information in this Application is material to the risk accepted by the Underwriter. If a policy is issued it will be in reliance upon the Application, and the Application will be the basis of the contract.

The Underwriter will maintain the information contained in and submitted with this Application on file and along with the Application will be considered physically attached to, part of, and incorporated into the policy, if issued. For North Carolina, Utah and Wisconsin accounts, this Application and the materials submitted with it shall become part of the policy, if issued, if attached to the policy at issuance.

The Underwriter is authorized to make any inquiry in connection with this Application. The Underwriter's acceptance of this Application or the making of any subsequent inquiry does not bind the Applicant or the Underwriter to complete the insurance or issue a policy.

The information provided in this Application is for underwriting purposes only and does not constitute notice to the Underwriter under any policy of a Claim or potential Claim.

If the information in this Application materially changes prior to the effective date of the policy, the Applicant must notify the Underwriter immediately and the Underwriter may modify or withdraw any quotation or agreement to bind insurance.

NEW YORK APPLICANTS: 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.

Applicant Name	
By (Authorized Signature)	
Name/Title	
Date	

NOTE: THIS APPLICATION MUST BE SIGNED BY A PARTNER, PRINCIPAL, DIRECTOR OR OFFICER OF THE APPLICANT ACTING AS THE AUTHORIZED AGENT OF ALL INDIVIDUALS AND ENTITIES PROPOSED FOR THIS INSURANCE.

Produced By (Insurance Agent)	
Insurance Agency	
Insurance Agency Taxpayer ID	
Agent License No. or Surplus Lines No.	
Address	Street: City: State: Zip:
Email Address	

Submitted By (Insurance Agency)	
Insurance Agency Taxpayer ID	
Agent License No. or Surplus Lines No.	
Address	Street: City: State: Zip: