UNDERWRITING REQUIREMENTS

Checklist for Facility Submission

Medical Facility Applications & Supplements

- ☐ Medical Facility Application
- ☐ Application for Medical Professional Liability Prior Acts Coverage (if applying for prior acts)
- ☐ Facility Roster (list all providers who use the facility)
- ☐ Regulatory Defense Application for Higher Limits (if applying for higher limits)
- ☐ Payment Plan Selection/Change Form
- ☐ Current copy of your declarations page or a certificate of insurance as evidence of your current coverage

Additional Insured Applications & Supplements

- ☐ Additional Insured Application for Medical Professional Liability Reporting Policy
- ☐ Current copy of the Additional Insured's certificate of insurance (if the health care provider has their own insurance)

Claims History: Claims, Suits, Incidents, or Occurrences

- ☐ Provide a detailed narrative for every claim or incident for the past 10 years, including patient name, age, sex, and treatment dates; type and nature of allegation; and carrier name with disposition or current status

Additional information may be required by the underwriter.

Your responses may contain sensitive information. Please mail or email your application submission to MICA.
Mail: MICA Underwriting, 2602 E Thomas Rd, Phoenix, AZ 85016
Email: help@mica-insurance.com.

If you have any questions or need assistance filling out the application, please contact Customer Service at 602.808.2111.

602.808.2111 | Fax 602.808.8309 | 1.800.352.0402 | 2602 E Thomas Rd Phoenix, AZ 85016-8202

Medical Facility Application

A. Applicant

Name of Facility: _____ Date Facility Established: _____

Type of Facility: _____ Taxpayer ID Number _____

Requested Effective Date: _____

Mailing Address: _____

_____

Business Manager|Contact Person: _____ Phone: _____ (AREA CODE) FAX #: _____ (AREA CODE)

E-Mail Address: _____ Website Address: _____

I request Medical Professional Liability Coverage to commence _____ 12:01 a.m. I understand that no event before that date will be covered, and that this is an application for insurance, not an insurance binder.

Limits of Liability: (check one box)

❍ $1,000,000/$3,000,000	❍ $1,000,000/$1,000,000*
❍ $2,000,000/$4,000,000	❍ $2,000,000/$2,000,000*
❍ $3,000,000/$5,000,000	❍ $3,000,000/$3,000,000*

*Combined per occurrence and aggregate

Please list the licenses/certifications/accreditations held by the facility.

Agency: _____	Agency: _____
Issue Dt: _____	Issue Dt: _____
Expire Dt: _____	Expire Dt: _____

B. General Information

Professional Office Premises (list all locations):

_____
Street Number Suite # City | State | Zip Code

_____
Street Number Suite # City | State | Zip Code

_____
Street Number Suite # City | State | Zip Code

_____
Street Number Suite # City | State | Zip Code

Prior names of group or DBA names: _____

_____

Facility Specific Information

1. Please include a brief description of the types of procedures performed at the facility:

_____

_____

_____

_____

2. Please answer each question below that is applicable to your facility.

	Current Year	Estimate for Upcoming Year
a. **Surgical facility** – estimated # of procedures performed annually		
b. **Laboratory | radiology** – estimated annual gross receipts		
c. **Clinic** – estimated # of patient visits annually		
d. **Emergency room | urgent care facility** – estimated # of patient visits annually		
e. **Birthing center** – estimated # of births		
f. **Inpatient beds** – average daily occupied beds		

3. Do you use any of the following in your facility: ☐ conscious sedation or ☐ general anesthesia?
   If yes, for what procedures, who administers it, and who monitors and recovers the patient?

   _____

   _____

4. Does the Applicant anticipate any facility expansions within the next year? ○ Yes ○ No
   If "Yes", please provide details on a separate sheet of paper.
5. Is General Liability Insurance carried by your facility? ○ Yes ○ No
   If "Yes", please provide a current certificate of insurance.
6. Please indicate any additional insureds to be included under your facility's General Liability, including an explanation of their interest: _____

   _____

C. Personnel | (Shareholders, Partners, Medical Director) Also complete the enclosed Facility Roster.

1. Please list the individual shareholders or partners of the facility:

   _____ _____ _____

   _____ _____ _____

   _____ _____ _____

2. Name of Medical Director, if any: _____

D. Staff Privileges | Risk Management | Loss Control

1. Are all medical staff members required to maintain medical professional liability insurance? ○ Yes ○ No
2. Do you require minimum limits of 1M? ○ Yes ○ No
3. Is there a written, formalized Risk Management program? ○ Yes ○ No

E. For New Business Only

1. Has the facility or any non-physician employee ever been involved in a malpractice claim or lawsuit? ○ Yes ○ No
   If "Yes", **please attach a detailed narrative description of the medical facts**. Also provide the following information:
   - Patient name, age and sex.
   - Dates and type of treatment involved.
   - Nature of problems or allegations.
   - Was a suit filed?
   - Disposition or current status.
   - Name of insurance carrier defending you.
   - Include copies of all records, such as x-ray reports, office and laboratory reports, office and hospital notes, operative reports and any other relevant information.

2. Has the facility or any of its employees ever:
   a. had a complaint filed with a regulatory authority? ❍ Yes ❍ No
   b. had any professional license/permit or narcotics license investigated, suspended, revoked, restricted, or placed under probation? ❍ Yes ❍ No
3. Do you wish to apply for Prior Acts Coverage? ❍ Yes ❍ No

IMPORTANT: Prior Acts Coverage is optional and subject to separate underwriting approval. Unless you are specifically notified by MICA that your request for Prior Acts Coverage has been approved, do not forfeit your right to purchase Extended Reporting Coverage (tail coverage) from your current carrier.

   a. If yes to #3 above, please complete the following questions:
   b. Please indicate your current retroactive date. _____

      Attach a copy of the most recent claims-made policy issued to you. This must contain the retroactive date noted in question #3 above.
   c. At all times from the date noted in question #3, have you been continuously insured under a claims-made type of policy? ❍ Yes ❍ No

      If "No', please explain.
   d. Do you have any knowledge or information of any incidents, conduct or circumstances which you have reason to believe may lead to a claim or lawsuit against you? ❍ Yes ❍ No
   e. Have you reported any incidents, conduct or circumstances (which have not yet resulted in a claim or lawsuit) to another insurance carrier? ❍ Yes ❍ No

      If yes, will that insurance carrier be providing coverage and defending you for any reports you have made to them? ❍ Yes ❍ No
   f. Do you have knowledge or information of any claims or lawsuits made against you that have not been reported to another insurance carrier? ❍ Yes ❍ No
   g. Are you aware of any oral or written indication that a patient is considering legal action against you? ❍ Yes ❍ No
   h. Have you received any request for medical records from a patient or a patient's representative? ❍ Yes ❍ No
   i. Have you received a summons, complaint, petition, subpoena, citation or any other legal process or documentation that indicates that legal proceedings have been commenced against you? ❍ Yes ❍ No
   j. Are you under or have you been informed about an investigation or review by any state licensing entity or board, the Drug Enforcement Administration, hospital, health care facility, managed care organization, governmental or regulatory agency or any other entity or agency for any reason relative to your practice of medicine or care of patients? ❍ Yes ❍ No

Application For Reporting Policy of Medical Malpractice Liability Insurance

The undersigned hereby applies to Mutual Insurance Company of Arizona (MICA) for a reporting policy. The undersigned has read the Policy and understands that such coverage is limited to the language in Section IV. Additional Insureds of the MICA Policy and is subject to Underwriting approval. Misrepresentations, omissions, concealment of facts and incorrect statements shall not prevent a recovery under this policy if issued, unless they are fraudulent, material either to the acceptance of risk, or to the hazard assumed by the Company, or if the Company in good faith would either not have issued the policy, or would not have issued a policy in as large an amount, or would have not provided coverage with respect to hazard resulting in the loss, if the true facts had been made known to the Company as required by the application for the policy or otherwise.

Applicant's Authorization and Certification

I authorize Mutual Insurance Company of Arizona to release information to any committee of a professional association or society, or any subcommittee or section thereof, formed for the purpose of providing services requested by Mutual Insurance Company of Arizona pursuant to an agreement entered into between them, including consultation and advice with respect to underwriting review, claims review, loss prevention, physician counseling and related services.

I understand that this is an application for insurance, not an insurance binder. I hereby certify that I personally have read the above application for such insurance and declare that all statements made are complete and true.

Notice To 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.

I certify that all statements in this application are true, material, and complete.

_____

SIGNATURE OF APPLICANT (OFFICER)

_____

DATE

_____

NAME AND TITLE

IF ADDITIONAL SPACE IS NEEDED, PLEASE USE YOUR LETTERHEAD.

If you have any question about any part of this application, a Customer Service Representative is available to assist you at 602.808.2111 or 800.352.0402.

602.808.2111 | Fax 602.808.8309 | 1.800.352.0402 | 2602 E Thomas Rd Phoenix, AZ 85016-8202

Application For Medical Professional Liability
Prior Acts Coverage

Name: _____
PLEASE PRINT

IMPORTANT: Prior Acts Coverage is optional and subject to separate underwriting approval. Unless you are specifically notified by MICA that your request for Prior Acts Coverage has been approved, do not forfeit your right to purchase Extended Reporting Coverage ("tail coverage") from your current carrier.

1. Please state the earliest date for which you are requesting Prior Acts Coverage. _____

2. At all times from the date noted in question #1, have you been continuously insured under a claims-made type of policy? ☐Yes ☐No
   If "No," please explain.

   _____

3. Has any portion of your practice been performed outside the state of your current practice? ☐Yes ☐No
   If "Yes," please list the states, dates and the percentage of practice each year.

   _____

4. Has your specialty or the medical procedures you perform changed in any way since the date noted by you in question #1? ☐Yes ☐No
   If "Yes," please specify. _____

5. Did you practice with other physicians in an employer-employee relationship, ostensible or formal partnership, medical association, or medical corporation during the period for which you are requesting Prior Acts Coverage? ☐Yes ☐No
   If "Yes," do you continue to have ownership interest in any entity(ies)? ☐Yes ☐No
   If "Yes," list the full name(s) of the entity (ies) and physician(s) with whom you practiced and the period of your association. (Attach additional pages as needed.)

Entity	Physician(s)	From | To

6. Did you employ, contract with or supervise any other health care provider(s) during the period for which you are requesting Prior Acts Coverage? ☐Yes ☐No
   If "Yes," list the full name(s), position and dates. In addition, indicate whether he/she maintained individual professional liability insurance in his/her name or was covered under your policy. (Attach additional pages as needed.)

Name	Position	From | To	Coverage in whose name?
			☐Their ☐Your
			☐Their ☐Your

7a. Do you have any knowledge or information of any incidents, conduct or circumstances which you have reason to believe may lead to a claim or lawsuit against you? ☐Yes ☐No

b. Have you reported any incidents, conduct or circumstances (which have not yet resulted in a claim or lawsuit) to another insurance carrier? ☐ Yes ☐ No

If "Yes," will that insurance carrier be providing coverage and defending you for any reports you have made to them? ☐ Yes ☐ No

c. Do you have knowledge or information of any claims or lawsuits made against you that have not been reported to another insurance carrier? ☐ Yes ☐ No

d. Are you aware of any oral or written indication that a patient is considering legal action against you? ☐ Yes ☐ No

e. Have you received any request for medical records from a patient or a patient's representative regarding a potential incident, claim, or lawsuit? ☐ Yes ☐ No

f. Have you received a summons, complaint, petition, subpoena, citation or any other legal process or documentation that indicates that legal proceedings have been commenced against you? ☐ Yes ☐ No

g. Are you under or have you been informed about an investigation or review by any state licensing entity or board, the Drug Enforcement Administration, hospital, health care facility, managed care organization, governmental or regulatory agency or any other entity or agency for any reason relative to your practice of medicine or care of patients? ☐ Yes ☐ No

If you answered "Yes" to questions 7a-7g, please provide details below. (Attach additional pages as needed.) Report all incidents identified in 7a-7g to your current insurance carrier.

8. Attach a copy of the most recent claims-made type policy issued to you. This must contain the retroactive date noted in question #1 above. If it does not, attach all policies pertaining to the continuous claims-made coverage which you have had back to the date stated in question #1. Please include any Endorsements specifying the type and name of Additional Insureds listed on prior policies.

Please note: Please understand that there may be differences in coverage between that provided by your prior carrier and MICA coverage. Please read the MICA Policy carefully.

The period of Prior Acts coverage shall not count as years of continuous MICA coverage under qualification for extension of the reporting period without payment of additional premium under Section XIII. Conditions, Extended Reporting Period of the MICA Policy nor under any successor to that section.

I understand that this is an application for Prior Acts Coverage, not a Binder.

I hereby certify that I have read the above application and that all statements made in this application are true, material and complete. I understand that: (1) if the policy is issued, this is done by MICA in reliance upon these representations; and (2) All statements and descriptions in this application for this insurance policy or in negotiations therefor, shall be deemed to be representations and not warranties. Misrepresentations, omissions, concealment of facts and incorrect statements shall not prevent a recovery under this policy if issued, unless they are fraudulent, material either to the acceptance of risk, or to the hazard assumed by the Company, or if the Company in good faith would either not have issued the policy, or would not have issued a policy in as large an amount, or would have not provided coverage with respect to hazard resulting in the loss, if the true facts had been made known to the Company as required by the application for the policy or otherwise.

I certify that all statements in this application are true, material, and complete.

SIGNATURE OF APPLICANT _____ DATE _____

Please note: You are required to notify MICA immediately of any change in your practice. Failure to do so may jeopardize coverage. If you have any question about any part of this application, a Customer Service Representative is available to assist you at 602.808.2111 or 800.352.0402.

MICA®

602.956.5276 | Fax 602.468.1710 | 1.800.352.0402 | 2602 E Thomas Rd Phoenix, AZ 85016-8202

Facility Roster

List all healthcare professionals who use this facility

FACILITY NAME: ______________________________ POLICY NUMBER: ______________________

NAME OF PERSON COMPLETING THIS FORM: ______________________ DATE: ______________________

HEALTHCARE PROFESSIONAL NAME	MD, DO NP, PA OTHER	IF NEW STAFF LIST START DATE	MICA INSURED Y | N		OTHER INSUR-ANCE Y | N		OTHER INSURANCE CARRIER NAME	STAFF END DATE
			☐	☐	☐	☐		
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602.808.2111 | Fax 602.808.8309 | 1.800.352.0402 | 2602 E Thomas Rd Phoenix, AZ 85016-8202

Regulatory Defense
Application for Higher Limits

Applicant Name:_____ Policy #: _____
PLEASE PRINT

An increase in limits of liability can occur not less than 30 days from the receipt of this request and is subject to underwriting review and approval. When this Regulatory Defense Application for Higher Limits is submitted with your renewal census, the request may not be approved until renewal.

I hereby apply for higher limits in the following amount:

Health Care Professional

Regulatory Defense Coverage	Premium
☐ $50,000/$50,000	$498
☐ $100,000/$100,000	$1,011

Entity

Regulatory Defense Coverage	Premium
☐ $50,000/$50,000	$774
☐ $100,000/$100,000	$1,298

Are you aware, as of the date of this Regulatory Defense application, of any circumstances, events, or incidents which might give rise to any claims under the insurance?

☐ No

☐ Yes; please explain (attach a separate sheet if needed):

_____

I understand that higher limits are not applicable to claims which arise out of or are related to any matter which predates this certification or is pending at this time or to any matter which arises out of circumstances of which I am aware and which might give rise to any claim, even if the claim is otherwise covered.

Further, I understand that I have no coverage until the premium for the insurance is paid, and the insurance is bound and issued.

I hereby certify that I have read the above application and that all statements made in this application are true and complete. I understand that: (1) if higher limits are issued, this is done by MICA in reliance upon these representations; and (2) all statements and descriptions in this application for this endorsement or in negotiations therefor, shall be deemed to be representations and not warranties. Misrepresentations, omissions, concealment of facts and incorrect statements shall not prevent a recovery under this endorsement if issued, unless they are fraudulent, material either to the acceptance of risk, or to the hazard assumed by the company, and if the company in good faith would either not have issued the endorsement, or would not have issued an endorsement in as large an amount, or would have not provided coverage with respect to hazards resulting in the loss, if the true facts had been made known to the company as required by the application for the endorsement or otherwise.

I certify that all statements in this application are true and complete.

_____ _____
SIGNATURE OF APPLICANT (Individual Applicant or Authorized Entity Representative) DATE

IF ADDITIONAL SPACE IS NEEDED, PLEASE USE YOUR LETTERHEAD.

If you have any questions about any part of this application, a Customer Service Representative is available to assist you at 602.808.2111 or 1.800.352.0402.

Payment Plan Selection/Change Form

Please select one payment plan from the options below. Your selected plan will remain in effect for the term of the policy.

Policyholder's Name **(please print)**:
Policy Number:
Billing Email Address:

◯ **Annually**: Policyholders who elect the annual payment option are eligible to receive a 4% discount.

Please note that not all policies and coverage forms may be eligible for the 4% discount due to established minimum premium limitations.

◯ **Quarterly**: Four payments of 25% each.

◯ **Monthly**: Initial payment of 20%, then eight monthly payments of 10% each.

Enroll in AutoPay via the payment portal accessible through the MICA website. Please contact MICA Customer Service at 602.808.2111 or help@mica-insurance.com for instructions.

SIGNATURE: _____ **DATE:** _____

NOTE: To ensure proper completion of the Payment Plan Selection form, please submit the original form with your initial application to micauw@mica-insurance.com or mail to:

MICA
2602 E Thomas Road
Phoenix, AZ 85016-8202

*If you wish to change your payment plan at renewal, you must complete this form and return it to MICA***.**

Note to New Business applicants: If this form isn't returned with your application, your payment plan will be set to Quarterly.

602.808.2111 | Fax 602.808.8309 | 1.800.352.0402 | 2602 E Thomas Rd Phoenix, AZ 85016-8202

Application for Medical Professional Liability
Claims Narrative Addendum

Applicant's Name (please print): _____

Please supply the following information for any "yes" response to question #1 in the For New Business Only section of the Medical Facility Application.

Print or type answers to each of the following questions in detail. If more than one claim exists, photocopy this sheet for each claim. **Full disclosure of the information requested below is necessary.**

_____ _____
PATIENT/PLAINTIFF'S NAME INSURANCE CARRIER INVOLVED

Date of Occurrence: _____ Date Reported: _____ Date Closed (if applicable): _____

What is the status of the claim? (check only one)

☐ Pending ☐ Settled out of Court ☐ Found for Plaintiff at Trial
☐ Summary Judgment ☐ Dismissed ☐ Found for Defendant At Trial

If damages were paid, either by settlement or court award, what was the dollar amount?
Paid on your behalf: $_____ Paid by all parties: $_____

What is/was your status? (check only one) ☐ Primary Defendant ☐ Codefendant ☐ Other

A) Provide a concise description of the incident which led to the claim or suit (attach additional page(s) if needed).

B) What were you alleged to have done incorrectly or failed to have done correctly?

C) Provide other details you believe to be pertinent to the incident/claim/suit.

D) Identify any other parties who are/were involved and/or named in the incident/claim/suit.

I hereby certify that all statements made in this application are true, material and complete. I understand that: (1) if the policy is issued, this is done by MICA in reliance upon these representations; and (2) all statements and descriptions in this application for this insurance policy or in negotiations therefor, shall be deemed to be representations and not warranties. Misrepresentations, omissions, concealment of facts and incorrect statements shall not prevent a recovery under this policy if issued, unless they are fraudulent, material either to the acceptance of risk, or to the hazard assumed by the Company, or if the Company in good faith would either not have issued the policy, or would not have issued a policy in as large an amount, or would have not provided coverage with respect to hazard resulting in the loss, if the true facts had been made known to the Company as required by the application for the policy or otherwise.

I certify that all statements in this application are true, material, and complete.

_____ _____
APPLICANT'S SIGNATURE DATE