



United States Liability Insurance Group

Specified Professions Professional Liability



APPLICATION

ALL QUESTIONS MUST BE ANSWERED AND APPLICATION MUST BE SIGNED BY APPLICANT.

THIS IS AN APPLICATION FOR A CLAIMS MADE POLICY. PLEASE READ YOUR POLICY CAREFULLY.

SECTION I: BACKGROUND INFORMATION

1. Name of Insured: _____
2. Address: _____
 City: _____ State: _____ Zip Code _____
 Phone: _____ Website: _____
3. Date Established: _____
4. Is the Applicant controlled, owned, affiliated or associated with any other firm, corporation or company? Yes No
5. Does the Applicant have any Subsidiaries? Yes No If Yes, please list on a separate sheet and advise if coverage is to apply to them.
6. Applicant is: Corporation Partnership Individual

SECTION II: ORGANIZATION OPERATIONS DETAILS

7. Please describe in detail the professional services for which coverage is desired:

8. (a) List total gross receipts derived from activities in question #7:

	Gross Receipts
Last Year:	\$ _____
Current Year(based on 12 months):	\$ _____
Forecast for Next Year:	\$ _____

- (b) Please indicate the percent of receipts listed in 8a from Foreign Operations (i.e. outside of the U.S. and its territories): _____
- (c) Did the Applicant have a positive net income in the past 12 months? Yes No
 If No, please advise net income and steps being taken to correct the negative net income.
- (d) What is the Applicant's overall net equity? _____ Positive Negative
 If Negative, please advise net equity and steps being taken to correct the negative net equity.

9. (a) Describe the 5 largest jobs or projects during the past 3 years

Name of Client	Services Provided	Gross Billings
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

- (b) Does the Applicant anticipate deriving more than 50% of total gross billings for the coming year from a single client?
 Yes No If Yes, advise details on a separate sheet.

10. Is the Applicant a licensed Professional(i.e. Lawyer, Accountant...)? Yes No
 If Yes, advise type of licensed Professional: _____

11. (a) Number of principals, partners, officers and professional employees directly engaged in providing services to clients: _____
- (b) Number of non-professional employees (clerks, secretaries, etc.): _____
- (c) Number of independent/sub contractors: _____

12. Please answer the following question(s) regarding the use of independent contractors.
- (a) The total percent of Applicant's work done by independent contractors and subcontractors. _____
- (b) Does the Applicant desire to provide coverage solely for themselves with respect to liability arising out of work performed by independent contractors? Yes No; or
- (c) Does the Applicant desire to provide coverage for independent contractors (including them as named insured(s) on your policy), while working on your behalf? Yes No If Yes to 12c, please answer the following questions:
- (1) How will the Applicant utilize each independent/subcontractor? _____
- (2) Does the Applicant require Certificates of Professional Liability Insurance from all independent contractors? Yes No

13. Please provide the following:

Name of Partners, Principals, Key Employees and Independent/ Subcontractors	Professional Qualifications/ Designations	# of Years in Practice
_____	_____	_____
_____	_____	_____

14. Does any director, officer, employee, partner or independent/subcontractor of the Applicant serve on the Board of Directors of any client or own any financial or equity interest in any client of the Applicant? Yes No If Yes, attach an explanation.
15. What do you see as your potential exposure to a professional liability claim? _____
- _____
16. Does the Applicant use a written contract or letter of engagement with clients? In all cases Sometimes No

SECTION III: CLAIMS INFORMATION

Do not complete this section if this is an application for a renewal policy at the same limit of liability with one of the USLI companies.

17. Have you initiated litigation against any of your clients in the past 5 years? Yes No
(If yes, advise how many times you have initiated litigation in the past 5 years along with details on each.) _____
- _____
18. During the past 5 years, has any claim been made or suit brought against the Insured, its predecessor(s) in business, or any of its present or former owners, partners, officers, directors, employees or independent contractors? Yes No
(If Yes, please provide details on a separate supplemental claim application.)
19. Is any owner, partner, officer, director, employee or independent contractor aware of any circumstance, allegation, contention, or incident which may result in a claim being made against the Insured, its predecessor(s) in business, or any of its present or former partners, owners, officers, directors, employees or independent contractors? Yes No
(If Yes, please provide details on a separate supplemental claim application.)

SECTION IV: PROFESSIONAL LIABILITY INSURANCE COVERAGE

20. Has any Policy of or Application for professional liability insurance on your behalf or on the behalf of any of your principals, officers, employees, independent contractors, or on behalf of any predecessor(s) in business ever been declined, cancelled or renewal refused? Yes No If Yes, advise details: _____
21. Is similar professional liability insurance currently in force? Yes No
- | Name of Carrier | Limit | Retroactive Date (if any) | Deductible | Premium | Policy Period |
|-----------------|-------|---------------------------|------------|---------|---------------|
| _____ | _____ | _____ | _____ | _____ | _____ |
- Length of time coverage has continuously been in force: _____

SECTION V: BUSINESSOWNERS PACKAGE INSURANCE

22. Does the Applicant currently have General Liability Insurance? Yes No If Yes, please advise the following:
- | Name of Carrier | Limit | Premium | Expiration Date |
|-----------------|-------|---------|-----------------|
| _____ | _____ | _____ | _____ |
23. Describe any General Liability Losses in the past 5 years: _____
24. (a) Does the Applicant use Independent Contractors? Yes No If Yes, please answer 25 (b) and (c)
(b) Is General Liability coverage to include Independent Contractors? Yes No
(c) Number of Independent Contractors used: _____
25. Is the Applicant involved in the installation of hardware, electrical work, wiring and/or cable installation of the items for which they are providing consultation services (including work done by Independent Contractors on behalf of Applicant)? Yes No
26. Additional Insureds to be included (List name, address and relationship to Applicant): _____
- _____

27. (a) Personal Property Limit (at 80% Coinsurance/Replacement Cost): _____
 (b) EDP Equipment Limit \$ _____
 (c) Burglar Alarm Yes No Central Station Yes No
 Sprinklers Yes No Central Station Yes No
 Fire Alarm Yes No Central Station Yes No
28. Property Protection Class (1-10): _____
29. If located in first tier coastal county, distance from water (ocean, bay or inlet): _____
30. Property Claims Paid or Pending during last 5 years (by year): _____
31. Building Construction (please check one):
 Frame - Bldg. is made from a wood frame (2x4's/veneers).
 Joisted Masonry - Outside walls are constructed with bricks/cinder blocks. Roof is made of wood.
 Masonry Non-Combustible - Same as Joisted Masonry, except roof is steel.
 Fire Resistive - Structural steel framing, reinforced concrete outside/load bearing walls.
32. Does the Applicant own their own building, other than their home? Yes No
Applicants working out of their home are eligible for the Businessowners Package.

SECTION VI: REQUIRED INFORMATION

- A. USLI Application.
 B. Copy of resumes on technical and key personnel. (for select classes)
 C. Supplemental Application (for select classes)

ARIZONA, PENNSYLVANIA AND OREGON FRAUD STATEMENT: 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 MAY BE SUBJECT TO A CIVIL PENALTY (AND A CRIMINAL PENALTY IF IN PENNSYLVANIA).

UTAH, CONNECTICUT, OHIO FRAUD STATEMENT: ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT HE/SHE 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.

VIRGINIA FRAUD STATEMENT: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD AN INSURER, SUBMITS AN APPLICATION FOR INSURANCE OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT IS GUILTY OF INSURANCE FRAUD.

FRAUD STATEMENT (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 SHALL ALSO BE SUBJECT TO A CIVIL PENALTY NOT TO EXCEED FIVE THOUSANDS DOLLARS AND THE STATED VALUE OF THE CLAIM FOR SUCH VIOLATION.

IOWA FRAUD STATEMENT: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR 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 CLASS "D" FELONY AND SHALL BE SUBJECT TO A CIVIL FINE OF AT LEAST SEVEN HUNDRED FIFTY DOLLARS BUT NOT MORE THAN SEVEN THOUSAND FIVE HUNDRED DOLLARS.

FLORIDA FRAUD STATEMENT: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.

THE STATES OF FLORIDA AND NEW YORK REQUIRE THAT WE HAVE THE NAME AND ADDRESS OF YOUR (INSURED'S) AUTHORIZED AGENT OR BROKER.
 NAME OF AUTHORIZED AGENT OR BROKER _____
 ADDRESS _____
 LICENSE NO. _____
 MAIL COMPLETED _____
 APPLICATION THROUGH _____
 LOCAL AGENT OR _____
 BROKER TO: _____

NOTICE TO THE APPLICANT

The undersigned declares that to the best of his/her knowledge and belief that statements set forth herein are true. The undersigned further declares that any occurrence or event taking place prior to the effective date of the insurance applied for which may render inaccurate, untrue, or incomplete any statement made will immediately be reported in writing to the Company and the Company may withdraw or modify any outstanding quotations. The Company is hereby authorized, but not required to make an investigation and inquiry in connection with the information, statements and disclosures provided in this application. The decision of the company not to make or to limit any investigation or inquiry shall not be deemed a waiver of any rights by the Company and shall not stop the Company from relying on any statement in this application. The signing of this Application does not bind the undersigned to purchase the Insurance, nor does the review of this Application bind the Company to issue a Policy. It is understood the Insurer is relying on this Application in the event the Policy is issued. It is agreed that this Application shall be the basis of the contract should a Policy be issued and it will be attached and become a part of this Policy.

Signature of Applicant or Insured: _____ Date: _____
 Must be signed by a Principal, Partner or Officer of the Firm CONSA (10/03)





UNITED STATES LIABILITY INSURANCE GROUP

A Berkshire Hathaway Company



Mortgage Brokers Supplemental

Name of Applicant _____

1. Indicate the percentage of Applicant's current 12 month Gross Receipts from the following activities. If the Applicant is newly established, please advise best estimates.

- a) Loan Origination _____%
 - b) Loan Servicing _____%
 - c) Loan Underwriting _____%
 - d) Yield Spread Premiums _____%
 - e) Other _____%
- Total** **100%**

2. Provide a percentage loan placement breakdown.

- a) Residential _____%
 - b) Commercial _____%
 - c) Other _____%
- Total** **100%**

3. What percentage of the Applicant's Gross Receipts is derived from reverse mortgages? _____ %

4. What percentage of the Applicant's Gross Receipts is derived from loans from the sub-prime market? _____ %

5. What percentage of the Applicant's Gross Receipts is derived from Federal Housing Authority (FHA) and Veterans Administration (VA) loans? _____ %

6. Does the Applicant have an in-house line of credit? Yes No If "yes", please provide level of authority.

7. Does the Applicant provide mortgage loan services for homes that are built by a real estate development company with whom the Applicant is affiliated or has common ownership? Yes No
If "yes", please provide details.

8. Does the Applicant provide origination services on behalf of only one bank or lender? Yes No

9. Please provide average loan size, largest loan size, and total dollar value of loan origination business for the Applicant's current 12 month period.

- a) average size _____
- b) largest size _____
- c) total dollar value of loans _____

10. Has the Applicant or any past or present staff member ever been criticized, disciplined, or fined by any government agency, regulatory entity, investor group, warehouse wholesaler/banker, or the Department of Housing and Urban Development (HUD)? Yes No If "yes", please provide details.

THIS MORTGAGE BROKERS SUPPLEMENTAL APPLICATION IS ATTACHED TO AND FORMS PART OF THE PROFESSIONAL LIABILITY APPLICATION. THIS SUPPLEMENTAL APPLICATION IS SUBJECT TO THE SAME PROVISIONS CONCERNING REPRESENTATIONS MADE IN THE BASIC APPLICATION.

SIGNATURE TITLE DATE