



Missouri Medical Malpractice Joint Underwriting Association

Post Office Box 219680
Kansas City, Missouri 64121-9680
Phone: 1-866-586-1693
Fax: 1-866-258-4892

Dentist Professional Liability Application

Section I - Personal Information

Name of Applicant (First, Middle, Last)		<input type="checkbox"/> D.D.S	<input type="checkbox"/> D.M.D.
Date of Birth	Place of Birth	Social Security Number	
Type of Practice: <input type="checkbox"/> Individual <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Owner <input type="checkbox"/> Employee <input type="checkbox"/> Shareholder/Partner <input type="checkbox"/> Independent Contractor <input type="checkbox"/> Intern/Resident/Fellow <input type="checkbox"/> Other			
If owner, employee, shareholder, partner, independent contractor, indicate name of facility/entity: _____			

Section II - Practice Locations

Primary Practice Address (Street, City, State, Zip Code)		
County	Primary Practice Phone Number	Primary Practice Fax Number

Home Address (Street, City, State, Zip Code)		
County	Home Phone Number	Home Fax Number

Secondary Practice Address (Street, City, State, Zip Code)		
County	Secondary Practice Phone Number	Secondary Practice Fax Number

1. May we communicate with you by fax? Yes No
2. May we communicate with you by e-mail? Yes No E-Mail Address _____

For Agent's Use Only (If applicable)

Name of Agency: _____	Name of Agent: _____
Address: _____	Phone Number: _____
e-mail Address: _____	Fax Number: _____
Signature: _____	Date: _____
Are you authorized to place casualty insurance under subdivision 1(4) of Section 375.018, RSMo? <input type="checkbox"/> Yes <input type="checkbox"/> No	



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Section III - Coverage Selection

Requested Effective Date of Coverage:

Month Day Year

Important: Coverage will become effective only after the completion of all underwriting functions, acceptance by the Association, and receipt of payment.

Coverage Type and Limits of Liability (check all that apply)

- Individual Occurrence Professional Liability Coverage
\$500,000 each medical incident/\$1,500,000 annual aggregate
- Individual Occurrence Professional Liability Coverage
\$1,000,000 each medical incident/\$3,000,000 annual aggregate
- Business Entity Occurrence Professional Liability Coverage (for business entity indicated above)
\$500,000 each medical incident/\$1,500,000 annual aggregate
- Business Entity Occurrence Professional Liability Coverage (for business entity indicated above)
\$1,000,000 each medical incident/\$3,000,000 annual aggregate

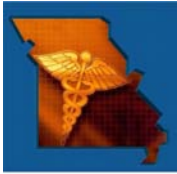
Prior Acts Policy (For Claims-Made Exposure with Current Carrier) (check all that apply)

- Individual Claims-Made Prior Acts Coverage
\$500,000 each medical incident/\$1,500,000 annual aggregate
- Individual Claims-Made Prior Acts Coverage
\$1,000,000 each medical incident/\$3,000,000 annual aggregate
- Business Entity Claims-Made Prior Acts Coverage (for business entity indicated above)
\$500,000 each medical incident/\$1,500,000 annual aggregate
- Business Entity Claims-Made Prior Acts Coverage (for business entity indicated above)
\$1,000,000 each medical incident/\$3,000,000 annual aggregate
- Prior Acts Coverage Not Requested (please indicate reason below)
 - Reporting Coverage will be obtained from current claims-made carrier
 - Current coverage is on occurrence form
 - Reporting Coverage or Prior Acts Policy Coverage will not be obtained from the Association or from my current claims-made carrier. I understand that failure to obtain Reporting Coverage will leave me without complete coverage.

Important: A separate Prior Acts Policy for your claims-made exposure with your current carrier is available from the Association upon verification of active coverage and retroactive date, and if no gaps in coverage exist.

Section IV - Insurance History

	Current Coverage	First Year Prior	Second Year Prior	Third Year Prior	Fourth Year Prior
Name of Carrier					
Form of Coverage	<input type="checkbox"/> Occurrence <input type="checkbox"/> Claims-Made	<input type="checkbox"/> Occurrence <input type="checkbox"/> Claims-Made	<input type="checkbox"/> Occurrence <input type="checkbox"/> Claims-Made	<input type="checkbox"/> Occurrence <input type="checkbox"/> Claims-Made	<input type="checkbox"/> Occurrence <input type="checkbox"/> Claims-Made
Effective Date and Expiration Date					
Retroactive Date (NA for occurrence)					
Was Extended Reporting Coverage obtained?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No



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1. Have you ever practiced without professional liability coverage? Yes No
2. Was your professional liability coverage ever placed with a non-admitted carrier? Yes No
3. If previously insured on a claims-made form, have you ever failed to obtain Extended Reporting Coverage? Yes No
4. Do you owe any outstanding premium to any carrier? Yes No

If any answer to questions 1 - 4 above is "Yes", please provide dates and explanations below:

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Section V - Medical Training

Name of Dental School(s) Attended	Location	Degree	Date Graduated

Name of Hospital Where Residency Served		Location of Hospital Where Residency Served	
Specialty and/or Department	Start Date and End Date	Was Program Completed? <input type="checkbox"/> Yes <input type="checkbox"/> No	

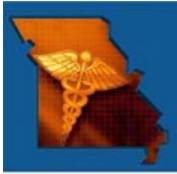
Name of Hospital - Other Medical Training		Location of Hospital - Other Medical Training	
Specialty and/or Department	Start Date and End Date	Was Program Completed? <input type="checkbox"/> Yes <input type="checkbox"/> No	

Section VI - Practice Information

List all states where you are licensed to practice and license numbers.

State	License No.	% of Patients seen, examined or treated in each state
Missouri		

List all locations where you have practice in the last five years.	Start Date and End Date (m/y)



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Please provide the name and location of all hospitals where you hold active staff or courtesy privileges. Indicate below if you want a Certificate of Insurance issued to these facilities, on your behalf.

Name	Complete Mailing Address	Nature of Privileges	Certificate Desired? <input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No

1. How many scheduled patients do you see per week? _____
2. How many walk-in patients do you see per week? _____
3. How many hours do you work per week? _____
4. In the past 5 years, has there been a change in your practice or the procedures you perform? Yes No
5. In the past 5 years, has there been a change in the number of hours you work per week? Yes No

Section VII - Allied Health Care Providers

Do you provide supervision (to non-employees) to any allied health care providers? Yes No

List all such certified health care providers that you employ or only provide supervision:

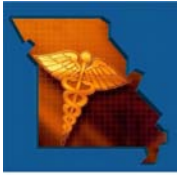
Name	Specialty	<input type="checkbox"/> Employee <input type="checkbox"/> Supervise Only
Name	Specialty	<input type="checkbox"/> Employee <input type="checkbox"/> Supervise Only
Name	Specialty	<input type="checkbox"/> Employee <input type="checkbox"/> Supervise Only

Section VIII -Business Entity

Name of Business Entity		
Type : <input type="checkbox"/> Partnership <input type="checkbox"/> L.L.C. <input type="checkbox"/> Association or Corporation <input type="checkbox"/> Solo Incorporated (No Employee or Contracted Physicians) <input type="checkbox"/> Other		
Is coverage desired for business entity? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Retroactive Date	Corporate Tax Identification Number	Date of Incorporation

List the full name and current professional liability carrier of all other dentists affiliated with business entity for which coverage is desired.

Full Name	Name of Carrier
Full Name	Name of Carrier
Full Name	Name of Carrier



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Section IX - Rating Information

1. What is your specialty? (Check all boxes that apply)

- General Dentistry
- Maxillo-facial Surgery
- Oral Surgery
- Endodontics
- Orthodontics
- Pedodontics
- Oral Pathology
- Periodontics
- Prosthodontics
- Other _____

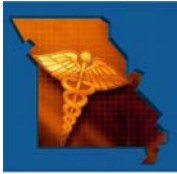
2. What is the nature of your practice? (Check all boxes that apply)

- Category I No anesthesia - No extraction
- Category II No anesthesia - No dental implants - No oral surgery - Includes Orthodontics/Endodontics - Includes Periodontics
- Category III No anesthesia - Includes dental implants
- Category IV Includes intravenous sedation
- Category V Oral Surgery

3. Please indicate which procedures you perform (Check all boxes that apply)

- Orthodontic Full Mouth Banding
- Surgical/Anchor portion of Dental Implants
- Sleep Apnea Therapy
- Endosteal Implant
- Subperiosteal Implant
- Mandibul Multi-quadrant-Ramus Frame Implant
- Parotid Gland Surgery
- Management of Malignant Lesions
- Face Lifts
- Cleft Lip and Palate Surgery
- Rhinoplasty
- Intermaxillary Fixation for Obesity/Weight Control
- Sinus Lifts
- Sargenti Root Canal method utilizing N2 or similar paste or method
- Molar Endodontics
- TMJ Surgery
- TMJ Arthroscopy
- TMJ Implants
- Vitec Implant

- 4. Are you employed full time by the Federal Government or are you in active duty in the military service? Yes No
- 5. Do you own or operate a surgery center, laboratory, or other outpatient facility? Yes No
- 6. Do you provide any diagnostic, consulting or other professional services to patients in states other than those in which you are currently licensed, including but not limited to the use of telecommunication technology? Yes No
- 7. Do you treat or review treatment of any state, local federal correction facility, jail or prison? Yes No
- 8. Do you use a collection agency, which has the authority to file collection suits without your knowledge? Yes No
- 9. Do you practice as a company dentist? Yes No
- 10. Do you participate in pharmaceutical testing /clinical investigation studies that are not FDA approved?
If yes, please explain below. Yes No
- 11. Do you provide services to any nursing home or similar facility?
If yes, please explain below. Yes No
- 12. Will you be performing activities, which will be covered by another professional liability policy? Yes No



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Section X - Loss Information

1. Are you now, or have you ever been involved, directly or indirectly in a claim, potential claim, or a suit arising out of the rendering or failing to render professional services? Yes No
- If "Yes" A. Indicate number closed, dropped, dismissed _____
- B. Indicate number pending or open _____
- C. Total number of cases (A+B) _____
- If "Yes," Have all claim/suits indicted in "C" above been reported to your current or prior professional liability carrier? Yes No
2. Other than those claims/suits indicated in question 1 above, do you have knowledge of any incident, potential claim, suit, or circumstances that might reasonably lead to a claim or suit being brought against you arising out of the rendering or failing to render professional services? Yes No
- If "Yes" How many? _____
- If "Yes" Have all circumstances that might reasonably lead to a claim or suit (even if you believe the possible claim or suit would be without merit) been reported to your current or prior professional liability carrier? Yes No

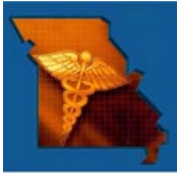
Important: For each loss indicated in questions 1 and 2 above 1) you are required to complete the attached Supplementary Loss Information Form and 2) A 5-Year Carrier Loss Run is needed from your current and/or previous professional liability carrier(s). The Loss Run should include date of occurrence, date of report, description,, indemnity amount paid, indemnity amount reserved, defense amount paid, defense amount reserved and current status.

Please Read and Sign

I hereby declare that the above statements and particulars are true and that I have not knowingly suppressed or misstated any material facts and I agree that this application shall be the basis of the contract with the company. I agreed to notify the company if there is any future material change in any answers to this application, including without limitation, any change in my professional specialty, affiliation or working arrangement with any other physician, firm or professional association.

I UNDERSTAND THAT ANY MATERIAL MISPRESENTATION OR OMISSION MADE BY ME ON THIS APPLICATION MAY ACT TO RENDER ANY CONTRACT OF INSURANCE NULL AND WITHOUT AFFECT, PROVIDE THE COMPANY WITH THE RIGHT TO RESCIND IT, AND/OR REQUIRE RETROACTIVE UPWARD PREMIUM ADJUSTMENT.

Applicant's Signature _____ **Date** _____

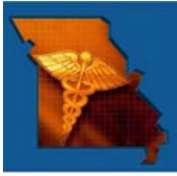


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Application Checklist:

- Copy of most current declaration page
 - Five-year Company Loss History
 - Copy of Missouri Dental License
 - Curriculum Vitae
 - Copy of Business Letterhead
 - Supplemental Loss Information for each loss
 - Signature and Date on Application
 - Verification of Extended Reporting or Prior Acts
 - Completed, Signed Authorization to Release Information
-



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Supplementary Loss Information

Please complete the Supplementary Loss Information for each case indicated in Section X - Loss Information questions 1 and 2. Please photocopy this form. All questions must be answered or marked Not applicable (N/A).

Patient's name: _____ Date of incident and your treatment: _____

Name of Insurance Company: _____ Date Reported to Insurance Company: _____

Allegations: _____

Did you in any way alter, embellish, delete, change, and/or destroy any records, medical or otherwise, or were allegations made that you did so, pertaining to this claim? Yes No

What is the status of this matter? Open Closed (Check applicable description below)

- Incident report only
- Summary judgment in your favor
- Suit settled out of court
- Suit threatened, no action taken
- Jury verdict in your favor
- Suit filed awaiting mediation
- Suit filed but dropped by claimant
- Jury verdict in favor of the plaintiff
- Suit filed awaiting court action

If closed, amount of loss payment: _____ Date paid: _____

If open, amount of loss reserve: _____

Supplementary Loss Information

Please complete the Supplementary Loss Information for each case indicated in Section X - Loss Information questions 1 and 2. Please photocopy this form. All questions must be answered or marked Not applicable (N/A).

Patient's name: _____ Date of incident and your treatment: _____

Name of Insurance Company: _____ Date Reported to Insurance Company: _____

Allegations: _____

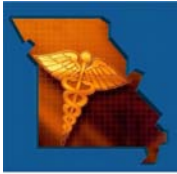
Did you in any way alter, embellish, delete, change, and/or destroy any records, medical or otherwise, or were allegations made that you did so, pertaining to this claim? Yes No

What is the status of this matter? Open Closed (Check applicable description below)

- Incident report only
- Summary judgment in your favor
- Suit settled out of court
- Suit threatened, no action taken
- Jury verdict in your favor
- Suit filed awaiting mediation
- Suit filed but dropped by claimant
- Jury verdict in favor of the plaintiff
- Suit filed awaiting court action

If closed, amount of loss payment: _____ Date paid: _____

If open, amount of loss reserve: _____



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AUTHORIZATION TO RELEASE INFORMATION

The undersigned applicant for insurance by Missouri Medical Malpractice Joint Underwriting Association (the "Association") hereby authorizes his present and prior professional liability insurance carriers and any and all attorneys who have represented the undersigned in connection with any claim of professional liability to release to the Association upon its request information regarding closed, pending, or anticipated claims and any underwriting or other information which in the judgment of any such carrier, attorney, or the Association may have a bearing upon his acceptability to the Association as a professional liability insurance risk.

The undersigned also authorizes all medical associations and medical societies in which he is or has been a member, all hospitals in which he now holds or has held staff privileges, the State Board of Medical Examiners for the State of Missouri and any other State in which he has practiced, or resided, and any and all physicians having information regarding the undersigned, to release to the Association upon its request any information any such person or entity may have which in the judgment of any such person or entity or the Association may have a bearing upon his acceptability to the Association as a professional liability insurance risk.

The undersigned hereby releases and agrees to hold harmless all persons or organizations releasing the information described above, their agents, servants, and employees, and the Association, its directors, officers, employees, agents, and members from any liability arising out of the release or use of any information released or furnished pursuant to this authorization, notwithstanding the fact that there may be errors, omissions, or mistakes contained in such released information.

The undersigned hereby acknowledges that persons and organizations releasing information described above will be advised that their identity, and the information they provide, will be held in confidence and will not be disclosed to the undersigned. The undersigned agrees that the undersigned shall not seek to discover or compel the disclosure, through judicial process, litigation or otherwise, of the identity of the persons or organizations releasing information described above or of the form or content of the information so provided, and the undersigned hereby expressly waives any right the undersigned may have to compel such disclosure.

The undersigned further agrees that the Association and all persons and organizations described above may rely upon a photocopy of this Authorization, which shall be of equal validity with the signed original.

Name (Printed): _____

Signature: _____

Address: _____

Date: _____