

**MedPro RRG Risk Retention Group**  
**PHYSICIAN PROFESSIONAL LIABILITY INSURANCE APPLICATION**

## I. General Information (continued)

<div> <div></div> <div></div> <div></div> </div> <b>3. % of practice</b>	<input type="checkbox"/> Office	<input type="checkbox"/> Hospital	<input type="checkbox"/> Other	If other please explain: _____
	<div>Practice/Hospital Name</div>			
	<div>Number &amp; Street</div>			
	<div>Suite</div>	<div>City</div>	<div>State</div>	<div>Zip Code</div>
	<div>County</div>	<div>Start Date: MM / YYYY</div>		

**E. Do you admit patients to any of the above hospital locations?** ☐ Yes ☐ No

If no, please explain your protocol to admit patients to a hospital if the circumstance would arise. \_\_\_\_\_

**F. Billing and Correspondence Address:**

[illegible]

## II. Educational Background

**A. Medical School:**

Name of School																				Degree	
City										State		Completed from: MM / YYYY		To: MM / YYYY							
Country																					

If a foreign medical school graduate, are you certified by the Educational Commission for Foreign Medical Graduates or have you completed the Fifth Pathway Program? ☐ Yes ☐ No

If no, please explain: \_\_\_\_\_

**B. Residency: List all Residency training programs.**

Please enter each specific specialty.

1.

Name of Hospital/Facility/Program

City  State  Country

Specialty Type

Completed? ☐ Yes ☐ No ☐ Still in training

From:  /  /  To:  /  /

2.

Name of Hospital/Facility/Program

City  State  Country

Specialty Type

Completed? ☐ Yes ☐ No ☐ Still in training

From:  /  To:  /

MM YYYY MM YYYY

**II. Educational Background (continued)****C. Have you participated in any additional training? (i.e. Fellowship, etc.)**☐ Yes ☐ No

1.   
Name of Hospital/Facility/Program  
  
City State Country  
  
Specialty Type  
Completed? ☐ Yes ☐ No ☐ Still in training From:  /  To:  /   
MM YYYY MM YYYY

2.   
Name of Hospital/Facility/Program  
  
City State Country  
  
Specialty Type  
Completed? ☐ Yes ☐ No ☐ Still in training From:  /  To:  /   
MM YYYY MM YYYY

**D. Are you entering private practice for the first time?**☐ Yes ☐ No**E. If you have participated in continuing medical education within the last three (3) years, indicate the number of Category 1 credit hours.****F. Have you completed a risk management education course within the last twelve (12) months?**☐ Yes ☐ No**III. Practice Information****A. Do you perform consultations, render medical services, medical opinions, or give medical advice outside the state of your primary location, including, but not limited to, Telemedicine or Internet Medicine?**☐ Yes ☐ No

(If this is covered by another professional liability insurance policy, complete Section IV., Question H.)

If yes, which state(s):  ,  ,  ,  ,  ,  ,  ,  ,  ,  ,  ,  ,  ,  ,  ,  ,  ,  ,  , **B. States in which you hold a license to practice medicine:**

(Exclude state abbreviation from license number.)

Please check the appropriate box to indicate the status of your license.

Active Inactive Restricted Probation Suspended

1. State  License #

2. State  License #

3. State  License #

4. State  License #

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**5. Are you currently under a consent order restriction? If yes, please attach a copy of the Order and all subsequent documentation.**☐ Yes ☐ No**C. Do you have previous practice location(s)? If yes, list all location(s) within the past 10 years. If your requested retroactive date is greater than 10 years, provide locations back to the retroactive date. Please list most recent location first.**☐ Yes ☐ No

1.   
Name of Practice  
  
City State Country  
  
Specialty From:  /  To:  /   
MM YYYY MM YYYY

2.   
Name of Practice  
  
City State Country  
  
Specialty From:  /  To:  /   
MM YYYY MM YYYY

**D. Please explain the following gaps if they occurred in the last 10 years:**

1. Gaps greater than 1 year between your medical school, residency, other training or first time in practice. \_\_\_\_\_
2. Gaps greater than 6 months between practice locations. \_\_\_\_\_

**E. To which Medical Societies or Associations do you belong? \_\_\_\_\_**

### III. Practice Information (continued)

**Note:** All percentages requested below for specialties, procedures and surgical activities are of your total practice.

**\*\*Please enter complete name of specialty/sub-specialty. Combined percentages must equal 100%.\*\***

F. What is your present specialty? \_\_\_\_\_

% of total practice

What is your sub-specialty? \_\_\_\_\_

% of total practice

G. Are you permanently retired from the practice of clinical medicine? ☐ Yes ☐ No

H. American Board Certified? ☐ Yes ☐ No

\_\_\_\_\_  
Specialty Board

\_\_\_\_ / \_\_\_\_  
Date most recently certified

\_\_\_\_\_  
Specialty Board

\_\_\_\_ / \_\_\_\_  
Date most recently certified

If not American Board Certified, are you board eligible? ☐ Yes ☐ No If yes, when do you plan on taking your boards?

\_\_\_\_ / \_\_\_\_  
MM YYYY

If not American Board Certified, have you ever taken a specialty board examination and failed to pass? ☐ Yes ☐ No

If yes, how many times? \_\_\_\_

If yes, please explain: \_\_\_\_\_

I. Indicate the estimated average weekly numbers, under each of the following categories, for which you require MedPro RRG Risk Retention Group coverage.

Hours per week \_\_\_\_ Patients seen per week \_\_\_\_ None ☐

\_\_\_\_  
Unscheduled walk-in patients per week

None ☐

J. Please check any of the following procedures you will perform:

- ☐ Abdominoplasty - Tummy Tuck
- ☐ Abortions- Elective \_\_\_\_\_% of total practice
- ☐ Abortions- Therapeutic \_\_\_\_\_% of total practice
- ☐ Acupuncture - Therapeutic/Local Anesthetic
- ☐ Anesthesia General/Spinal/Caudal
- ☐ Angiography
- ☐ Angioplasty
- ☐ Arteriography
- ☐ Arthroscopy
- ☐ Assisting in major surgery - own patients only
- ☐ Assisting in major surgery - own & other than own patients
- ☐ Bariatric Surgery - Laparoscopic
- ☐ Bariatric Surgery - Non-Laparoscopic
- ☐ Biopsy - Endoscopic
- ☐ Blepharopigmentation - \_\_\_\_\_ % of total practice
- ☐ Blepharoplasty - Cosmetic \_\_\_\_\_ % of total practice
- ☐ Blepharoplasty - Reconstruction \_\_\_\_ % of total practice
- ☐ Botox \_\_\_\_\_ % of total practice
- ☐ Brachioplasty
- ☐ Breast Implants - Cosmetic \_\_\_\_\_ % of total practice
- ☐ Breast Implants - Reconstruction \_\_\_\_ % of total practice
- ☐ Breast Reduction - Cosmetic
- ☐ Bronchoscopy
- ☐ Broncho-esophagology
- ☐ Buttock Implants
- ☐ Calf Implants
- ☐ Cataract Surgery
- ☐ Catheterization - Left Heart
- ☐ Catheterization - Right Heart (other than CVP lines)/ Swan Ganz
- ☐ Cheek/Chin/Lip Implants
- ☐ Chelation Therapy
- ☐ Chemical Peels - Superficial / Medium
- ☐ Chemical Peels - Deep \_\_\_\_\_% of total practice
- ☐ Cleft Lip Surgery - Reconstructive
- ☐ Cleft Palate Surgery - Reconstructive
- ☐ Colonoscopy
- ☐ Cryosurgery (Cervical)
- ☐ Cryosurgery (non-external lesions)

- ☐ D & C
- ☐ Discectomy
- ☐ Open
- ☐ Other Than Open
- ☐ Electromagnetic Therapy
- ☐ Electroconvulsive/Shock Therapy
- ☐ Embolization
- ☐ ERCP
- ☐ Face Lifts
- ☐ Face Lifts Mini (done with laser)\_\_\_\_ % of total practice
- ☐ Gastrointestinal Endoscopy
- ☐ Gynecology - Major Surgery
- ☐ Hair Transplants - Follicular Unit Transplantations
- ☐ Hair Transplants - Other
- ☐ HVLA on the cervical spine on patients younger than 18 years of age
- ☐ Intrathecal Pumps
- ☐ Kyphoplasty
- ☐ Laparoscopic Cholecystectomy
- ☐ Laparoscopy
- ☐ Laser Surgery
- ☐ Laser Therapy (Endoscopic)
- ☐ Laser Therapy (Non-Endoscopic)
- ☐ Lipoinjection \_\_\_\_\_% of total practice
- ☐ Liposuction
- ☐ Other Than Tumescence Technique
- ☐ Tumescence Technique Only\_\_\_\_% of total practice
- ☐ Lithotripsy
- ☐ Lymphangiography
- ☐ Mammograms
- ☐ Myelography
- ☐ Nerve Blocks
- ☐ Facet
- ☐ Lumbar Epidural Steroid
- ☐ Myofascial
- ☐ Occipital
- ☐ Paraspinal/Paravertebral
- ☐ Peripheral
- ☐ Sciatic
- ☐ Triggerpoint Injection
- ☐ Oxidation Therapy

- ☐ Pacemakers - Epicardial
- ☐ Pacemakers - Endocardial
- ☐ Pacemakers - Temporary
- ☐ Peritoneoscopy
- ☐ Phlebography
- ☐ Pneumoencephalography
- ☐ Polypectomy
- ☐ Prenatal /Gynecological Practice
- ☐ Prenatal Practice - 1st & 2nd Trimester
- ☐ Prenatal Practice - to term, no delivery
- ☐ Prenatal Practice - to term, and delivery
- ☐ Normal Deliveries - total per year \_\_\_\_
- ☐ Cesarean Deliveries - total per year \_\_\_\_
- ☐ Prolotherapy
- ☐ Radial/Laser Keratotomy
- ☐ Radiation/X-Ray Therapy
- ☐ Rectal Ozone Therapy
- ☐ Rhinoplasty \_\_\_\_\_% of total practice
- ☐ Sigmoidoscopy - 60 cm or less
- ☐ Sigmoidoscopy - greater than 60 cm
- ☐ Silicone Injections\_\_\_\_ % of total practice
- ☐ Skin Flaps/Grafts
- ☐ Cosmetic \_\_\_\_\_% of total practice
- ☐ Reconstruction \_\_\_\_ % of total practice
- ☐ Spinal Cord Stimulators
- ☐ Thigh Lift
- ☐ Tubal Ligations
- ☐ Upper GI Endoscopy
- ☐ Vasectomies - own patients
- ☐ Vasectomies - own & other than your own patients
- ☐ Weight Control Medication \_\_\_\_\_ % of total practice
- ☐ Other Medical Techniques

List Procedures (do not restate your specialty)

### III. Practice Information (continued)

#### K. Please indicate the percentage of your total practice performing the following surgical activities:

<input type="text"/> <input type="text"/> <input type="text"/> % Cardiac	<input type="text"/> <input type="text"/> <input type="text"/> % Orthopedic (including back)	<input type="text"/> <input type="text"/> <input type="text"/> % Thoracic
<input type="text"/> <input type="text"/> <input type="text"/> % Gynecology	<input type="text"/> <input type="text"/> <input type="text"/> % Orthopedic (not including back)	<input type="text"/> <input type="text"/> <input type="text"/> % Traumatic
<input type="text"/> <input type="text"/> <input type="text"/> % Hand	<input type="text"/> <input type="text"/> <input type="text"/> % Otolaryngology	<input type="text"/> <input type="text"/> <input type="text"/> % Urology
<input type="text"/> <input type="text"/> <input type="text"/> % Neurosurgery	<input type="text"/> <input type="text"/> <input type="text"/> % Plastic (cosmetic enhancement only)	<input type="text"/> <input type="text"/> <input type="text"/> % Vascular
<input type="text"/> <input type="text"/> <input type="text"/> % Obstetrics	<input type="text"/> <input type="text"/> <input type="text"/> % Plastic (reconstruction only)	<input type="text"/> <input type="text"/> <input type="text"/> % Other (Describe) _____
<input type="text"/> <input type="text"/> <input type="text"/> % Ophthalmology		

#### L. In the last 10 years,

1. Have you discontinued major surgical procedures, performance of obstetrics, or any other medical activity?

☐ Yes ☐ No

If yes, list procedures/activities, reason for discontinuing, and date discontinued.

Date:   /      
MM / YYYY

2. Have you performed weight control surgery or prescribed weight control medication?

☐ Yes ☐ No

- a. If yes, what percentage of your practice (% of patient care) was devoted to prescribing anorectic drugs?

☐ <1% ☐ 1% - 10% ☐ 11%-50% ☐ >50% ☐ Never prescribed weight control medication

- b. If yes, what percentage of your practice (% of patient care) was devoted to performing weight control surgery?

☐ <1% ☐ 1% - 10% ☐ 11%-50% ☐ >50% ☐ Never performed weight control surgery

#### M. Do you have ownership or financial interests in a weight control clinic?

☐ Yes ☐ No

If yes, what is the name of the weight control clinic with which you are affiliated? \_\_\_\_\_

#### N. Do you work in an emergency room on a scheduled basis? (If yes, answer 1 and 2 below.)

☐ Yes ☐ No

1. Indicate average number of hours per month devoted to in-hospital emergency room care. (Do not include on-call hours.)

hrs

2. On average how many of the above hours are you working in order to fulfill staff privilege requirements?

hrs

(If you have emergency room activities which are covered by another professional liability insurance policy, please complete Section IV, Question H.)

#### O. Please use the space below for any comments you feel will help MedPro RRG Risk Retention Group better understand any special circumstances concerning your practice.

### IV. Additional Professional Information

#### Please fully explain any "yes" answer in Section X. Supplemental Information with a reference to the question.

(For questions A through G, please complete Section IV., Question H, if you are covered by other insurance for these activities.)

#### A. Indicate the average hours per week devoted to treating or reviewing treatment of federal prison inmates.

hrs None ☐

#### B. Indicate the average hours per week devoted to treating non-federal prison inmates.

hrs None ☐

#### C. Indicate the percentage of your practice devoted to being a team physician for any professional or collegiate athletes.

% None ☐

#### D. Indicate the percentage of your practice devoted to working in a nursing home facility.

% None ☐

#### E. Do you participate in pharmaceutical testing programs/clinical investigation studies that are not FDA approved?

☐ Yes ☐ No

If yes, include a copy of the indemnification agreement provided by the pharmaceutical company.

#### F. Do you practice as a medical director?

☐ Yes ☐ No

Type and name of facility: \_\_\_\_\_

If yes, what percentage of your practice is devoted to this activity?

%

Briefly describe your responsibilities: \_\_\_\_\_

#### G. Do you devise or review plant/employer safety standards?

☐ Yes ☐ No

What products are manufactured by the company? \_\_\_\_\_

Company Name: \_\_\_\_\_

Location: \_\_\_\_\_

**IV. Additional Professional Information (continued)****H. Will you be performing activities which will be covered by another professional liability policy?**☐ Yes ☐ NoIf yes, are you a(n): ☐ Employee ☐ Independent Contractor ☐ Resident/Fellow ☐ Faculty

Practice Name: \_\_\_\_\_

Location: \_\_\_\_\_

Name of Insurer: \_\_\_\_\_

**I. Have you ever been indicted for, charged with, or convicted of, any act committed in violation of any law or ordinance other than traffic offenses or had your hospital privileges, DEA license, medical license or reimbursement privileges refused, denied, revoked, suspended, restricted, subject to a reprimand, placed on probation or voluntarily surrendered?**☐ Yes ☐ No

If yes, please indicate the date(s) and explain: \_\_\_\_\_

Date:

MM		YYYY							

**J. Has any professional liability insurance company ever declined, refused, canceled, or non-renewed your coverage or have you ever had an involuntary deductible or surcharge assessed against your policy?**☐ Yes ☐ No

If yes, please indicate the date(s) and explain: \_\_\_\_\_

Date:

MM		YYYY							

**K. Have you ever been accused of sexual misconduct of any kind?**☐ Yes ☐ No

If yes, please indicate the date(s) and explain: \_\_\_\_\_

Date:

MM		YYYY							

**L. Have you ever incurred or become aware of having a condition that impairs your ability to practice your medical specialty?**☐ Yes ☐ No

(i.e. convulsive disorders, mental illness, multiple sclerosis, addiction of alcohol, narcotics or other controlled substances, etc.)

If yes, state condition(s) and date(s) and identify your treating physician(s) in the space provided below. In the event of any such impairment, **a statement from your physician attesting to your fitness to practice your specialty must accompany this application.**

Type(s) of illness: \_\_\_\_\_

\_\_\_\_\_

Date(s) of treatment(s):

From:

MM		YYYY							

To:

MM		YYYY							

☐ Currently in treatment

Name of treating physician(s): \_\_\_\_\_

Address(es): \_\_\_\_\_

\_\_\_\_\_

**V. Loss Information (Important! Please fully complete.)**

Please complete the Loss Information Supplement for each written request, incident, claim or suit (A, B or C) below that has NOT been covered by a MedPro RRG Risk Retention Group.

Report professional liability and malpractice related matters including, but not limited to, board complaints, etc.

For Questions B and C below, report all matters that might reasonably lead to a claim or suit being brought against you even if you believe the claim or suit would be without merit.

**A. Are you now, or have you ever been involved, in a claim or suit arising out of the rendering or failure to render professional services?**

If yes, how many?

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None ☐**B. Are you aware of any complication, incident or adverse outcome resulting in injury or death that might reasonably result in a claim or suit against you? This includes, but is not limited to, the following:**

▶ Amputation ▶ Death ▶ Loss of major organ function ▶ Loss of vision ▶ Permanent neurological injury

If yes, how many?

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None ☐**C. In the last 12 months, have you or anyone from your practice received a written request from an attorney for treatment records concerning any of your current or former patients that might reasonably result in a claim or suit against you?**

If yes, how many?

--	--	--	--

None ☐

## VI. Practice Organization Information

**Please provide the number of practice organizations of which you are an employee, shareholder/partner or independent contractor:**

Please provide details below for your primary practice organization. If you indicated more than one organization above, please complete a Practice Organization Supplement for each one.

**A. Type of Legal Entity:** (Check only one box)

- ☐ Solo Unincorporated/Sole Proprietor ☐ Solo Incorporated
- ☐ Multi-Shareholder Corporation, Partnership, Limited Liability Company ☐ Other-please explain:

**B. Employment status:**

- ☐ Employee      ☐ Shareholder/Partner      ☐ Independent Contractor      ☐ Other      Date joined:  /  /

**C. Type of Organization:**

- ☐ Standard Medical Practice
- ☐ Hospital
- ☐ State Licensed Medical Surgery Center
- ☐ For use by other physicians
- ☐ Your patients only
- ☐ Other-please explain:

**D. Entity Name:** (As stated in the Articles of Incorporation and all formal entity/clinic names.)

[illegible]

**E. If the above entity does business under any other name, please list all additional entity/clinic names (e.g. DBA, fictitious name, etc.)**

[illegible]

**F. Is this entity or employer currently insured with MedPro RRG Risk Retention Group?**

- ☐ Yes ☐ No

If yes, please provide MedPro RRG Risk Retention Group corporation or partnership policy or group number, if known.

Policy #:                      Group #:                      Sub-group #:

**G. Do you desire coverage for this entity?**

- ☐ Yes ☐ No

If yes, please select the type of entity coverage desired:

- ☐
- Shared Policy Limits
- ☐
- Separate Policy Limits

(To request Separate Limit Entity coverage, please contact your agent or MedPro RRG Risk Retention Group Service Representative to complete an application for consideration.)



**H. If the purpose of the entity noted above is other than a medical office practice, please explain:**

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**I. Indicate the number of each of the following who provide services in your office (please exclude yourself):**

Physicians		Nurse Midwives		Physician Assistants	
Dentists		Nurse Midwife Assistants		Physician Surgical Assistants	
Aestheticians		Nurse Practitioners		Podiatrists	
Case Managers		Nurse Surgical Assistants		Psychologists	
CRNAs/RNAs		Occupational Therapists		Respiratory Therapists	
Chiropractors		Perfusionists			

**J. Do you or any member of your group currently supervise any of the specialists listed above with whom you do not either employ or contract for services?**

- ☐ Yes ☐ No

If no, do you plan to do so within 12 months of your requested effective date?

- ☐ Yes ☐ No

If yes, please provide an explanation: \_\_\_\_\_

## VII. Coverage Information

### Notes:

- Claims-Made coverage is generally limited to liability for injuries for which claims are first made during the policy period, for services rendered between the retroactive date and expiration date of the policy. Please contact your agent should you have any questions pertaining to the differences between Claims-Made and Occurrence coverage or the additional expense associated with "extension contract" or "tail coverage".**
- Requested limits and/or policy types may not be available in all states.**

### A. Coverage Desired:

- |   |   |
|---|---|
| <input type="checkbox"/> Claims-Made coverage without Prior Acts coverage | <input type="checkbox"/> Occurrence coverage                          |
| <input type="checkbox"/> Claims-Made coverage with Prior Acts coverage    | <input type="checkbox"/> Occurrence coverage with Prior Acts coverage |

### B. Requested Coverage Period (12:01 am):

Annual policy term will begin and end on the same month and day.

From:  /  /  To:  /  /   
MM DD YYYY MM DD YYYY

### C. The retroactive date shown on your current Claims-Made policy is:

(This date is required for Occurrence with Prior Acts or Claims-Made with Prior Acts.)

/  /   
MM DD YYYY

D. Desired Limits: Per Occurrence/Per Claim Filed  ,  ,  Annual Aggregate  ,  ,

### E. List all previous professional liability insurers within the past 10 years. If your requested retroactive date is greater than 10 years, provide previous insurers back to your requested retroactive date.

#### 1. Current Insurer:

☐ Occurrence ☐ Claims-Made From:  /  /  To:  /  /   
MM DD YYYY MM DD YYYY

#### 2. Previous Insurer:

☐ Occurrence ☐ Claims-Made From:  /  /  To:  /  /   
MM DD YYYY MM DD YYYY

#### 3. Previous Insurer:

☐ Occurrence ☐ Claims-Made From:  /  /  To:  /  /   
MM DD YYYY MM DD YYYY

### F. Please explain any gaps in coverage within the past 10 years. If your requested retroactive date is greater than 10 years, please explain any gaps back to your requested retroactive date.

### G. If "Occurrence" or "Claims-Made coverage without Prior Acts coverage" was selected as the desired coverage and the most recent prior coverage was issued on a Claims-Made basis, please complete one of the following:

- ☐ An extended reporting endorsement (tail coverage) has been or will be purchased.  
☐ An extended reporting endorsement has not and will not be purchased.

I will not purchase tail coverage (reporting endorsement) from my current insurer where I am insured under a Claims-Made policy. I realize that my failure to purchase such coverage from my current insurer will result in an uninsured exposure for any claims which may arise as a result of professional services rendered while insured by my current insurer's policy. I understand that the policy for which I am applying with MedPro RRG Risk Retention Group, if offered, will not provide Prior Acts coverage.

Initial Here

## VIII. Assignment of Right to Cancel Coverage

Would you like to assign an employer or a named third party the right to cancel your coverage and receive any premium refunds?

☐ Yes ☐ No

If yes, please complete the following statement:

By initialing, I assign to the following employer or named third party (include name and address), both the right to cancel my policy and to receive any unearned premium. However, I do request that copies of all correspondence, formal notices, etc., be sent to me at the last address of record. This assignment may be revoked by me at any future time by faxing a written notice to 1-800-398-6726 or sending written notice to MedPro RRG Risk Retention Group, P.O. Box 15021, Fort Wayne, Indiana 46885-5021.

Initial Here

Name: \_\_\_\_\_  
Street: \_\_\_\_\_ Suite: \_\_\_\_\_  
City: \_\_\_\_\_  
State: \_\_\_\_\_ Zip Code: \_\_\_\_\_ Phone Number: \_\_\_\_\_

**Please Note: Your right to cancel and receive a premium refund will automatically be assigned to a third party finance company if it pays your premium on your behalf.**



## IX. Subscriber Agreement

I understand that if my application for insurance is accepted by MedPro RRG Risk Retention Group ("MEDPRO RRG"), I will be a subscriber ("Subscriber") of MEDPRO RRG and, by my signature below, I hereby acknowledge and agree that the below provisions of this Section IX, including the Power of Attorney, ("Subscriber Agreement") constitute the charter of MEDPRO RRG and that the subscribers to MEDPRO RRG from time to time shall together comprise the reciprocal insurer, which shall operate through its Attorney in Fact as provided in this Subscriber Agreement as a risk retention group in accordance with federal law and as a risk retention group in the form of a reciprocal captive insurer in accordance with District of Columbia law.

In consideration of similar agreements executed or to be executed by other subscribers and of the benefits of the exchange of such agreements and of the terms of this Subscriber Agreement, I agree to the following terms and conditions.

1. **Appointment and Powers and Duties of Attorney-in-Fact.** Subscriber agrees to the appointment of MedPro Risk Retention Services, Inc., an Indiana corporation ("Attorney-in-Fact"), as the Attorney-in-Fact for MEDPRO RRG to carry out the purposes and objectives set forth in this Subscriber Agreement and to carry out all business on behalf of MEDPRO RRG and the subscribers thereto. Subscriber also agrees to the appointment of the Board of Directors of the Attorney-in-Fact as the Subscribers' Advisory Committee for MEDPRO RRG. Attorney-in-Fact is vested with all necessary power and authority to act on behalf of MEDPRO RRG and the subscribers thereto, including conducting the affairs of MEDPRO RRG, managing and operating (directly or through contract with third parties (including affiliates of Attorney-in-Fact)) MEDPRO RRG for the benefit of the subscribers, and causing the issuance and exchange of indemnity, insurance or reinsurance contracts with other subscribers.
2. **Limitations of Liability.**
  - a. The financial liability of Subscriber shall be limited to the amount of annual premiums on any contracts of indemnity, insurance or reinsurance due from Subscriber, provided, however, that all contracts of indemnity, insurance or reinsurance shall contain a "limit of liability" and in the event it is determined that Subscriber's liability on a claim under said contract of indemnity, insurance or reinsurance exceeds the limit of liability, such excess amount shall be the sole and complete responsibility of Subscriber.
  - b. Should any suit, legal proceeding or other action be brought against Attorney-in-Fact resulting from or arising out of Subscriber's obligation on any contract of indemnity, insurance or reinsurance that Subscriber may enter into, then and in that event, any and all judgments entered against Attorney-in-Fact in that capacity shall be deemed a legal judgment against Subscriber.
3. **Maintenance and Distribution of Surplus.**

Attorney-in-Fact shall cause MEDPRO RRG to maintain surplus in an amount sufficient to provide for the financial integrity of MEDPRO RRG and in an amount satisfactory to the District of Columbia Department of Insurance, Securities and Banking. In no event, however, shall Attorney-in-Fact be required to contribute its own assets or the assets of any affiliate to MEDPRO RRG.

  - a. Subscriber authorizes Attorney-in-Fact to accrue for the benefit of MEDPRO RRG and the subscribers net income and savings realized from the exchange of contracts of indemnity, insurance or reinsurance hereunder and the management of MEDPRO RRG and its assets.
  - b. Subject to the laws of the District of Columbia, if MEDPRO RRG is dissolved by Attorney-in-Fact, Attorney-in-Fact shall, after the full satisfaction of all liabilities and surplus notes of MEDPRO RRG from MEDPRO RRG's assets, pay each subscriber then insured an equitable share of all remaining assets, which payment shall be in full satisfaction of all rights and interests of such subscribers. Amounts to be paid to subscribers shall be distributed on an equitable basis as determined by Attorney-in-Fact.
4. **Term of Subscriber Agreement.**
  - a. This Subscriber Agreement shall have no fixed term and begins with the commencement of the policy period of any contract of indemnity, insurance or reinsurance issued hereunder to Subscriber and ends upon cancellation or other termination of such contract of indemnity, insurance or reinsurance or upon replacement of this Subscriber Agreement by a modified subscriber agreement provided by Attorney-in-Fact. The period of subscription shall not include any period of coverage under extended reporting policies or extended reporting or tail coverage endorsements.
  - b. Subscriber agrees that this Subscriber Agreement is expressly limited to the uses and purposes herein expressed and to no other. This Subscriber Agreement may be terminated by Subscriber or by Attorney-in-Fact upon 30 days written notice. The Subscriber's appointment of Attorney-in-Fact and Subscriber's obligations and authorizations under this Subscriber Agreement shall survive the termination of this Subscriber Agreement until any and all claims involving the indemnity, insurance or reinsurance contracts of the Subscriber and any and all other matters existing between the Subscriber and MEDPRO RRG, the Attorney-in-Fact or with third parties have been settled or satisfied. Subscriber agrees that the Attorney-in-Fact shall have the authority and ability to perform all duties and carry out all obligations during any extended reporting or tail coverage endorsements during the term of this Subscriber Agreement or after termination.
  - c. After termination of this Subscriber Agreement, Subscriber shall have no rights to participate in any distribution of assets upon dissolution of MEDPRO RRG.
5. **Replacement of Attorney-in-Fact.**

Attorney-in-Fact may resign as Attorney-in-Fact upon designation by Attorney-in-Fact of a successor Attorney-in-fact and 60 days written notice to existing subscribers. Any such successor Attorney-in-fact shall have all the powers, rights and duties provided for in this Subscriber Agreement, and this Subscriber Agreement shall remain in full force and effect with such successor Attorney-in-fact.
6. **Principal Office.**

The principal office of MEDPRO RRG shall be maintained in the District of Columbia or at such other place as designated by Attorney-in-Fact.
7. **Limitation of Liability of Attorney-in-Fact.**

Subscriber agrees that no officer, director, or employee of Attorney-in-Fact shall be personally liable to MEDPRO RRG or its subscribers for any breach of duty owed to MEDPRO RRG or its subscribers, provided however that this provision shall not relieve an officer, director or employee from liability for any breach of duty based on an act or omission (a) in breach of such person's duty of loyalty to MEDPRO RRG and its subscribers; (b) not done in good faith or involving a knowing violation of law; or (c) resulting in receipt by such person of an improper personal benefit. Such officers, directors and employees of Attorney-in-Fact shall be entitled to indemnification and advancement of expenses subject to the same exceptions recited above.
8. **Nature of MEDPRO RRG.**

Subscriber acknowledges that MEDPRO RRG is a risk retention group organized in the District of Columbia as a reciprocal captive insurer and as such its contracts of indemnity, insurance or reinsurance are not subject to all state insurance laws and regulations. Further, state insolvency or guarantee funds are not available to risk retention groups, like MEDPRO RRG. Subscriber also acknowledges that MEDPRO RRG is a reciprocal organization under which each subscriber exchanges insurance obligations with the other subscribers through an Attorney-in-fact.
9. **Governing Law.**

This Subscriber Agreement shall be governed by and interpreted according to the laws of the District of Columbia without giving effect to the conflict or choice of law provisions of that or any other jurisdiction.

X. Notices and Agreements

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.

I hereby declare that the above statements and particulars, or any statements and particulars made in any and all documents, applications, supplemental pages or other attachments (hereinafter "Attachments") for the purposes of my initial or renewal application, are true and that I have not knowingly suppressed or misstated any material facts and I agree that this application, and any Attachments, shall be the basis of the contract with MedPro RRG Risk Retention Group (the "Company"). I agree to notify the Company if there are any future material changes in any answer to this application, or its Attachments, including without limitation, any change in my professional specialty, affiliation or working arrangement with any other dentist, physician, firm or professional association.

I understand that any material misrepresentation or omission made by me on this application may act to render any contract of insurance null and void and without effect or provide the Company the right to rescind it. By making this application, I am not relying upon any oral or written representation that coverage has or will be extended to me or that a policy of insurance will be issued.

I understand and agree that my credit report and/or my credit score may be obtained, reviewed or used in connection with my submission of this application. I further understand and agree that my credit information may be used to develop a credit-based insurance score, and may also be provided to a third party for the purpose of evaluating my application or to assist in the development of a credit-based insurance score.

I further understand and agree that I have no right to demand or expect coverage until the Company has: (1) received my completed application; (2) offered me a premium quote; and (3) received, as a precondition to coverage, the total premium due or, if the Company has agreed to finance the premium, the first installment due. In addition, I understand that if I pay my premium or first installment by check, electronic transfer or money order, it shall not be considered as "received" by the Company until it has been honored by the bank.

I agree that if I fail to comply with these terms I will have no coverage for any claim under any policy of insurance for which I am applying.

I also understand that the Company may wish to contact persons, hospitals, schools, employers, insurance agents, professional liability insurers or other entities to verify and/or ascertain information regarding my credentials and background both prior to and if issued, after the issuance of a contract of insurance. Therefore, I hereby instruct any such person, hospital, school, employer, insurance agent, professional liability insurer or other entity to release to the Company any information regarding me, which the Company, in good faith, believes to be applicable and pertinent to this application and if issued, the contract of insurance issued hereunder.

Applicant/Subscriber's Signature

Date Signed: 

MM

 / 

DD

 / 

YYYY

Print Name

**If application is being signed by the applicant's agent:** By my signature, I hereby represent that the applicant has granted me full authority to execute this application on his or her behalf. I also represent that I have reviewed the responses contained in this application with the applicant, and we are in agreement they are full and complete to the best of our combined knowledge and belief. In addition, I represent that I have discussed the representations provided throughout this application with the applicant and that applicant understands and agrees that such representations are binding upon him or her, even though I am executing this application on the applicant's behalf. I further acknowledge that any material misrepresentation or omission made on this application may form the basis for the company to terminate my agency agreement with cause.

Agent's Signature

Date Signed: 

MM

 / 

DD

 / 

YYYY

Print Name

XI. Supplemental Information


## **Telemedicine Supplemental Questionnaire**

Applicant Name: \_\_\_\_\_ Policy # \_\_\_\_\_

1. Please define your scope of practice along with procedures/treatments being performed via telemedicine:

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2. Regarding your equipment:

a. Do you have a remote site? ☐ Yes ☐ No (If yes, where: \_\_\_\_\_)

b. Do you utilize a secured line (encryption)? ☐ Yes ☐ No

Please provide detail for yes or no answer:

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c. Please explain plans for equipment failure:

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d. Please explain preventative maintenance program:

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3. Regarding Informed Consent:

a. Do you comply with HIPAA requirements? ☐ Yes ☐ No (if No, please explain below):

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Version Date: 5/16/2013

4. Regarding Treatment Plans:

- a. Please explain your integration with other healthcare providers (include on site and offsite providers)?

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- b. How are your allied healthcare providers supervised? How often do you review/sign off on charts?

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- c. What is your protocol for patients with emergent conditions?

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5. Regarding prescriptions:

- a. Do you electronically transmit any prescription or refill orders? ☐ Yes ☐ No (if Yes, please explain):

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6. Please provide the list of states for which you perform telemedicine and the percentage from each state. Please provide information on any International exposure.

<input type="checkbox"/> AL ____%	<input type="checkbox"/> HI ____%	<input type="checkbox"/> MA ____%	<input type="checkbox"/> NM ____%	<input type="checkbox"/> SD ____%
<input type="checkbox"/> AK ____%	<input type="checkbox"/> ID ____%	<input type="checkbox"/> MI ____%	<input type="checkbox"/> NY ____%	<input type="checkbox"/> TN ____%
<input type="checkbox"/> AZ ____%	<input type="checkbox"/> IL ____%	<input type="checkbox"/> MN ____%	<input type="checkbox"/> NC ____%	<input type="checkbox"/> TX ____%
<input type="checkbox"/> AR ____%	<input type="checkbox"/> IN ____%	<input type="checkbox"/> MS ____%	<input type="checkbox"/> ND ____%	<input type="checkbox"/> UT ____%
<input type="checkbox"/> CA ____%	<input type="checkbox"/> IA ____%	<input type="checkbox"/> MO ____%	<input type="checkbox"/> OH ____%	<input type="checkbox"/> VT ____%
<input type="checkbox"/> CO ____%	<input type="checkbox"/> KS ____%	<input type="checkbox"/> MT ____%	<input type="checkbox"/> OK ____%	<input type="checkbox"/> VA ____%
<input type="checkbox"/> CT ____%	<input type="checkbox"/> KY ____%	<input type="checkbox"/> NE ____%	<input type="checkbox"/> OR ____%	<input type="checkbox"/> WA ____%
<input type="checkbox"/> DE ____%	<input type="checkbox"/> LA ____%	<input type="checkbox"/> NV ____%	<input type="checkbox"/> PA ____%	<input type="checkbox"/> WV ____%
<input type="checkbox"/> FL ____%	<input type="checkbox"/> ME ____%	<input type="checkbox"/> NH ____%	<input type="checkbox"/> RI ____%	<input type="checkbox"/> WI ____%
<input type="checkbox"/> GA ____%	<input type="checkbox"/> MD ____%	<input type="checkbox"/> NJ ____%	<input type="checkbox"/> SC ____%	<input type="checkbox"/> WY ____%

☐ Other Countries – Please List: \_\_\_\_\_

Applicant Signature: \_\_\_\_\_ Date Signed: \_\_\_\_\_

Print Name / Title: \_\_\_\_\_

E-mail: \_\_\_\_\_