

PLICO, Inc.

Application Guideline

Thank you for your consideration of PLICO for your professional liability insurance needs. Since 1979, PLICO has been the leading choice by Oklahoma physicians for protecting themselves and their practices.

Please note the following instructions for the included application. If you have any questions, please do not hesitate to call PLICO Underwriting at 405.815.4800.

- All questions must be answered. If a question does not apply, enter “N/A” for that question.
- Section 2 – Coverage Information (page 1): Previous Insurance Company information for the preceding 5 years must be provided. Proof of insurance from each carrier should accompany the application. If there are previous exclusions of specific procedures or restrictions on the professional liability insurance, please explain on the Additional Information Section, or on a separate sheet of paper.
- *Entity coverage - for associations, partnerships, corporations, or companies*, on shared or separate limits basis, please provide the following documents/information:
 1. Copy of the W-9 and 1099 (IRS) forms for the entity,
 2. Copy of the Employers Quarterly Contribution Report with a notation of employee’s position for the entity,
 3. Copy of the Articles of Incorporation or Formation for the entity,
 4. Provide a current Certificate of Insurance for each employed or contracted physicians not insured by PLICO.
- *License restrictions or investigations*– explain any restrictions or investigation in the Additional Information Section, or on a separate sheet of paper.
- *Physicians’ Section 9 and Ancillaries’ Section 5* – Explain any “Yes” answers in the Additional Information Section, or on a separate sheet of paper.
- *Medical and Surgical Procedures* (Physicians’ Section 8) - indicate the procedures that you will perform under this policy/coverage.
- **CLAIMS HISTORY** – issued by all previous insurance carriers must be submitted with every application if you have had past claims. If no past claims, please complete the attached No Known Loss Affidavit.



PHYSICIANS PROFESSIONAL LIABILITY INSURANCE APPLICATION

THIS FORM PROVIDES CLAIMS MADE COVERAGE. PLEASE READ THE ENTIRE POLICY CAREFULLY.

Individual Policy or Add to a Group Policy
 Group's policy # _____
Name of Group _____

SECTION 1 - GENERAL INFORMATION			
1. Name of Applicant: _____		2. SSN: _____	
3. Indicate other names by which you have been known. Specify the dates during which the name was used: _____			
4. M. D. <input type="checkbox"/>	D. O. <input type="checkbox"/>	5. Sex: _____	6. Place of Birth: _____
7. Date of Birth: _____			
8. Office Address: _____			
City: _____		State: _____	Zip Code: _____
9. Contact Person: _____			
10. Billing address (<i>if different than Office Address</i>) : _____			
City: _____		State: _____	Zip Code: _____
11. Home Phone: _____	12. Office Phone: _____	13. Fax: _____	
14. E-mail: _____		15. Web Site: _____	
16. Home Address: _____			
City: _____		State: _____	Zip Code: _____
17. I hereby name as my insurance agent: _____			

SECTION 2 - COVERAGE INFORMATION				
1. Requested Effective Date: _____		2. Requested Retroactive Date: _____		
3. Requested Limits of Liability:				
<input type="checkbox"/> \$100,000 / \$300,000	<input type="checkbox"/> \$200,000 / \$600,000	<input type="checkbox"/> \$500,000 / \$1 million		
<input type="checkbox"/> \$1 million / \$1 million	<input type="checkbox"/> \$1 million / \$3 million	<input type="checkbox"/> \$2 million / \$2 million		
<input type="checkbox"/> \$2 million / \$4 million				
4. Insurance history				
Year	Insurance Company	Policy Type	Policy Period	Retroactive Date
Current:				
Prior:				
Prior:				
Prior:				
Prior:				
Prior:				
5. Has your present professional liability insurance carrier excluded any specific procedures or imposed other restrictions on your coverage? If "Yes", provide details on Section 15.				Yes <input type="checkbox"/> No <input type="checkbox"/>
6. Have you ever practiced without professional liability insurance or without any other type of risk transfer instrument? If "Yes", provide details on Section 15.				Yes <input type="checkbox"/> No <input type="checkbox"/>

SECTION 3 - PROFESSIONAL EDUCATION AND TRAINING

SCHOOL OR FACILITY	NAME AND LOCATION OF SCHOOL AND/OR HOSPITAL	DEGREE OR SPECIALTY	START DATE	COMPLETION DATE
Medical School:				
Internship:				
Residency:				
Residency:				
Fellowship:				

How many continuing education credits (CME's) have you completed during the past 3 years?

SECTION 4 – LICENSURE – CERTIFICATION - ASSOCIATION

1. State Medical License #:		2. Expiration Date:	
3. Are you licensed in other states? Yes <input type="checkbox"/> No <input type="checkbox"/>		State: _____ License #: _____	State: _____ License #: _____
4. Are you Board Certified? If yes, name of specialty board:		Yes <input type="checkbox"/> No <input type="checkbox"/>	
5. Second Specialty Board:		Date Certified:	
6. Third Specialty Board:		Date Certified:	
7. Has your medical license in any state ever been suspended, revoked, denied, or limited? If "Yes", provide details on Section 15.		Yes <input type="checkbox"/> No <input type="checkbox"/>	
8. Are you currently under investigation by any state licensing board or agency? If "Yes", please explain on Section 15.		Yes <input type="checkbox"/> No <input type="checkbox"/>	
9. Medicare#:	10. Medicaid#:	11. State Bureau of Narcotics#:	
12. Are you an active member of a state medical association?		Yes <input type="checkbox"/> No <input type="checkbox"/>	
13. If you are a Doctor of Osteopathy: are you an active member of an osteopathic association? If yes, please list association in the space provided below:		Yes <input type="checkbox"/> No <input type="checkbox"/>	
14. Please list any Medical Society Affiliations:			

SECTION 5 – INSTITUTIONAL PRACTICE

1. Indicate the name and location (city and state) of each hospital where you currently hold staff privileges:	
NAME	LOCATION
a. _____	_____
b. _____	_____
c. _____	_____
2. Has any hospital ever taken action to deny, suspend, revoke, or restrict your medical staff privileges, or your application or reapplication for medical staff privileges? If "Yes", identify hospital, date, and reasons on Section 15.	
Yes <input type="checkbox"/> No <input type="checkbox"/>	
3. Have you ever resigned from a hospital staff while under investigation, or to avoid possible disciplinary action? If "Yes", identify hospital, date, and give reasons on Section 15.	
Yes <input type="checkbox"/> No <input type="checkbox"/>	

SECTION 5 – INSTITUTIONAL PRACTICE (continued)

- | | |
|---|--|
| 4. Has any of the following ever been denied, revoked, suspended, reduced, limited, canceled, sanctioned, placed on probation, not renewed, or relinquished for disciplinary reasons? | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| a. State narcotics registration | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| b. Academic appointment | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| c. Membership on any hospital or healthcare facility medical staff | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| d. Clinical privileges, prerogatives, or rights on any medical staff | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| e. Membership in other healthcare organizations or facilities | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| f. Professional society membership or fellowship | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| g. Any other type of professional reprimand or sanction | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| h. Educational Commission for Foreign Medical Graduates (ECFMG) certification | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| i. Participation in the Medicare/Medicaid program or other government health benefits program | Yes <input type="checkbox"/> No <input type="checkbox"/> |

SECTION 6 – CLASSIFICATION – PRACTICE

1. Check the box(es) that best describe your practice
- No Surgery - Applies to both general practitioners and specialists who do not perform obstetrical procedures or surgery. Minor procedures encountered in a family-type practice do not constitute surgery. Assisting in surgical procedures constitutes surgery.
- Minor Surgery - Applies to general practitioners and specialists who perform minor surgery or assist in major surgery.
- Major Surgery – Applies to general practitioners and/or specialists who perform major surgery.
- | | |
|--|--|
| 2. Has there been any change in your practice in the last five (5) years?
If "Yes", please describe below. | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| 3. Do you plan to take additional residencies or change specialties?
If "Yes", please describe below. | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| 4. Do you participate in clinical trials?
If "Yes", indicate what percentage of <i>your practice</i> is dedicated to clinical trials: _____
Indicate the percentage that clinical trials represent of your <i>total gross receipts</i> : _____ | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| 5. Does your practice include locations outside the state of primary practice?
If "Yes", indicate locations: _____
_____ | Yes <input type="checkbox"/> No <input type="checkbox"/> |

SECTION 7 – MEDICAL SPECIALTY

1. What is your present Specialty?		2. Sub-specialty?	
3. Please check the box that best describes your practice:			
<input type="checkbox"/>	Addiction Medicine	<input type="checkbox"/>	Nuclear Medicine
<input type="checkbox"/>	Aerospace Medicine	<input type="checkbox"/>	Nutrition
<input type="checkbox"/>	Allergy	<input type="checkbox"/>	Occupational Medicine
<input type="checkbox"/>	Anesthesiology	<input type="checkbox"/>	Oncology
<input type="checkbox"/>	Broncho-Esophagology	<input type="checkbox"/>	Ophthalmology
<input type="checkbox"/>	Cardiovascular Disease	<input type="checkbox"/>	Otology
<input type="checkbox"/>	Dermatology	<input type="checkbox"/>	Otorhinolaryngology
<input type="checkbox"/>	Diabetes	<input type="checkbox"/>	Pain Management
<input type="checkbox"/>	Emergency Medicine	<input type="checkbox"/>	Pathology
<input type="checkbox"/>	Endocrinology	<input type="checkbox"/>	Pediatrics
<input type="checkbox"/>	Family Practice (FP)	<input type="checkbox"/>	Pharmacology-clinical
<input type="checkbox"/>	Forensic Medicine	<input type="checkbox"/>	Physiatry
<input type="checkbox"/>	Gastroenterology	<input type="checkbox"/>	Physical Medicine and Rehabilitation
<input type="checkbox"/>	General Practice (GP)	<input type="checkbox"/>	Psychiatry
<input type="checkbox"/>	General Preventive Medicine	<input type="checkbox"/>	Psychoanalysis
<input type="checkbox"/>	Geriatrics	<input type="checkbox"/>	Psychosomatic Medicine
<input type="checkbox"/>	Gynecology	<input type="checkbox"/>	Public Health
<input type="checkbox"/>	Hematology	<input type="checkbox"/>	Pulmonary Diseases
<input type="checkbox"/>	Hospitalist	<input type="checkbox"/>	Radiology – Interventional* (list procedures in Section 15)
<input type="checkbox"/>	Hypnosis	<input type="checkbox"/>	Radiology - Diagnostic
<input type="checkbox"/>	Immunology	<input type="checkbox"/>	Retired
<input type="checkbox"/>	Infectious Disease	<input type="checkbox"/>	Rheumatology
<input type="checkbox"/>	Intensive Care Medicine	<input type="checkbox"/>	Rhinology
<input type="checkbox"/>	Internal Medicine	<input type="checkbox"/>	
<input type="checkbox"/>	Laryngology	<input type="checkbox"/>	MAJOR SURGERY:
<input type="checkbox"/>	Legal Medicine	<input type="checkbox"/>	Abdominal
<input type="checkbox"/>	Neoplastic Diseases	<input type="checkbox"/>	Cardiac
<input type="checkbox"/>	Nephrology	<input type="checkbox"/>	Cardiovascular
<input type="checkbox"/>	Neurology	<input type="checkbox"/>	Colon and Rectal
Other (please identify):			

SECTION 8 – MEDICAL and SURGICAL PROCEDURES

Please check off "Yes" or "No" for each procedure or activity that you performed in the past year or will perform in the coming year. Indicate the number of procedures performed in the past year, and also indicate if you anticipate any significant changes for the coming year.

	Yes	No	# in past year	Changes?
1. Minor surgery (on a regularly scheduled basis).				
2. Minor surgery (on an emergency basis only).				
3. Assisting in major surgical procedures on your own patients.				
4. Major Surgery includes but not limited to: Tonsillectomies, adenoidectomies, cesarean sections, dilation and curettage, abortions, vasectomies and other procedures performed under general anesthesia.				
5. Assisting in major surgical procedures on other than your own patients.				
6. Normal obstetrical procedures				
7. Obstetrical procedures, which are considered to be major surgery: C-Sections, D&C, etc.				

SECTION 8 - MEDICAL and SURGICAL PROCEDURES (continued)

8. Plastic surgery-reconstructive? (Medically necessary following surgery or trauma).	Yes	No	# in past year	Changes?
9. Plastic/Cosmetic surgery - elective? (not medically necessary)	Yes	No	# in past year	Changes?
10. Non-surgical cosmetic procedures (Dermabrasion, Botox injections, permanent micro-pigmentation, thread lifts, mesotherapy, etc.)	Yes	No	# in past year	Changes?
11. Administering general anesthesia?	Yes	No	# in past year	Changes?
12. Acupuncture	Yes	No	# in past year	Changes?
13. Angiography – venous	Yes	No	# in past year	Changes?
14. Angiography – arterial	Yes	No	# in past year	Changes?
15. Colonoscopy	Yes	No	# in past year	Changes?
16. Cryosurgery – other than use on benign or non-malignant dermatological lesions or cervix	Yes	No	# in past year	Changes?
17. Discograms	Yes	No	# in past year	Changes?
18. Endoscopic retrograde cholangiopancreatography	Yes	No	# in past year	Changes?
19. Heart Catheterization - with or without coronary angiography	Yes	No	# in past year	Changes?
20. Occasional emergency insertion of central venous recording catheters and temporary pacemakers (Swan Ganz)	Yes	No	# in past year	Changes?
21. Laparoscopy (Peritoneoscopy)	Yes	No	# in past year	Changes?
22. Laser- used in surgery	Yes	No	# in past year	Changes?
23. Lymphangiography	Yes	No	# in past year	Changes?
24. Myelography	Yes	No	# in past year	Changes?
25. Needle biopsy - including lung and prostate	Yes	No	# in past year	Changes?
26. Needle biopsy - including liver, kidney, or bone marrow biopsy	Yes	No	# in past year	Changes?
27. Phlebography	Yes	No	# in past year	Changes?
28. Pneumatic or mechanical esophageal dilation (not with bougie or olive)	Yes	No	# in past year	Changes?
29. Pneumoencephalography	Yes	No	# in past year	Changes?
30. Radiation therapy	Yes	No	# in past year	Changes?
31. Radiopaque dye injections into blood vessels, lymphatic, sinus tracts and fistulae	Yes	No	# in past year	Changes?
32. Electro-Convulsive Shock Therapy (ECT)	Yes	No	# in past year	Changes?
33. Vascular embolization	Yes	No	# in past year	Changes?
34. Chelation therapy	Yes	No	# in past year	Changes?

SECTION 8 - MEDICAL AND SURGICAL PROCEDURES (continued)

	Yes	No	# in past year	Changes?
35. Micro or blepharopigmentation (permanent eyelash enhancement)				
36. Bariatric surgery, indicate procedures:				
37. Liposuction				
38. Hair Transplants				
39. Angioplasty				
40. Circumcisions				
41. Breast augmentation				
42. Deliver babies				
43. Surgery on the spine				
44. Does your practice include <i>non-invasive</i> pain management? If "Yes", list the number of pain management prescriptions per week.				
45. Does your practice include <i>invasive</i> pain management? If "Yes", list procedures in Section 15.				
46. Do you practice at an emergency department of a hospital or healthcare facility?				
47. Are you employed in an Urgicare or Emergicare Center?				
48. Do you perform office-based surgery in your professional office?				
49. Are you using anesthesia including conscious sedation in your office?				

SECTION 9 - Underwriting

1. Have you ever been treated for, or do you currently have any medical and/or psychiatric problem including alcohol and/or drug dependence?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
2. Have you been institutionalized during the past five years, or do you have a continuing health condition that requires therapy? If "Yes", provide details on Section 15	Yes <input type="checkbox"/>	No <input type="checkbox"/>
3. Are you able to perform the procedures and the essential functions of the position for which you have applied or requested privileges, with or without reasonable accommodation according to accepted standards of professional performance and without posing a direct threat to patients?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
4. Are you currently engaged in the illegal use of drugs, or the misuse of legal drugs? (If you are making application to a government entity, you have the right to elect not to answer this question, if you have reasonable cause to believe that answering may expose you to the possibility of criminal prosecution).	Yes <input type="checkbox"/>	No <input type="checkbox"/>
5. Is your physical or mental health such that it may impair your ability to practice within the scope of the privileges for which you have applied?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

SECTION 9 - UNDERWRITING (continued)

6. Date of the most recent physical exam: _____	
7. Significant Findings:	
8. Have you ever been charged of a crime other than a minor traffic offense?	Yes <input type="checkbox"/> No <input type="checkbox"/>
9. Are there any felony charges pending against you?	Yes <input type="checkbox"/> No <input type="checkbox"/>
10. Have you ever withdrawn your application for appointment, reappointment, and/or clinical privileges, resigned from the medical staff, or surrendered your clinical privileges while under investigation or before a recommendation or decision was rendered by a hospital or health care facility's medical executive or governing board?	Yes <input type="checkbox"/> No <input type="checkbox"/>
11. Have you ever been subjected to actions by a utilization and quality control Peer Review Organization (PRO)?	Yes <input type="checkbox"/> No <input type="checkbox"/>
12. Has your employment at a health care organization ever been terminated?	Yes <input type="checkbox"/> No <input type="checkbox"/>
13. Have you ever been terminated, rejected, limited, or been excluded or refused membership in a managed care organization (HMO, PPO, PHO, etc.) for a stated reason?	Yes <input type="checkbox"/> No <input type="checkbox"/>
14. Are you employed by the state, any of its counties or local government office? If "Yes", indicate percent of time involved in private practice:	Yes <input type="checkbox"/> No <input type="checkbox"/>
15. Are you employed by the Indian Health Services or similar organization? If "Yes", indicate percent of time involved in private practice:	Yes <input type="checkbox"/> No <input type="checkbox"/>
16. Are you employed by the United States Military Service?	Yes <input type="checkbox"/> No <input type="checkbox"/>
17. Do you treat prisoners or jail inmates? If "Yes", indicate name of penal/correctional facility:	Yes <input type="checkbox"/> No <input type="checkbox"/>
18. Has your practice been reduced because of any of the following: (Check all that may apply)	
Semi-retirement <input type="checkbox"/> Disability <input type="checkbox"/> Pregnancy or dependent care <input type="checkbox"/>	
Majority of practice conducted in a teaching role which is insured elsewhere <input type="checkbox"/>	
Majority of practice insured through another entity such as an employer <input type="checkbox"/>	
Maintenance of another practice insured elsewhere <input type="checkbox"/>	
19. List all locations where you will practice and for which practice coverage is being applied for under this application. Name/Address: Hours worked per week: _____ Medical specialty: _____ Refer to Section 15 for additional space.	
20. List all other locations where you will practice and for which practice coverage is <u>NOT</u> being applied for under this application. Name/Address: Hours worked per week: _____ Medical specialty: _____ Insurance carrier providing coverage at the above location: Refer to Section 15 for additional space	
21. Do you participate in telemedicine?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If "Yes" indicate in Section 15, in which states and what percentage of your practice is dedicated to telemedicine. For the purpose of this question, telemedicine is defined as the rendering of a written or otherwise documented medical opinion concerning diagnosis or treatment of a patient as a result of transmission of the patient's data by electronic means. Telemedicine does not include an informal consultation provided without the expectation of, or compensation, nor does it include services described above which are rendered in a bona fide emergency.	
22. Do you prescribe narcotics using pre-printed pads? If you answer "Yes", please provide a sample/specimen copy of the prescription.	Yes <input type="checkbox"/> No <input type="checkbox"/>
23. If you are a radiologist or pathologist: do you or will you read, interpret, or diagnose films, slides, or specimens taken of patients who reside outside the state of of policy issuance? If "Yes", please indicate the state or foreign country where the patient resides:	Yes <input type="checkbox"/> No <input type="checkbox"/>

SECTION 10 - PROFESSIONAL PARTNERSHIP, CORPORATION, or ASSOCIATION

1. Do you operate as a Professional : Partnership Corporation Association
2. Does the professional partnership, corporation, or association with which you are currently affiliated carry separate professional liability coverage? Yes No
3. Do you want your professional partnership/corporation/association covered under your policy, sharing the limits of liability, at no additional charge? Yes No
4. Do you want separate limits of liability for your partnership/corporation/association, for an additional premium?. Yes No
5. Do you own or have ownership interest in a health care facility? If "Yes", provide details on Section 15. Yes No

If you are requesting coverage for your professional partnership, corporation or association, please include the organization's information. Refer to Section 15 for a list of the information required.

SECTION 11 - EMPLOYEES

1. Do you, or your partnership/corporation/association employ any of the following?
- | | | | | | |
|------------|--------------------------|---------------------|--------------------------|--------------------------|--------------------------|
| Physicians | <input type="checkbox"/> | Surgeons | <input type="checkbox"/> | Physician Assistants | <input type="checkbox"/> |
| CRNA's | <input type="checkbox"/> | Nurse Practitioners | <input type="checkbox"/> | Certified Nurse Midwives | <input type="checkbox"/> |
| RN's | <input type="checkbox"/> | LPN's | <input type="checkbox"/> | Podiatrist | <input type="checkbox"/> |
- Technicians:**
- | | | | | | |
|------------------|--------------------------|--------------------|--------------------------|--------------|--------------------------|
| Athletic Trainer | <input type="checkbox"/> | EEG/EKG | <input type="checkbox"/> | Laboratory | <input type="checkbox"/> |
| Operating Room | <input type="checkbox"/> | Physical therapist | <input type="checkbox"/> | Perfusionist | <input type="checkbox"/> |
| Phlebotomist | <input type="checkbox"/> | Radiation | <input type="checkbox"/> | Radiology | <input type="checkbox"/> |
| Respiratory | <input type="checkbox"/> | X-ray | <input type="checkbox"/> | | |
2. Complete a separate PLICO application (Physicians or Ancillary Medical Personnel) for each of the above professionals for whom individual limits of liability are desired.
3. Approximately what percent of the time do you use: Anesthesiologists: _____ CRNA's: _____
4. Do you regularly supervise more than one CRNA at the same time? Yes No
If "Yes", how many:
5. Do you regularly supervise physicians assistants or nurse practitioners? Yes No
If "Yes", how many:

SECTION 12 – CLAIMS HISTORY/ REPORT

1. Have you been involved in a professional liability claim/suit in the past ten (10) years? Yes No

2. Have all claims/suits/incidents been reported to your current/prior professional liability carrier? Yes No
If "No", please explain on Section 15.

3. Complete the following questionnaire for all claims or incidents in which you have been directly or indirectly involved. We require ten (10) year claim or incident history/report from your current insurer with a recent valuation date if you have had any claims/suits.

Claim #	Patient's Initials	Insurance Company	Date of Loss	Date Reported	Date Closed	*Award's Amount

*Attributed to your involvement: \$ _____ *Paid by All Parties \$ _____

What is/was your status in the case?

Primary Defendant Co-defendant Other (explain) _____

If the claim or suit is pending, when was the last contact with the Plaintiff's attorney? _____

What is/was the alleged harm to the patient? _____

What were the allegations made against you? _____

Describe the patient's illness and related effects of the alleged harm _____

Describe any other details you believe are pertinent to the case _____

Name of other parties named in the suit: _____



AFFIDAVIT
NO KNOWN INCIDENTS, CLAIMS, OR SUITS

I, _____, declare that to the best of my knowledge and belief, I have:

1. No knowledge of any incident that occurred or happened during the past ten (10) years that could result in a medical negligence claim or suit, and
2. No knowledge of any pending medical negligence claims or suits that may be or have been made or filed against me in the last ten (10) years.

I understand that submission of false or misleading information may result in cancellation or rescission of any policy issued by PLICO in reliance upon such information.

Applicant's Signature

Date

Witness' Signature

Date