Applications

On these pages you will find specimen applications for several common lines of business.

Please note that we frequently will need the binding company's formal application when we're ready to effect coverage.   However, these sample applications will give us sufficient information to get the submission ball rolling in most cases.

If there is existing coverage, we can frequently work from the incumbent's app. If the app is a "renewal app" that basically just asks for changes since the mainform (initial) app was completed, we will need the mainform app as well, and any apps that were completed in the interim. Sometimes it's easier just to start fresh.

You will find the following applications:

D&O/EPL/Fiduciary/Crime/E&O/Tech -- online app -- this is a modular application. Fill out the general information, financial information, past claim information, and then whatever coverage segments are pertinent to your prospect's needs. I am happy to indicate on various lines of coverage if you're just looking for ballparks for coverages the insured does not currently carry, such as fiduciary liability or crime.

If you're seeking EPL, please also provide the exact employee count so we can go to other markets (this app requests only a range of number of employees), and please also provide current financials for D&O terms.   Real estate E&O risks require a supplemental, so email me for one, if needed.

Click below for the online app:

Management Liability/Miscellaneous/Tech ONLINE app

If sufficient information is provided, a quote will be automatically generated by the carrier and sent to me. I will forward it to you as soon as I receive it.

For a pdf copy of the app, click below:

Management Liability/Miscellaneous/Tech app

Non-Profit D&O - another online app:

Online Nonprofit D&O app

Publicly-traded D&O --

Click below for a link to an app on a carrier's website:

[Publicly-traded D&O app](#)

No financials needed, unless there have been no filings made. Generally, information for this line is found online with the SEC, so very little supporting documentation is needed, unless the insured has things in the works that have not yet been filed. We may need offering memoranda or prospectuses if there are offerings pending.

Architects/Engineers and Design-Build/Construction Managers - if there is existing coverage, please be sure to send loss runs. The design professional's resume is very helpful. Breakdown of residential versus commercial business is important to determine the correct markets.

[A&E App](#)

[Design/Build/Construction Managers App](#)

Healthcare -- this is a relatively generic application, and sometimes supplementals are needed. If you're working with a staffing risk, be sure to provide billable hours, revenue, and number of staff, broken down by type. Markets may use any of those three rating bases.

[Miscellaneous Medical App](#)

If you have a managed care risk (IPA, MSO, HMO), residential care facility, or a physician/surgeon or medical group, please email me for an appropriate app.

Lawyers Professional Liability --

Click [Lawyers Professional Liability app](#) to access an app at the carrier's website. Supplementals may apply, and their links will follow soon. Use only those that apply to your insured. Be sure to send loss runs, copy of the firm's letterhead, and a copy of the expiring dec.

Privacy Liability -- some markets rate based on number of system users, others rate on revenue. Please be sure to provide both. If there was a previous loss (privacy breach) coverage will be more difficult to obtain, but still doable, if the insured has taken remediating actions.

[Network Security/Privacy Liability App](#)

Please note that in all cases, if you can provide me with a copy of the insured's expiring policy, I can do a better job for you in improving coverage, or at the very least can give you excellent talking points when it comes down to presenting terms in a competitive situation.

I write many other lines of business -- non-profit D&O, accountants E&O, privacy liability, etc. -- and this is just a sample of commonly needed applications. I will be adding to the bank of applications over time.

I look forward to working with you!