

In partnership with  
some of the nation's  
top-rated carriers, CM&F offers  
valuable growth opportunity  
through comprehensive,  
competitive & flexible insurance  
coverages for individuals,  
businesses & groups.

**CM&F Group's** Professional Liability Division offers valuable growth opportunities for agents and brokers who might be experiencing contraction in the hospital and physician marketplace. Despite their lower price points, our 90+ health-care specialty programs, can represent significant premium volume and income. Our commissions are generous and we make doing business easy with superior technology for fast, automated access plus peerless underwriting service.

All of our programs are underwritten by top "A" rated or better insurance carriers. We are a members of and have been represented on the board of the Insurance Brokers Association of New York and the Insurance Federation of New York; we are also members of the Professional Insurance Agents, the Independent Insurance Agents and the Council of Agents & Brokers.

#### **Healthcare Professional Liability Underwriting Team**

|                         |                        |
|-------------------------|------------------------|
| <b>Jesse Magaldi</b>    | jessem@cmfgroup.com    |
| <b>Lidia Muszynska</b>  | LidiaM@cmfgroup.com    |
| <b>Joe Turro</b>        | jturro@cmfgroup.com    |
| <b>Alicia Vaughan</b>   | avaughan@cmfgroup.com  |
| <b>William Sullivan</b> | wsullivan@cmfgroup.com |
| <b>Erica D'Urso</b>     | erica@cmfgroup.com     |



**CM&F Group, Inc.**  
**99 Hudson Street, 12th Floor**  
**New York, NY 10013-2815**  
**1-800-221-4904**  
**[www.cmfgroup.com](http://www.cmfgroup.com)**

# CM&F Healthcare Providers

## Professional Liability Programs

## Product Highlights

### Acupuncture, Chiropractic & Alternative Medicine

- Claims-Made & Occurrence
- Admitted & Non Admitted
- All 50 States
- PL & GL Available
- "A++" Rated Carrier

### Home Healthcare Practices

- Claims-Made & Occurrence
- Admitted & Non Admitted
- All 50 States
- PL & GL Available
- "A++" Rated Carrier

### Allied Healthcare Liability

- Over 90 Individual & Group Specialties
- Admitted & Non Admitted
- Claims-Made & Occurrence
- All 50 States
- PL & GL Options
- A++ Rated Carrier

### Nurse Practitioners & PAs

- Individuals & Groups
- Admitted & Non Admitted
- Claims-Made & Occurrence Options
- All 50 States
- PL & GL Options
- "A++" Rated Carrier

### Clinical Research

- Admitted & Non Admitted
- Claims-Made & Occurrence
- All 50 States
- PL & GL Options
- "A++" Rated Carrier

### Physical Therapy Practices

- Claims-Made & Occurrence
- Admitted & Non Admitted
- \$1,000,000 Sexual Misconduct/ Harassment Limit
- All 50 States
- PL & GL Available
- "A++" Rated Carrier

### Cosmetic & Esthetic Liability

- Individuals & Groups
- Admitted & Non Admitted
- Claims-Made & Occurrence
- All 50 States
- PL & GL Options
- "A++" Rated Carrier

### Healthcare Schools

- Claims-Made & Occurrence
- Coverage for School, Faculty & Students
- \$2MM Limit Options Available
- PL & GL Options
- "A++" Rated Carrier

## Professional Liability

- Occurrence & Claims Made Forms Available
- Over 90 Specialties Available
- Medical Groups, Schools and Individuals
- Filing In All 50 States & DC
- "A++" Rated Insurance Carrier
- Limits Available Up To \$3MM Per Incident On Certain Specialties
- HIPPA Defense Coverage
- License Defense Coverage
- Defense In Addition To Indemnity Limits
- Insured Consent To Settle
- No Minimum Premiums
- Online Rating Application & Policy Issuance

## General Liability

- Occurrence
- Premium As Low As \$170<sup>00</sup> for Individuals
- Filing In All 50 States & DC
- "A++" Rated Insurance Carrier
- Damages To Premises Rented To Insured - \$1,000,000
- Personal Advertising Injury Limit - \$1,000,000
- General Aggregate - \$3,000,000
- Products Completed Operations Aggregate Limit - \$3,000,000
- Online Rating Application & Policy Issuance

## Cyber Liability

- Admitted "A" Rated Carrier
- Premiums As low As \$675<sup>00</sup>
- Online Rating Application & Policy Issuance In Less Than 5 Minutes
- Privacy & Data Breach Protection
- Target Class - Healthcare Facilities
- Electronic Policy Issuance





## CM&F Group Healthcare Program Producer Agreement

Thank you for your inquiry regarding our Program for Healthcare Providers, Healthcare Groups and Clinical Research. This packet includes:

- Producer Agreement
- Important Producer Information
- Instructions for logging into your CM&F Broker Portal

### I. Producer Agreement

---

- ☐ Upon approval of the application, policies become effective the date we receive premium payment and the completed application unless otherwise agreed.
- ☐ **Gross Premium** Payments must be made to **CM&F Group, Inc.**
- ☐ Policies will be sent directly to the insured but can be accessed electronically via your broker portal.
- ☐ All renewal bills are sent directly to the insured but can be accessed electronically via your broker portal.
- ☐ Agency / Broker commission will be **10% on all New and Renewal Business.**
- ☐ Wholesaler commission will be **17.5% on all New and Renewal Business.**
- ☐ Your commission will be 5 % on all Extended Reporting Endorsements.
- ☐ Commissions are paid on a Monthly basis after your agency has written **\$1,000 in Gross Premium.**
- ☐ Included with your monthly commission check will be a list of insured's, policy numbers & effective dates.

To complete this agreement, please furnish us with a copy of your license for each state in which you wish to produce business, along with your firm's FEIN #, a completed W9 form, and a copy of your firm's E&O Policy. We ask that you sign and return this letter to us with the required information at which time we will assign you a producer code. It is **extremely** important that you include your code on all submissions of business to this office.

Sincerely,

CM&F Group, Inc.  
99 Hudson Street  
New York, NY 10013

**ACCEPTED**

FEIN # \_\_\_\_\_

\_\_\_\_\_  
**SIGNATURE**

\_\_\_\_\_  
**DATE**

## II. Important Producer Information

---

- **If submitting electronically:** Please send all submissions to [producers@cmfgroup.com](mailto:producers@cmfgroup.com)
- **If submitting by Fax:** Please fax all submissions to 646-390-5163
- **If submitting by mail:**  
CM&F Group, Inc.  
99 Hudson Street, 12th Floor  
New York, NY 10013
- **Please make all checks out to: CM&F Group, Inc.**
- **For email follow-up or questions:**  
Send an e-mail to [info@cmfgroup.com](mailto:info@cmfgroup.com) **OR** call your assigned underwriter directly.
- Payment to CM&F should always be made Gross unless otherwise agreed.
- All of our products applications and premiums are available online at [www.cmfgroup.com](http://www.cmfgroup.com)

## III. CM&F Group Broker Portal

---

Here is the link to the Broker Access portal:

[WWW.CMFBROKERACCESS.COM](http://WWW.CMFBROKERACCESS.COM)

### Logging In/New User

- You will arrive at a login page which asks for Client ID or Email Address and a Password. Your Client ID is identical to your producer code.
- If this is your first time logging in, you can click “New User,” and you will be brought to the New User page.
- The New User page asks for your Client ID (Producer Code) and the postal code that we have on record for your account. Please note, you must input the exact postal code as it appears in our records.
- You can input your email address and a password, then click “Continue”. You will receive a confirmation email if your account creation was successful. You will also be directed to the Access home page.
- Currently, we can only create ONE user account / broker, so if multiple people need access, you can share the login credentials.