

POSITIVE PHYSICIANS INSURANCE EXCHANGE
P.O. Box 100, 736 Springdale Drive, Exton, PA 19341
Phone: 888-335-5335 Fax: 610-363-5231

PHYSICIAN PROFESSIONAL LIABILITY APPLICATION

Please print responses in ink, and answer all questions in full. If a question does not apply to your practice, state "none" or "N/A" (Not Applicable). Please indicate any additional responses on the Remarks Section, Page 6.
 The complete application, together with any supplementary information, must be signed in ink and dated by the applicant in all spaces indicated. Failure to provide complete information will delay the processing of the application.

I GENERAL INFORMATION

First Name Middle Name Last Name Title

Date of Birth _____/_____/_____

Requested effective date of coverage: _____/_____/_____

Type of Coverage requested:

- Claims Made Coverage without Prior Acts Coverage
 - Claims Made Coverage with Prior Acts Coverage *
- *PPIX Claims Made Prior Acts Supplemental Application is necessary.

Medical Licenses: Specify states where you are or have been licensed.

State	Expiration	License #	Permanent	Temporary	Status
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
State	Expiration	License #	Permanent	Temporary	Status
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
State	Expiration	License #	Permanent	Temporary	Status
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

Primary Office Address and Information:

Please list all office locations where you currently practice. Use the Remarks Section to list additional locations at which you render professional services.

a) Street _____ Building/Suite _____
 City _____ State _____ Zip Code _____
 County _____ Number of years at this location _____ % of practice _____

Primary Practice Office Phone

Fax

() _____

() _____

Practice Web Site Address: _____

E-mail Address: _____

Secondary Practice Addresses:

- b) Street _____ Building/Suite _____
City _____ State _____ Zip Code _____
County _____ Number of years at this location _____ % of practice _____
- c) Street _____ Building/Suite _____
City _____ State _____ Zip Code _____
County _____ Number of years at this location _____ % of practice _____

Billing Address Other than Primary Practice

If you require that your premium billing be sent to an address other than your primary practice address, please indicate.

Street _____ Suite/Bldg. _____
City _____ State _____ Zip Code _____

List where have you practiced your profession for the past 10 years other than your current practice locations. Please explain any gaps in your practice. Use the Remarks Section to list additional locations. **Do not list training locations.**

Entity Name _____
Address _____
City _____ State _____ From _____ / _____ to _____ / _____
Mo. Yr. Mo. Yr.

Entity Name _____
Address _____
City _____ State _____ From _____ / _____ to _____ / _____
Mo. Yr. Mo. Yr.

II MEDICAL TRAINING AND HISTORY *If CV is attached, please skip questions #1 and 2.*

1. Education: Medical School

Name _____
City/State/Country _____
Degree _____ Dates _____

2. Additional Education

If you have completed more than one residency, one fellowship, or other training program, provide explanation in the Remarks section.

A) Internship

Hospital _____ City/State _____

Date ____ / ____ / ____ to ____ / ____ / ____

B) Residency

Hospital _____ City/State _____

Date ____ / ____ / ____ to ____ / ____ / ____

Type _____

C) Fellowship

Hospital _____ City/State _____

Date ____ / ____ / ____ to ____ / ____ / ____

Type _____

D) Other Training

Hospital _____ City/State _____

Date ____ / ____ / ____ to ____ / ____ / ____

Type _____

3. If you are a graduate of a non-U.S. Medical school, are you certified by the Educational Council For Foreign Medical School Graduates? Yes _____ No _____

4. Number of hours of CME credits in past year (by category): _____

5. Are you a member of any national (not specialty) medical societies? Yes No

If yes, list: _____

III PRACTICE INFORMATION

6. Are you Board Certified? Yes No If yes, date ____ / ____ / ____

7. Name of Board _____

8. If not board certified, what is the expiration date of eligibility? ____ / ____ / ____

9. If expired, why? _____

10. Primary Specialty: _____ % of Practice _____

11. Secondary Specialty: _____ % of Practice _____

Nature of practice to be insured if different from specialty: _____

12. List the 5 most frequent surgical procedures performed: _____

13. List the 5 most frequent non-surgical procedures performed: _____

14. Have your specialties/procedures or practice, etc. changed in the past five years?

Yes No

If yes, please explain how your practice has changed and give the dates of changes.

15. Are you entering practice for the first time since completing an internship, residency program, fellowship or military service?

Yes No

16. Indicate your number of practice hours per week (include office hours, administrative activities, direct patient care, surgery, consultation, etc.). *Please indicate only the practice hours to be insured by PPIX.*

Average # of office
hours per week

Average Patients
per week

Average # of Hospital
hours per week

Average # of Hospital
admissions per year

17. Indicate number of weeks per year you practice (include office hours, administrative activities, direct patient care, surgery consultation, etc.) _____

18. If less than 26 weeks, are the weeks all consecutive? Yes No

19. Maximum number of consecutive weeks out of practice: _____

20. Do you have any teaching or medical director responsibilities? Yes No

If yes, complete the following questions. Use Remarks Section if needed.

A. Name of facility and locations: _____

B. What is your title? _____

C. Describe your responsibilities: _____

D. Does the entity provide coverage for your administrative responsibilities? ____ Yes ____ No
Your direct patient care? ____ Yes ____ No

E. If teaching, what percentage of your weekly time is devoted to clinical teaching _____%

List all facilities, including non-hospitals and ambulatory surgery centers, where you hold staff or courtesy privileges. List principle location first. Use the Remarks Section to list additional facilities and explain any restrictions.

Facility _____ City _____ State _____
 _____% of practice Type: ___ Full / Active ___ Courtesy ___ Consulting ___ Restricted ___ Other

Facility _____ City _____ State _____
 _____% of practice Type: ___ Full / Active ___ Courtesy ___ Consulting ___ Restricted ___ Other

Facility _____ City _____ State _____
 _____% of practice Type: ___ Full / Active ___ Courtesy ___ Consulting ___ Restricted ___ Other

Facility _____ City _____ State _____
 _____% of practice Type: ___ Full / Active ___ Courtesy ___ Consulting ___ Restricted ___ Other

Do you practice in any office surgical facility in which IV analgesia or general anesthetics are administered?

Yes No If yes, list facilities: _____

If yes, is the office certified by JACHO or AAAHC?

Yes No

If yes, please submit a copy of current certification.

If you answer yes to any of the following questions, please **give full details in the Remarks Section**. Include dates and copies of related documents.

22. Are you now being, or have you have been, treated for alcoholism, narcotics addiction or mental illness? Yes _____ No _____
(If yes, please accompany this application with a letter outlining dates of treatment, results of treatment, and current status. This letter should be from your treating physician or institution).

23. Have you become aware of any chronic illness or physical defect that impairs or could impair your ability to practice your specialty? Yes _____ No _____
(If yes, please accompany this application with a letter outlining dates of treatment, results of treatment, and current status. This letter should be from your treating physician or institution).

24. Have you ever had professional liability insurance declined, non-renewed, canceled, or restricted or had an involuntary deductible and/or surcharge assessed against you? Yes _____ No _____

25. Have you ever been investigated by any state licensing board, narcotics board, DEA or other governmental or regulatory agency, or has your license to practice or your narcotics license ever been denied, revoked, suspended, or limited in any way? Yes _____ No _____

26. Has any hospital ever restricted or revoked your privileges or involved probation (for any cause other than incomplete charts), not renewed/denied, or notified you of its intent to pursue any of these actions? Yes _____ No _____
27. Have you ever been under punitive or disciplinary observation, preceptorship or sponsorship in a Hospital or notified of its intent to pursue such action? Yes _____ No _____
28. At the request of the hospital staff, have you ever voluntarily agreed to a modification or termination of your privileges? Yes _____ No _____
29. Have you ever been indicted and/or convicted of a crime or felony other than minor traffic violations? Yes _____ No _____
30. Have you ever been suspended, restricted, or put on probation by any governmental health program? Yes _____ No _____
31. Do you provide treatment to professional athletes? Yes _____ No _____
32. Do you participate in pharmaceutical testing programs/clinical investigation studies that are not FDA approved? Yes _____ No _____
33. Do you treat or review treatment of prison inmates? Yes _____ No _____
34. Has any claim or suit for alleged sexual misconduct ever been brought against you? Yes _____ No _____
35. Have you ever performed weight control surgery or prescribed weight control medication? Yes _____ No _____
36. Do you diagnose and treat patients via Telemedicine? Yes _____ No _____
37. Have you been involved in a malpractice claim/suit/ incident in the **past 10 years**? Yes _____ No _____
 If yes, how many _____
(If you answer yes, provide complete details of all open and closed claims/suits/incidents, including those closed with no payments/dismissed and /or discontinued, using the attached Claim Information Form. Copy and complete a separate form for each.)

REMARKS SECTION

If additional space is needed, please use your letterhead. .

**QUESTION
NUMBER**

ADDITIONAL REMARKS

IV PROCEDURES Please indicate with an X which you perform:

NO SURGERY: includes incision of boils, superficial abscesses or suturing of skin and superficial fascia, similar minor procedures of a normal family type practice. Administration of anesthesia by topical or local infiltration. No obstetrical procedures or assisting in surgery.

MINOR SURGERY: includes the above and general practioners and specialists performing normal vaginal deliveries and assisting in major surgery on their own patients only. Invasive procedures that do not open or enter a major body cavity.

MAJOR SURGERY: includes the above, minor surgery not included above, assisting in major surgery on other than their own patients, major surgery. Any operation done using general anesthesia including operations in or upon any body cavity.

- Spinal Surgery
 - Cervical
 - Lumbar
 - Thoracic
- Laminectomies
- Anterior Vertebral Spinal Fusion
- Cervical Fusion
- Reconstructive Spinal Deformities & Scoliosis
- Left Heart Catherization
- Implantable Defibrillators
- Angioplasty
- Arteriography
- Heart Transplant
- Permanent Pacemaker Insertion
- Valve Implant
- Hair Transplant
- Scalp Reduction
- Botulinum Toxin Injection
- Dermabrasion
- Chemical Peels
- Face Phenol Peels
- Silicone Injections
- Skin flap/grafts
- Removal of Tumors
- Plastic/Cosmetic Surgery other _____
- Chemotherapy
- Radiation Therapy
- Radiopaque Dye (non ionic only)
- Lymphangiography
- Myelography
- Phlebography
- Mammograms
- Acupuncture

- No surgery (defined above)
- Minor Surgery (defined above)
- Major Surgery (defined above)
- Adenoidectomies
- Tonsillectomies
- Cataract Surgery
- LASIK
- Refractive Keratotomy
- Operative Hysterectomy
- Major Gynecological Surgery
- Amniocentesis
- Prenatal Practice
- Deliveries (vaginal or C-section)
- Tubal Ligation
- Vasectomies
- Mastectomies
- D&C
- Abortions
- Colonoscopy over 60 cm
- ERCP
- Bronchoscopy
- Laparoscopy
- General/Spinal/Caudal Anesthesia
- Monitoring Devices:
 - Electrocardiographic Display _____
 - End Tidal CO2 Analyzer _____
 - BP Monitor by Intra-Adterial _____
 - Electric Monitor or BP Cuff _____
- Laser Surgery, specify: _____
- Laser Therapy, specify: _____
- Transplants, specify: _____
- Locum Tenens, describe practice: _____
- _____
- _____

V INSURANCE CARRIERS

To assure that there are no gaps in coverage, please list all previous medical professional liability Insurance carried during the **past 10 years**, beginning with your current carrier. Use the Remarks Section, page 6, to list additional carriers.

Current Carrier _____

Policy Period ____/____/____ to ____/____/____ Limits of Liability _____

Type of Policy _____ (occurrence or claims-made)

Retroactive Effective date, if applicable: ____/____/____

Attach a copy of the Declarations Page from your most recent policy.

First Prior Carrier _____

Policy Period ____/____/____ to ____/____/____ Limits of Liability _____

Type of Policy _____ (occurrence or claims-made)

Second Prior Carrier _____

Policy Period ____/____/____ to ____/____/____ Limits of Liability _____

Type of Policy _____ (occurrence or claims-made)

Third Prior Carrier _____

Policy Period ____/____/____ to ____/____/____ Limits of Liability _____

Type of Policy _____ (occurrence or claims-made)

Prior Carrier _____

Policy Period ____/____/____ to ____/____/____ Limits of Liability _____

Type of Policy _____ (occurrence or claims-made)

IF CURRENT COVERAGE IS CLAIMS MADE

If your current policy is claims-made and you cancel this policy without purchasing an extended reporting endorsement (tail coverage) from the current carrier, there will be no coverage for any claim from any act or omission that took place during that period of claims-made coverage.

However, you may apply for coverage with a retroactive date back to the first day of your claims-made policy. A completed PPIX Claims Made Prior Acts Coverage Supplemental Application is necessary.

Retroactive coverage does not cover current claims that have been filed against you and/or reported to the previous insurer prior to the effective date of the policy with PPIX. Any claims and all conduct, circumstances, or incidents that could reasonable be expected to result in a claim must be reported to your present carrier prior to the requested effective date of this insurance.

VI AUTHORIZATION

AGREEMENT: I do hereby warrant the truth of any statements and answers mentioned herein, and that I have not intentionally withheld any information that could influence the judgement of the company in considering this application for professional liability insurance. I hereby acknowledge that I have completed the required reporting of claims and incidents to my current carrier. Erroneous information and/or material misrepresentation will cause immediate rescission of my insurance coverage.

AGREEMENT: I understand that the policy being applied for does not cover the liability of others that I may have assumed under any contract or agreement.

(Note: Your being approved for coverage by the company does not imply acceptance by the company of any contract or agreement or any liability assumed thereunder.)

AGREEMENT: I understand that in order to underwrite professional liability insurance, the company must have access to all possible information concerning my professional conduct and experience. I hereby authorize and direct any medical society, medical doctor, hospital, residency program, insurance company, inter-indemnity arrangement, underwriter, and insurance agent to furnish any information concerning me or my medical practice that the company may request.

AGREEMENT: Since I understand that the free exchange of information is essential, I agree that any person or organization furnishing information to the company pursuant to this consent and direction, together with the agent, employees, or officers of such person or organization, will not be liable to me in any way for the furnishing such information.

AGREEMENT: I agree that in order to maintain insurance coverage I will comply with the Company's established risk management programs and requirements.

Upon acceptance by PPIX this Application will be made a part of any policy issued.

Commonwealth of Pennsylvania Fraudulent Insurance Acts: 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 subjects such person to criminal and civil penalties.

Applicant (print): _____

Applicant Signature Date

A completed application must include the following attachments:

_____ **Current and Prior carrier(s) loss history for 10 years, including open & closed claims**

_____ **Current CV**

_____ **Current policy Declarations page**

_____ **Copy of your letterhead and any advertisements.**

PPIX Supplemental applications are necessary if coverage for Corporations, Partnerships or Associations is desired.

Edition: 7/1/04

CLAIM INFORMATION FORM

Photocopy and complete this form for each open and/or closed claim for the past 10 years. If more space is needed on each report, continue information on your letterhead. Please write legible.

1) Name of Patient _____ 2) Age _____ 3) Sex _____

4) Relationship to patient (e.g., attending physician, consultant, primary surgeon, assistant surgeon, etc.)

5) Other Defendants _____

6) Allegation _____

7) Date of Incident ____/____/____

8) Report Date ____/____/____

9) Location _____

10) Insurance Carrier _____

11) Was a Suit ever filed? _____ When? ____/____/____

12) Present Status Open Claim Loss of \$ Settlement

Closed Claim Date Closed Judgment

13) Condition and diagnosis at time of incident:

_____ _____ _____

14) Dates and description of professional services rendered:

_____ _____ _____ _____

15) Condition of patient subsequent to professional services (and dates of follow-up visits) if known:

_____ _____ _____ _____

I hereby declare the above information is complete and true to the best of my knowledge and belief. I understand the information submitted herein becomes part of my application as submitted.

Signature _____ Date _____