



INSURANCE AGENTS & BROKERS PROFESSIONAL LIABILITY APPLICATION



Instructions: Answer all questions; applicant's name must include the names of all businesses and locations for which coverage is desired; attach a separate sheet if necessary. If an answer is none, state none. If the answer is not applicable, state (N/A). If the space provided is insufficient to fully answer the question, please attach a separate sheet.

Please type or print in ink.

PART I. GENERAL INFORMATION

- Applicant Name: _____
Street Address: _____
City, State, Zip: _____
Telephone Number: Office: _____ Fax: _____
- Applicant is: (please circle) Corporation Partnership Individual LLC
- General company information:
Year Established: _____ (If less than 3 years attach resume) Date First Licensed: _____
Applicant's License Number(s): _____
- Attach a list of any DBA's or other names used in the business and identify the type of business relationship to the applicant.
- Please provide the following:

Name of Principals/Partners	Years in Insurance	Years with Licensed Applicant
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
- Please list the total number of employees: _____

PART II. EXPOSURES

- State the applicant's annual premium volumes and commissions:

	Last Year	Estimate This Year
P&C Premium Volume	_____	_____
P&C Gross Commission	_____	_____
Life/Health Premium Volume	_____	_____
Life/Health Gross Commission	_____	_____
Other Income (Describe)	_____	_____



2. List the approximate percentage breakdown of total annual volume:

PERSONAL LINES

Non-Standard Auto _____ %
 Homeowners _____ %
 Dwelling _____ %
 Standard Auto _____ %

COMMERCIAL LINES

Casualty (GL/Umbrella) _____ %
 Property Package _____ %
 Commercial Auto _____ %
 Trucking (Long Haul) _____ %
 Inland Marine _____ %
 Workers Comp _____ %
 Other (provide details) _____ %

SPECIALTY LINES

Aviation _____ %
 Professional _____ %
 Surety _____ %
 Other (describe) _____ %

LIFE AND HEALTH

Individual Life _____ %
 Group Life _____ %
 Individual A&H _____ %
 Group A&H _____ %
 Annuities _____ %
 Mutual Funds _____ %
 Other (describe) _____ %

Total All (should equal 100%) _____ %

3. Business written directly for your own insureds: _____ %
 Business accepted from other agents and brokers: _____ %

4. List the top three (3) insurers (including companies, syndicates, captives, etc.) and MGA's with which the Applicant has placed business during the past three (3) years.

Insurer and MGA	Current Annual Premium Volume
_____	_____
_____	_____
_____	_____

5. Has the Applicant placed business with an insurer (including companies, syndicates, captives, etc.) that became insolvent, or the equivalent, in the past three (3) years: Yes___ No___
 (If yes, please attach an explanation.)

6. Has the Applicant had any agency contracts canceled by any insurance carrier or MGA other than for lack of production or withdrawal from the market? Yes___ No___
 (If yes, please attach an explanation.)

7. Is the Applicant controlled, owned by, associated or affiliated with, or does it own any other firm or business enterprises? Yes___ No___
 If yes, please attach an explanation and indicate whether the Applicant provides services to any such firm or business enterprise.

8. During the past three (3) years, has the Applicant's name changed, or has the Applicant purchased, merged or consolidated with, or been purchased by, any other business? Yes___ No___
 (If yes, please attach an explanation.)



9. Does the Applicant anticipate any changes in the nature or size of its business during the next two (2) years? Yes___ No___

If yes, and the anticipated change in size is greater than twenty-five (25%), please attach an explanation.

10. Are you engaged in any of the following operations?

OPERATIONS	YES	NO	PREMIUM	COMMISSION
Managing General Agent	_____	_____	_____	_____
Wholesale Brokering	_____	_____	_____	_____
Mutual Funds Sales	_____	_____	_____	_____
Reinsurance Placement	_____	_____	_____	_____

11. List professional associations to which the applicant belongs: _____

12. Does the applicant:

- a. have written standard operating procedure? Yes___ No___
- b. have written procedures for documenting files, including phone calls? Yes___ No___
- c. have a system to notify mortgagors of policy cancellations? Yes___ No___
- d. document a client's refusal to accept coverage recommendations? Yes___ No___
- e. date-stamp all incoming mail? Yes___ No___
- f. maintain policy expiration lists? Yes___ No___
- g. have funds segregated into premium trust accounts? Yes___ No___
- h. adjust claims? Yes___ No___
- i. sell securities? Yes___ No___

PART IV. HISTORY

1. Requested Limits of Liability: (please circle)

\$100,000 \$300,000 \$500,000 \$1,000,000 Other _____
 Deductible requested \$2,500 \$5,000 \$10,000 Other _____

2. List prior **professional liability** insurers for the past five years, starting with the most recent year. If none, state none.

Insurer	Policy number	Limit of liability	Premium	Effective Dates	Claims-made (Y/N)

What is the most recent retroactive date? _____

3. List prior **general liability** insurers for the past five years, starting with the most recent year. If none, state none.

Insurer	Policy number	Limit of liability	Premium	Effective Dates	Claims-made (Y/N)

What is the most recent retroactive date? _____

4. During the past five (5) years has any insurance company declined, cancelled or refused to renew coverage for the applicant or anyone named in question #3? Yes___ No___

If yes, provide an explanation: _____

5. Are you aware of any act, error or omission or other circumstances which might reasonably be expected to be the basis of a claim or suit against you or anyone indicated in question #3? Yes___ No___

If yes, please complete a claims supplement form.

6. Have any claims been made against you, your firm or anyone indicated in question #3? Yes___ No___

If yes, please complete a claims supplement form.

7. IT IS AGREED WITH RESPECT TO QUESTIONS #5 AND #6 ABOVE, THAT IF SUCH KNOWLEDGE OR INFORMATION EXISTS ANY CLAIM OR ACTION ARISING THERE FROM IS EXCLUDED FROM THIS PROPOSED COVERAGE.

I understand and agree this Application and any and all supplements attached hereto may be made a part of any policy issued, and any such policy will be issued in reliance upon the representation made herein. I further understand and agree that failure to provide a true and accurate response to the foregoing questions may, at the option of the Company, result in the voiding of insurance issued in reliance on this Application and/or denial of claims under any policy issued.

I authorize and consent to investigations of information bearing upon moral character, professional reputation, and fitness to engage in the activities of my business including authorization to every person or entity, public or private, to release to the company providing insurance coverage and JaVA Underwriting, LLC, any documents, records, or other information bearing upon the foregoing.

I understand and agree these investigations shall not be confined to information submitted in this application, but shall include any other sources of information deemed relevant by the Company as may be authorized by law.



Applicant and all owners, employees, and contractors are licensed or duly authorized in all states or jurisdictions where professional services are provided. Applicant warrants the truth of all answers to the above questions, and applicant has not withheld information which is calculated to influence the judgment of the insurance company in considering this application.

Important: This application must be dated and signed by the applicant owner, partner, officer or administrator. Signing this form does NOT bind the company to complete the insurance.

Applicant Signature

Title

Date