



**IRONSHORE INDEMNITY INC.**

(A Stock Company)  
 Mailing Address:  
 PO Box 3407  
 New York, NY 10008  
 (877) IRON-411

PROVIDER EXCESS OF LOSS INSURANCE  
 POLICY APPLICATION - ALABAMA

**IMPORTANT NOTICE ABOUT THE POLICY OF INSURANCE FOR WHICH YOU HAVE APPLIED**

**THIS DOCUMENT AFFECTS YOUR LEGAL RIGHTS**

**READ THE FOLLOWING INFORMATION CAREFULLY.**

- 1. THE POLICY FOR WHICH YOU HAVE APPLIED INCLUDES A BINDING ARBITRATION AGREEMENT.**
- 2. THE ARBITRATION AGREEMENT REQUIRES THAT ANY DISAGREEMENT RELATED TO THE POLICY MUST BE RESOLVED BY ARBITRATION AND NOT IN A COURT OF LAW.**
- 3. THE RESULTS OF THE ARBITRATION ARE FINAL AND BINDING ON YOU AND THE INSURANCE COMPANY.**
- 4. IN AN ARBITRATION, AN ARBITRATOR, WHO IS AN INDEPENDENT, NEUTRAL PARTY, GIVES A DECISION AFTER HEARING THE POSITIONS OF THE PARTIES.**
- 5. WHEN YOU ACCEPT THE INSURANCE POLICY YOU AGREE TO RESOLVE ANY DISAGREEMENTS RELATED TO THE POLICY BY BINDING ARBITRATION INSTEAD OF A TRIAL IN COURT INCLUDING A TRIAL BY JURY.**
- 6. ARBITRATION TAKES THE PLACE OF RESOLVING DISPUTES BY A JUDGE AND JURY AND THE DECISION OF THE ARBITRATOR CANNOT BE REVIEWED IN A COURT BY A JUDGE AND JURY.**

**GENERAL INFORMATION, OPERATIONS AND STRUCTURE**

1.	Name of <b>Applicant</b> : (Note: Wherever used, <b>Applicant</b> means this entity and any other entities listed in response to question 3)			
	Address:			
	City:	State:	ZIP:	
	Website: www.	Telephone No: (    ) -		
	Contact Person:	Title:		
	Email Address:	Telephone No: (    ) -		
	Name of Authorized individual to receive notices from Underwriter (if different from contact person):			Email Address:

2.	<b>Applicant is:</b>	<input type="checkbox"/> Hospital	<input type="checkbox"/> MSA
<input type="checkbox"/> PHO		<input type="checkbox"/> Medical Group	
<input type="checkbox"/> IPA		<input type="checkbox"/> ASO	
<input type="checkbox"/> ACO		<input type="checkbox"/> CCO	
<input type="checkbox"/> IDO		<input type="checkbox"/> Other (describe):	
State(s) where <b>Applicant</b> operates:			

3.	Coverage Type (check all that apply):	
	<input type="checkbox"/> Inpatient Hospital	<input type="checkbox"/> Ambulance
	<input type="checkbox"/> Outpatient Services	<input type="checkbox"/> Durable Medical Equipment
	<input type="checkbox"/> Physician Services	<input type="checkbox"/> Sub-Acute Care
	<input type="checkbox"/> Pharmaceuticals	<input type="checkbox"/> Long-Term Care

4.	Covered Population(s):	<input type="checkbox"/> Commercial HMO	<input type="checkbox"/> PPO	<input type="checkbox"/> Medicare Advantage
		<input type="checkbox"/> POS	<input type="checkbox"/> Medicaid TANF/ AFDC	<input type="checkbox"/> Medicare SNP Please specify (Dual Eligible, Institutional, or Chronic Condition)
		<input type="checkbox"/> Medicaid	<input type="checkbox"/> Medicaid SSI	<input type="checkbox"/> Other:

5.	Coverage Requested:				
	Effective Date:	/ /	(Month/ Day/ Year)		
	<u>Eligible Expense Basis</u>				
	Claims Incurred from:	/ /	(Month/ Day/ Year)		
	Claims Incurred to:	/ /	(Month/ Day/ Year)		
	Claims Paid to:	/ /	(Month/ Day/ Year)		
	Claims Reporting Deadline:	/ /	(Month/ Day/ Year)		
	Claims Submitting Deadline:	/ /	(Month/ Day/ Year)		
	Insured Percentage:	%			
	Maximum Benefit Covered for Each Covered Member:	\$			
		<u>Retention Levels</u>	<u>Hospital</u>	<u>Professional</u>	<u>Combined</u>
		Commercial:	\$	\$	\$
		POS:	\$	\$	\$
		PPO:	\$	\$	\$
		Medicaid:	\$	\$	\$
	Medicare:	\$	\$	\$	
	Other:	\$	\$	\$	
	<u>Special Endorsements</u>	<u>Terms/ Limits</u>			
	Experience Refund:				
	Aggregating Specific Deductible:				
	31 Day Carry Forward:				
	Other:				

6. A. Required Data  
 Capitated Contracts – Please include executed copies of the financial responsibility matrices for each Capitated Contract to be covered.
- B. Historical Underwriting Information:  
 For the most recent two completed years and the current year to date, the following items must be submitted prior to or with this Application:
- Claims detail for all member who exceeded 50% of the lowest specific retention amount being requested.
  - Historical member months by population; and
  - Policy terms and conditions.
- For the current period – Not applicable to professional only accounts:
- A listing of members who have been approved or who are under evaluation for an organ or tissue transplant.
  - Hospital confined for 20 or more consecutive days as of the date coverage is bound; and
  - Undergoing treatment which may, in the opinion of the Applicant's chief medical office or other authorized clinician, result in incurred charges exceeding 75% of the lowest specific retention amount requested.
- C. Utilization Information – Not applicable to professional only accounts:  
 For the most recent complete year and the current year to date, the following items must be submitted prior to or with this Application:
- Days per 1,000; and
  - Average Cost per Day

**SIGNATURES**

The undersigned, as authorized agent of all individuals and entities proposed for this insurance, declares that, to the best of his/her knowledge and belief, after reasonable inquiry, the statements in this Application and any attachments or information submitted with this Application (together referred to as the "Application") are true and complete.

The information in this Application is material to the risk accepted by the Underwriter. If a policy is issued it will be in reliance by the Underwriter upon the Application, and the Application will be the basis of the contract.

The information contained in and submitted with this Application is on file with the Underwriter, and along with the Application will be considered physically attached to, part of, and incorporated into the policy, if issued.

The Underwriter is authorized to make any inquiry in connection with this Application. The Underwriter's acceptance of this Application or the making of any subsequent inquiry does not bind the Applicant or the Underwriter to complete the insurance or issue a policy.

The information provided in this Application is for underwriting purposes only and does not constitute notice to the Underwriter under any policy of a claim or potential claim.

If the information in this Application materially changes prior to the effective date of the policy, the Applicant will immediately notify the Underwriter, and the Underwriter may modify or withdraw any quotation or agreement to bind insurance.

**NOTICE TO ALABAMA, LOUISIANA AND 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 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 CLAIMANT WITH REGARD TO A SETTLEMENT OR AWARD PAYABLE FROM 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 EMPLOYER OR EMPLOYEE, INSURANCE COMPANY, OR SELF-INSURED PROGRAM, FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.

**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 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, 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 MAY INCLUDE IMPRISONMENT, FINES, OR A DENIAL OF INSURANCE BENEFITS.

**NOTICE TO MARYLAND APPLICANTS:** 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 MAY BE GUILTY OF INSURANCE FRAUD.

**NOTICE TO MINNESOTA, OHIO, AND ARKANSAS APPLICANTS:** 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, WHICH IS A CRIME.

**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 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 OKLAHOMA APPLICANTS:** 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 AND TEXAS APPLICANTS:** ANY PERSON WHO MAKES AN INTENTIONAL MISSTATEMENT THAT IS MATERIAL TO THE RISK MAY BE FOUND GUILTY OF INSURANCE FRAUD BY A COURT OF LAW.

**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.

**By signing below, the applicant hereby understands and agrees:**

1. The applicant has read the above arbitration statement and understands that he/she is voluntarily surrendering his/her right to have any disagreement between the insurance company and the applicant resolved in court. This means the applicant is waiving his/her right to a trial by jury;
2. The applicant understands that upon receipt of the Policy he/she should read the arbitration clause contained in the Policy and that he/she has a right to reject the Policy within three (3) days of the date of delivery if he/she does not want to accept the requirement for arbitration; and
3. The applicant understands that this same type of insurance may be available through an insurance company that does not require that policy related disagreements be resolved by binding arbitration.

Applicant:

Applicant (signature):

By (Partner, Principal, Director or Officer – Print Name)

Title:

Date:

NOTE: This Application must be signed by the President or Chief Executive Officer of the **Applicant** acting as the authorized agent of all individuals and entities proposed for this insurance.

**RETURN COMPLETED APPLICATION PLUS ANY SUPPLEMENTS AND ATTACHMENTS TO YOUR INSURANCE AGENT OR BROKER.**

Produced by ( <i>Insurance Agent</i> ):	Insurance Agency:
Insurance Agency Taxpayer ID or Social Security Number:	Agent License Number:
Address ( <i>No., Street, City, State, and ZIP Code</i> )	

Submitted by ( <i>Insurance Agency</i> ):	Insurance Agency Taxpayer ID or Social Security Number:	Agent License Number:
Address ( <i>No., Street, City, State, and ZIP Code</i> )		