HEALTHCARE PROFESSIONALS
MEDICAL PROFESSIONAL LIABILITY APPLICATION

MMIC Insurance, Inc.

curi.com

Check applicable box: **Requested Effective Date:** _____

- ☐ New Applicant
- ☐ Add to existing Curi policy number: _____
- ☐ Applying for SLOT coverage under Curi policy number: _____

Application Instructions

- ➢ Please print or type all responses clearly and answer all questions as instructed.
- ➢ If you need more space than is given, continue in the Comments section at the end of the application or attach a separate document.
- ➢ Coverage will not be bound until this application is completed and signed and all required documents are provided.

Required Documents

In addition to this application, the following information is **required**:

- Prior carrier claim history covering the past ten (10) years dated within sixty (60) days of the application submission date, if there are claims, suits or incidents
- Declarations page or COI from current insurance carrier, including prior acts date if claims-made coverage
- Current curriculum vitae (CV)
- Corporate Healthcare Medical Professional Liability Application if corporate coverage is desired
- Obstetrical Services Underwriting Questionnaire for Certified Nurse Midwives

A. BROKER INFORMATION	
Broker Office:	Producer:
Mailing Address:	
Producer Email Address:	Phone:

B. APPLICANT INFORMATION			
Name (first, middle, last, designation):			
NPI #:	Social Security #:	Date of Birth:	Gender: Male ☐ Female ☐
Email:	Office Phone:	Office Contact:	
Website:		County:	
Mailing Address:			
Billing Address (if different than mailing):			
Home Address:		Home Phone:	

C. MEDICAL SPECIALTY

Specify below your medical specialty:

____ Chiropractor	____ Dentist	____ Physician Assistant
____ Certified Nurse Midwife*	____ Nurse Practitioner	____ Podiatrist
____ Certified Registered Nurse Anesthetist	____ Oral Surgeon	____ Other (describe):

*Obstetrical Services Underwriting Questionnaire is required.

D. COVERAGE REQUESTED

1. Limits of Liability (limits are expressed as per claim/aggregate):

☐ Shared with employer	☐ Separate limit ($1,000,000/$3,000,000)	☐ Other (specify):

2. Coverage Type: ☐ Claims-Made ☐ Occurrence ☐ Other (specify):

If claims-made, answer the following questions.

Is prior acts coverage being applied for? ☐ Yes ☐ No Prior Acts (Retroactive) Date:

If yes, attach a copy of the current carrier declaration page or COI showing the prior acts date.

If no, was an extended reporting period (tail coverage) purchased from your current carrier? ☐ Yes ☐ No

If no, explain:

For your protection, do not forfeit your right to purchase extended reporting endorsement coverage from your current carrier unless you are approved by us for Prior Acts coverage.

F. EDUCATION (If CV is attached, proceed to question F6 below.)

1. School of Graduation:	City/State:	Degree:	Year of Graduation:

2. Facility name/location where internship was served: Dates:

3. Facility name/location where residency was served: Dates: N/A ☐

4. Are you board certified? Yes ☐ No ☐ NA ☐ If yes, specify name of board:

5. Have you completed additional/specialized training? Yes ☐ No ☐ If yes, explain below including type and dates.

6. If you practice or have practiced under a different name, specify here: ☐ NA

G. LICENSE & DEA REGISTRATION

1. Specify below all states in which you hold a license to practice.

State	License Number	Expiration Date	Status	% of Practice
			☐ Active ☐ Inactive	
			☐ Active ☐ Inactive	
			☐ Active ☐ Inactive	
			☐ Active ☐ Inactive	

2. Do you prescribe controlled substances? ☐ Yes ☐ No If yes, what is your DEA Registration number:

3. Has your license or DEA Registration ever been voluntarily or involuntarily withdrawn, suspended, denied, revoked or restricted? ☐ Yes ☐ No If yes, please explain:

H. COVERAGE AND PRACTICE HISTORY

Specify below insurance information for the past ten (10) years starting with your most recent carrier.

Coverage Dates	Carrier	Limits of Liability	Form Type CM or Occ	Prior Acts Date if CM	City and State of Practice Location

1. Has any insurer cancelled, declined coverage, refused renewal, or modified coverage (i.e. reduced limits, assigned a deductible, restricted coverage, surcharged rates) on an individual basis for any similar insurance? If yes, explain why and give name of carrier(s). *Missouri applicants do not answer this question.	☐ Yes ☐ No
2. Have you ever practiced without professional liability insurance, or have you ever had a lapse in coverage? If yes, please explain below:	☐ Yes ☐ No
3. Has there been any change in your practice or specialty during the past five (5) years? If yes, describe changes and include dates:	☐ Yes ☐ No

4. Have you previously had coverage with a Curi underwriting company*? ☐ Yes ☐ No
If yes, list policy number and company:

*Curi underwriting companies: Arkansas Mutual Insurance Company, MMIC Insurance, Inc., MMIC Risk Retention Group, Inc., Medical Mutual Insurance Company of North Carolina, Medical Security Insurance Company, MPIE, UMIA Insurance, Inc.

I. PATIENT COMPENSATION FUNDS (PCF)

1. Are you currently enrolled in a Patient Compensation Fund (PCF)? If yes, answer the following questions. If no, proceed to the next section.	☐ Yes ☐ No
2. Subsequent to your prior acts date, have you been continually qualified/covered by the PCF? If no, please explain:	☐ Yes ☐ No
3. Specify the state and name of the fund:	

J. CURRENT PRACTICE LOCATIONS

1. Specify below the practice locations for which you are applying for coverage. For number of hours, use average hours per week.

Practice/Facility Name	Street Address, City & State	Specify Employee, Contractor or Owner	# of Hours

2. Specify below other practice locations for which you are working and **NOT** requesting coverage.

Practice/Facility Name	City & State	Carrier	Specify if Employee, Contractor or Owner	# of Hours

K. OWNERSHIP INTEREST IN HEALTHCARE LEGAL ENTITIES ☐ NA

List each professional corporation, partnership or other healthcare legal entity (including Medi Spa) in which you have an ownership or check NA above.

Legal Entity Name	Description of Ownership Interest (shareholder, partner, member, etc.)	% of Ownership	Is coverage desired?
			☐ Yes ☐ No
			☐ Yes ☐ No
			☐ Yes ☐ No

If coverage is desired, complete one Corporate Healthcare Professional Liability Application for each entity.

L. STAFFING AND CONTRACTUAL RELATIONSHIPS

1. Do you employ or contract with other medical professionals? ☐ Yes ☐ No
If yes, please explain:

2. Do you have a consulting relationship with another medical professional? ☐ Yes ☐ No
If yes, please explain:

3. Do you contract with a third party to provide medical professional services on your behalf? ☐ Yes ☐ No
If yes, please explain:

M. HOSPITAL PRIVILEGES ☐ NA

1. List the name and location of all hospitals and facilities where you hold staff or courtesy privileges. If you do not maintain privileges, check NA above.

Hospital/Facility	City/State	Type (select all that apply)
		☐ Pending ☐ Full ☐ Courtesy ☐ Restricted ☐ Other
		☐ Pending ☐ Full ☐ Courtesy ☐ Restricted ☐ Other
		☐ Pending ☐ Full ☐ Courtesy ☐ Restricted ☐ Other
		☐ Pending ☐ Full ☐ Courtesy ☐ Restricted ☐ Other

2. Have your hospital privileges ever been suspended, denied, revoked, restricted, voluntarily surrendered or otherwise sanctioned or has probation been invoked? ☐ Yes ☐ No If yes, please explain:

N. UNDERWRITING QUESTIONS

Please explain all "yes" responses in the Comments section with the exception of question #1.

1. Do you perform or assist in surgical procedures?	☐ Yes ☐ No
2. Are you using telehealth to provide services? If yes, answer the following questions. a) Specify the percentage of your practice that utilizes telehealth services: b) What types of services are being provided? c) Do you offer these services to patients in states outside your primary practice location? If yes, list each state: d) Are you compliant with state licensing requirements for telehealth services in the state you are located in and each state where patients reside?	☐ Yes ☐ No ☐ Yes ☐ No ☐ Yes ☐ No
3. Do you provide services at a correctional institution, including jail, prison or state psychiatric facility? If yes, include facility name and percentage of practice in your explanation.	☐ Yes ☐ No
4. Do you provide services at a senior living, nursing home or long-term care facility? If yes, include facility name and percentage of practice in your explanation.	☐ Yes ☐ No
5. Are you working on behalf of an organization in a role such as administrator, medical director, officer, or a similar position, where the organization is insured elsewhere? If yes, include the name of the organization, description of services you provide and specify if you have coverage elsewhere for these duties in your explanation.	☐ Yes ☐ No
6. Are you currently utilizing or planning to utilize any novel or experimental medical procedures, treatments, devices or technologies in your practice? This may include the use of non-FDA approved devices or medications. If yes, please provide details on the procedures, including the type, purpose and any relevant clinical trials or regulatory approvals.	☐ Yes ☐ No
7. Do you serve as an expert witness or litigation consultant? If yes, please include within your explanation the frequency and circumstances under which you offer these services and specify if you have coverage elsewhere for these duties.	☐ Yes ☐ No
8. Are you storing and/or dispensing controlled substances? If yes, answer the following questions: a) List types of controlled substances here: b) Are you in compliance with all applicable state regulations, including state pharmacy laws?	☐ Yes ☐ No ☐ Yes ☐ No
9. Are you writing prescriptions for compounded medications or compounding medications on site? If yes, explain in Comments section including types of medication.	☐ Yes ☐ No
10. Do you perform Independent Medical Examinations or Aviation Medical Exams as part of your practice? If yes, include percentage of practice in your explanation.	☐ Yes ☐ No
11. Are you engaging in any procedures outside the scope of your specialty, licensure and/or training?	☐ Yes ☐ No
12. Have you ever been investigated, arrested, indicted or convicted of any crime, including allegations of sexual misconduct of any kind?	☐ Yes ☐ No
13. Have you ever been under investigation by a state medical licensing agency, medical review board, hospital or healthcare facility?	☐ Yes ☐ No
14. Are you currently suffering from any condition that impairs your judgment or that would otherwise adversely affect your ability to practice medicine in a competent, ethical and professional manner?	☐ Yes ☐ No

O. CLAIM INFORMATION

In answering these questions, consider all coverage being applied for: **1.** Have any claims or suits ever been made against you, your employees or contractors, including any person for whose acts or omissions you are legally responsible for? If yes, have all claims and suits been disclosed to us? ☐ Yes ☐ No	☐ Yes ☐ No
2. Are you aware of any potential claims including alleged injury, incidents or circumstances that might reasonably lead to a claim or suit being brought against you, your employees or contractors (including any person for whose acts or omissions you are legally responsible for) even if the claim or suit would be without merit? This includes any request for medical records related to an adverse outcome. If yes, have they all been reported to your current or prior professional liability carrier? ☐ Yes ☐ No	☐ Yes ☐ No
3. Are you aware of any claims, suits or potential claims that have not been reported to your current or prior professional liability carrier?	☐ Yes ☐ No

P. COMMENTS SECTION

Please include section and question number.

Q. NOTICES, STATEMENTS AND ACKNOWLEDGEMENTS

APPLICATION: All application information is considered important. Signing this application does not bind insurance. We must review and formally approve or reject the application.

FRAUD WARNING/STATEMENT: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Any person who includes any false or misleading information on an application for an insurance policy may be guilty of a crime and subject to penalties that include imprisonment, fines and denial of insurance benefits. Refer to the State Fraud Warning Notices document for your state specific fraud warning notice which will replace this notice, if applicable.

CLAIMS-MADE AND REPORTED DISCLOSURE: If any portion of the policy is issued on a claims-made and reported basis, such portions will apply only to claims first made against you during the policy period arising out of the performance of professional services occurring on or after the prior acts date shown on the policy. Claims must be reported to us during the policy period or under an extended reporting period endorsement.

PRIVACY STATEMENT: We may communicate the results of the application to your authorized representative, prospective or current employer. To review detailed information on how we collect and use your personal information, visit the company website at curi.com.

APPLICANT ACKNOWLEDGEMENT: I declare this information is complete and accurate. I acknowledge a continuing duty to supplement any information that may materially affect this application. I acknowledge the applicable state fraud warning notice as shown on the State Fraud Warning Notices document.

PRIOR ACTS ACKNOWLEDGEMENT: All claims or potential claims have been reported to my current or prior carrier. I understand the company will not provide coverage for any claim, suit or potential claim known on the effective date.

Applicant Signature	Print Name	Date

Notice Concerning Policyholder Rights in an Insolvency Under the Minnesota Insurance Guaranty Association Law

The financial strength of your insurer is one of the most important things for you to consider when determining from whom to purchase a property or liability insurance policy. It is your best assurance that you will receive the protection for which you purchased the policy. If your insurer becomes insolvent, you may have protection from the Minnesota Insurance Guaranty Association as described below but to the extent that your policy is not protected by the Minnesota Insurance Guaranty Association or if it exceeds the guaranty association's limits, you will only have the assets, if any, of the insolvent insurer to satisfy your claim.

Residents of Minnesota who purchase property and casualty or liability insurance from insurance companies licensed to do business in Minnesota are protected, SUBJECT TO LIMITS AND EXCLUSIONS, in the event the insurer becomes insolvent. This protection is provided by the Minnesota Insurance Guaranty Association.

Minnesota Insurance Guaranty Association
4640 West 77th Street
Edina, Minnesota 55435
(952) 831-1908

The maximum amount that the Minnesota Insurance Guaranty Association will pay in regard to a claim under all policies issued by the same insurer is limited to $300,000. This limit does not apply to workers' compensation insurance. Protection by the guaranty association is subject to other substantial limitations and exclusions. If your claim exceeds the guaranty association's limits, you may still recover a part or all of that amount from the proceeds from the liquidation of the insolvent insurer, if any exist. Funds to pay claims may not be immediately available. The guaranty association assesses insurers licensed to sell property and casualty or liability insurance in Minnesota after the insolvency occurs. Claims are paid from the assessment.

THE PROTECTION PROVIDED BY THE GUARANTY ASSOCIATION IS NOT A SUBSTITUTE FOR USING CARE IN SELECTING INSURANCE COMPANIES THAT ARE WELL MANAGED AND FINANCIALLY STABLE. IN SELECTING AN INSURANCE COMPANY OR POLICY, YOU SHOULD NOT RELY ON PROTECTION BY THE GUARANTY ASSOCIATION.

THIS NOTICE IS REQUIRED BY MINNESOTA STATE LAW TO ADVISE POLICYHOLDERS OF PROPERTY AND CASUALTY OR LIABILITY INSURANCE POLICIES OF THEIR RIGHTS IN THE EVENT THEIR INSURANCE CARRIER BECOMES INSOLVENT. THIS NOTICE IN NO WAY IMPLIES THAT THE COMPANY CURRENTLY HAS ANY TYPE OF FINANCIAL PROBLEMS. ALL PROPERTY AND CASUALTY INSURANCE OR LIABILITY POLICIES ARE REQUIRED TO PROVIDE THIS NOTICE.