



APPLICATION FOR SPECIFIED PROFESSIONS PROFESSIONAL LIABILITY INSURANCE (Claims Made Basis)

If space is insufficient to answer any question fully, attach a separate sheet.

I. GENERAL INFORMATION

1. Full name of Applicant: _____
2. Principal business premise address: _____
(Street) (County)

(City) (State) (Zip)
3. How many separate offices/locations does the Applicant have?: _____
4. Web Site Address(es): _____ 5. Phone Number: _____
6. Number of employees including principals: Full-time _____ Part-time _____ Seasonal _____ Total _____
7. Business is a: corporation partnership individual other _____
8. Date organized (MM/DD/YYYY): _____
9. Is the Applicant controlled by, owned by, or commonly owned, affiliated or associated with any other organization?
.....Yes No
If Yes, are any services provided to such organization(s)?Yes No
If Yes, to either of the above, provide details. _____
10. During the last year has the Applicant been involved in, or are they presently considering or contemplating:
 - (a) Any merger, consolidation or acquisition?.....Yes No
If Yes, provide a complete explanation detailing liabilities assumed and any professional liability coverage purchased by any predecessor organization. _____
 - (b) A change in the nature of business operations? Yes No
If Yes, provide details. _____
11. During the last year has the name of the Applicant been changed?Yes No
If Yes, provide details. _____

II. ADDITIONAL INFORMATION

1. **If you are a new Applicant with this company**, attach:
 - (a) A list of owners, partners and officers and percentage of ownership of each of the Applicant(s) named in Part I Item 1. above.
 - (b) Latest annual financial statements (annual report or income statement and balance sheet). (Omit if gross revenues are \$1,000,000 or less.)
 - (c) Professional qualifications (i.e. resume or c.v.) of each of the owners, partners, officers and key employees of the Applicant(s) named in Part I Item 1. above.

- (d) Professional societies and organizations to which the Applicant and its owners, partners, officers and key employees belong(s).
- (e) Advertisements, brochures, and descriptive literature on the Applicant's business.
- (f) Sample contract for services between the Applicant and its clients.
- (g) A list of and description of affiliations with any organization owned by any owner, partner or officer of any Applicant.

2. **If you are applying for renewal with this company**, attach:

- (a) A list of owners, partners and officers and percentage of ownership of each in the Applicant(s) named in Part I. Item 1. above.
- (b) Latest annual financial statements (annual report or income statement and balance sheet). (Omit if gross revenues are \$1,000,000 or less.)
- (c) Any changes in any items provided last year pursuant to Items (c), (d), (e), (f) or (g) above.

III. PROFESSIONAL ACTIVITIES AND SPECIALTY

1. Describe all professional services performed for others and indicate the percentage of gross revenues derived from each activity.

Professional Services	Percent of Gross Revenues
_____	_____ %
_____	_____ %
_____	_____ %

- 2. (a) Estimated annual gross revenues for the coming year: \$ _____
- (b) Percentage of annual gross revenues for the coming year:
 - (i) Domestic: _____ %
 - (ii) Foreign: _____ %
- (c) Annual gross revenues for the last three years:
 - (i) last twelve months: Year: _____ \$ _____
 - (ii) 1st prior year: Year: _____ \$ _____
 - (iii) 2nd prior year: Year: _____ \$ _____

3. Describe Applicant's three largest jobs in the last three years:

Client Name	Professional Services	Gross Revenues
_____	_____	_____
_____	_____	_____
_____	_____	_____

4. Is the Applicant engaged in any business or profession other than as described in Item 1 above?Yes [] No []
 If Yes, explain. _____

5. Were more than 50% of the Applicant's gross revenues for any of the last three years derived from any one contract?Yes [] No []
 If Yes, specify client, professional services and duration of contract. _____

6. Does the Applicant utilize the services of independent contractors?.....Yes [] No []
 If Yes, indicate percentage of billings and whether a certificate of professional liability insurance is required of each.

7. (a) Does the Applicant, any of its subsidiaries and/or affiliates build, service, repair, install, manufacture or fabricate anything?Yes [] No []
- (b) Does the Applicant, any of its subsidiaries and/or affiliates sell any product other than computer software?Yes [] No []
- If Yes, to either (a) or (b) describe. _____
-
8. Is any principal, partner, owner, officer, director, employee, manager or managing member of the Applicant a certified public accountant, an attorney or lawyer, an architect or engineer, a provider of any form of healthcare services or responsible for supervision or management of others who are providers of healthcare services?Yes [] No []
- If Yes, advise of the name of the individual(s), their position(s) with the Applicant and the nature of services they perform for clients of the Applicant. _____

IV. PROFESSIONAL SERVICES CLAIMS/HISTORY

1. During the last five years, have there been any claims or proceedings arising out of professional services against the Applicant, or any of its principals, partners, owners, officers, directors, employees, managers, managing members, its predecessors, subsidiaries, affiliates, and/or against any other person or organization proposed for this insurance?Yes [] No []
- If Yes, attach complete details including description of allegations, status of claim, amounts demanded or paid, date of claim, and action taken to prevent the same type of claim in the future. _____
2. Is the Applicant or any principal, partner, owner, officer, director, employee, manager or managing member of the Applicant or any person(s) or organization(s) proposed for this insurance aware of any fact, circumstance, situation, incident or allegation of negligence or wrongdoing, which might afford grounds for any claim such as would fall under the proposed insurance?Yes [] No []
- If Yes, provide details. _____
-
3. Has any insurer cancelled, rescinded, nonrenewed or declined any similar insurance for the Applicant, its predecessors, subsidiaries, affiliates and/or for any other person or organization proposed for this insurance in the last five years?Yes [] No []
- If Yes, attach a copy of such insurer's notice. **MISSOURI APPLICANTS – DO NOT ANSWER**
4. Has the Applicant and/or any of its principals, partners, owners, officers, directors, managers and/or managing members or employees, its predecessors, subsidiaries, affiliates, and/or any other person or organization proposed for this insurance been involved in or have knowledge of any pending or completed investigative or administrative proceedings or governmental regulatory proceedings, actions or notices?Yes [] No []
- If Yes, provide details on a separate sheet.

V. INFORMATION SECURITY

Check if coverage Not Requested []

If an outside service provider is used to manage the Applicant's IT System, please consult with outside service provider when completing these questions.

By attachment provide explanation of any No response to any Section V question.

1. Does the Applicant have annually reviewed written information security policies and procedures?[] Yes [] No
2. Does the Applicant have a dedicated senior manager responsible for Information Security and Privacy?[] Yes [] No
3. Does the Applicant have a process to delete systems access after employee termination?[] Yes [] No
4. Is access to equipment, such as servers, workstations and storage media including paper records, containing sensitive information physically protected?[] Yes [] No
5. Does the Applicant ensure sensitive data is permanently removed (e.g., degaussing, overwriting with 1's and 0's, physical destruction but not merely deleting) from hard drives and other storage media before equipment is discarded or sold and shred paper records prior to disposal?[] Yes [] No
6. Does the Applicant have a written security patch management process implemented?[] Yes [] No
7. Does the Applicant have anti-virus, anti-spyware and anti-malware software installed?[] Yes [] No

8. Does the Applicant implement firewalls and other security appliances between the Internet and sensitive data?[Yes [No
9. Does the Applicant secure remote access to its IT systems?[Yes [No
10. Does the Applicant have written security policies and procedures for mobile devices, including personal devices, if they are connected to the Applicant's network?[Yes [No
11. Does the Applicant disallow wireless networks or ensure they are securely deployed?[Yes [No
12. Is a vulnerability scan or penetration test performed on all Internet-facing applications and systems before they go into production and at least quarterly thereafter?[Yes [No
13. Are all sessions where sensitive data is entered encrypted with a Secure Socket Layer (SSL)?[Yes [No
14. Is the Applicant certified as complying with the following security requirements:
 - (a) Payment Card Industry (PCI/DSS)?[N/A [Yes [No [In Progress - Scheduled Date: _____
 (i) If Yes, provide the name of the individual or outside organization which certified the Applicant and the date of the last PCI audit. _____
 - (b) HIPAA/HITECH?[N/A [Yes [No [In Progress - Scheduled Date: _____
 - (c) Sarbanes-Oxley?[N/A [Yes [No [In Progress - Scheduled Date: _____
15. Does the Applicant allow the use of laptops, mobile devices or other portable media?[Yes [No
 - (a) If Yes, does the Applicant ensure all sensitive information is encrypted?[Yes [No
 Please provide the name of the software used: _____

VI. DATABREACH LOSS TO INSURED

Check if coverage Not Requested []

1. Are alternative facilities available in the event of a shutdown/failure of the Applicant's network?.....[Yes [No
2. Does the Applicant have written procedures for routine backups and maintain proof of backups?[Yes [No
3. Are key data and software code stored:
 - (a) on redundant storage device?[Yes [No
 - (b) at secured offsite storage?[Yes [No

VII. GENERAL LIABILITY COVERAGE

Check if coverage Not Requested []

1. Does the Applicant work at any of the following locations: construction sites, mining facilities, power plants, chemical processing facilities, oil wells or other drilling sites, or cell towers?[Yes [No
2. Does the Applicant or any of its subsidiaries or affiliates fabricate, manufacture or sell any product, including hardware?[Yes [No
 - (a) If Yes, please describe: _____

 - (b) Total revenue from product sales: _____
3. Does the Applicant or any of its subsidiaries or affiliates build, service, maintain, repair or install anything?[Yes [No
 - (a) If Yes, please describe: _____

4. Does the Applicant subcontract any construction, service, maintenance or repair work?.....[Yes [No
 - (a) If Yes, please describe: _____

 - (b) Are certificates of insurance required?[Yes [No

VIII. PRIOR AND OTHER INSURANCE

1. List current and prior Professional Liability Insurance for each of the last three (3) years:
If None, check here []

Insurer	Limits of Liability	Deductible	Premium	Inception-Expiration Dates (MM/DD/YYYY)	Retroactive/Prior Acts Date

2. Does the Applicant carry Data Privacy and/or Data Security Insurance?.....[] Yes [] No
If Yes, provide a copy of the expiring policy and complete the following:

Coverage Purchased	Insurer	Limits of Liability	Deductible	Premium	Inception-Exp Date	Retroactive/Prior Acts Date

3. Does the Applicant carry General Liability Insurance?[] Yes [] No

(a) If Yes, provide: Insurer: _____ Limits of Liability: _____

- (i) Does coverage include Products/Completed Operations Hazards?.....[] Yes [] No

NOTICE TO THE APPLICANT - PLEASE READ CAREFULLY

No fact, circumstance or situation indicating the probability of a claim or action for which coverage may be afforded by the proposed insurance is now known by any person(s) or entity(ies) proposed for this insurance other than that which is disclosed in this application. It is agreed by all concerned that if there be knowledge of any such fact, circumstance or situation, any claim subsequently emanating therefrom shall be excluded from coverage under the proposed insurance.

The policy applied for is SOLELY AS STATED IN THE POLICY, if issued, which provides coverage on a claims made basis for ONLY THOSE "CLAIMS" THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD, unless the extended reporting period option is exercised in accordance with the terms of the policy. The policy has specific provisions detailing claim reporting requirements.

The underwriting manager, Company and/or affiliates thereof are authorized to make any inquiry in connection with this application. Signing this application does not bind the Company to provide or the Applicant to purchase the insurance.

This application, information submitted with this application and all previous applications and material changes thereto of which the underwriting manager, Company and/or affiliates thereof receives notice is on file with the underwriting manager, Company and/or affiliates thereof and is considered physically attached to and part of the policy if issued. The underwriting manager, Company and/or affiliates thereof will have relied upon this application and all such attachments in issuing the policy. If the information in this application or any attachment materially changes between the date this application is signed and the effective date of the policy, the Applicant will promptly notify the underwriting manager, Company and/or affiliates thereof, who may modify or withdraw any outstanding quotation or agreement to bind coverage.

WARRANTY

I/We warrant to the Company, that I/We understand and accept the notice stated above and that the information contained herein is true and that it shall be the basis of the policy and deemed incorporated therein, should the Company evidence its acceptance of this application by issuance of a policy. I/We authorize the release of claim information from any prior insurer to the underwriting manager, Company and/or affiliates thereof.

Must be signed within 60 days of the proposed effective date.

Name of Applicant

Title (Officer, partner, etc.)

Signature of Applicant

Date

SPECIALTY SUPPLEMENT REQUIRED

Appraiser – Business or Property
Building/Home Inspector
Collection Agency
Crane Inspector
Employment Related Services
Escrow Only
Freight Forwarder/Customs Broker
Insurance Related Services
Media Related Service
Mortgage Broker
Premium Finance
Real Estate Agent/Property Manager
Testing Lab
Third Party Administrator
Title, Escrow & Closing
Travel Related Services

ALTERNATE APPLICATION REQUIRED

Association
Computer Related Other Than Consulting
Environmental
Franchisor
Executive Recruiting Consultants

Notice to Arkansas and West Virginia Applicants: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

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 policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claiming with regard to a settlement or award payable for insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Notice to District of Columbia Applicants: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Notice to Florida Applicants: Any person who knowingly and with intent to injure, defraud, or deceive any insurance company files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Notice to Hawaii Applicants: For your protection, Hawaii law requires you to be informed that presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both.

Notice to Kentucky Applicants: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance 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.

Notice to Maine Applicants: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines, or denial of insurance benefits.

Notice to Maryland Applicants: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Notice to New Jersey Applicants: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Notice to New Mexico Applicants: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

Notice to New York Applicants: 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.

Notice to Ohio Applicants: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Notice to Oklahoma Applicants: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Notice to Oregon Applicants: Any person who, with intent to defraud or knowing that he or she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud.

Notice to Pennsylvania Applicants: 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.

Notice to Tennessee, Virginia and Washington Applicants: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Notice to Vermont Applicants: Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

Notice to Applicants of all other states: 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 the person to criminal and civil penalties.



SUPPLEMENT FOR MORTGAGE BROKERS

All questions MUST be completed in full.

If space is insufficient to answer any question fully, attach a separate sheet.

1. Full name of Applicant: _____
2. For all mortgages handled by the Applicant, provide the percentage of total services provided:

(a) Origination Only	_____	%
(b) Underwritten	_____	%
(c) Packaged and Sold	_____	%
(d) Servicing	_____	%
(e) Other (specify) _____	_____	%
3. Does the Applicant or any organization controlled by, owned by, or commonly owned, affiliated or associated with the Applicant:
 - (a) currently provide loan funding, including partial funding or short term funding, or have an in-house line of credit?[Yes [No
 - (b) in the last five years provided loan funding, including partial funding or short term funding, or had an in-house line of credit?[Yes [No
4. (a) Does the Applicant hold the appropriate licenses in the states which require Mortgage Brokers/Correspondents to be licensed?[Yes [No
 - (b) In which states is the Applicant licensed? _____
 - (c) In which states does the Applicant operate where they are not licensed? _____
 - (d) Has the Applicant's license ever been suspended, placed on probation, revoked or restricted in any way?[Yes [No
If Yes, provide details: _____
5. (a) Does the Applicant hold funds in escrow?[Yes [No
 - (b) If Yes, does the Applicant hold these fund in a fiduciary account?[Yes [No
6. Limit for Fidelity Bond: _____
7. (a) Does the Applicant or any organization controlled by, owned by, or commonly owned, affiliated or associated with the Applicant perform property appraisals? [Yes [No
 - (b) If Yes, provide details. _____
8. What procedures does the applicant have in place to assure timely and proper disclosure of Good Faith and Truth in Lending Estimates? _____
9. Is the Applicant aware of any violation or potential violations of laws in the following areas:
 - (a) Real Estate Settlement Procedures Act?[Yes [No
 - (b) Truth in Lending?[Yes [No
 - (c) Equal Credit Opportunity?[Yes [No
10. (a) Does the Applicant receive compensation from yield spread premiums (YSPs)?[Yes [No
If Yes, answer the following.

(b) For each period indicated, state what percentage of the Applicant's revenue is/was derived from YSPs?

Projected for the coming year: _____

This year: _____

Last year: _____

Two years ago: _____

(c) Describe the procedures in place for disclosing the yield spread premium to the borrower. _____

11. (a) Has the Applicant ever been denied a written correspondent or loan broker agreement with a lender?[] Yes [] No

(b) If Yes, provide details. _____

12. (a) Has any mortgage lender ever cancelled or withdrawn a written correspondent or loan broker agreement?[] Yes [] No

(b) If Yes, provide details. _____

13. (a) Total dollar value of mortgages brokered during the last 12 months: \$ _____

(b) Number of mortgages closed during the last 12 months _____

(c) Dollar amount of largest loan closed in the last: 12 months: \$ _____

24 months: \$ _____

36 months: \$ _____

(d) Provide the percentages for each mortgage type. (Need not equal 100%.)

(i) Conventional _____% Government _____%

(ii) 1st Mortgages _____% 2nd Mortgages _____%

(iii) Owner Occupied _____% Non-owner Occupied _____%

(iv) Purchase _____% Refinance _____%

(v) Conforming _____% Non-conforming _____%

(e) Provide the percentages for each mortgage type for each period indicated. (Need not equal 100%.)

	Prior 12 Months	Prior 24 Months	Prior 36 Months
(i) Reverse Mortgages	_____ %	_____ %	_____ %
(ii) Interest only	_____ %	_____ %	_____ %
(iii) Prime (A paper)	_____ %	_____ %	_____ %
(iv) Sub-Prime (B or below)	_____ %	_____ %	_____ %
(v) Residential	_____ %	_____ %	_____ %
(vi) Commercial	_____ %	_____ %	_____ %
(vii) Fixed rate	_____ %	_____ %	_____ %
(viii) Adjustable rate	_____ %	_____ %	_____ %

14. (a) Does the Applicant receive referrals from a parent company or any organization controlled by, owned by, or commonly owned, affiliated or associated with the Applicant?[] Yes [] No

(b) If Yes, provide details. _____

15. (a) Has the Applicant ever closed a loan with a lender that is currently in bankruptcy or no longer in business?[] Yes [] No
- (b) If Yes, list the defunct mortgage lending company(ies) the Applicant represented and the number of loans placed with each:

<u>Company(ies)</u>	<u>Number of Loans</u>
_____	_____
_____	_____
_____	_____

Signing this Supplement does not bind the Company to provide or the Applicant to purchase the insurance.

It is understood that information submitted herein becomes a part of our application for insurance and is subject to the same declarations, representations and conditions.

Must be signed by director, executive officer, partner or equivalent within 60 days of the proposed effective date.

Name of Applicant

Title

Signature of Applicant

Date