



Malpractice Insurance For Physical Therapists & PT Assistants

- 1) Please print a copy of this application to your desktop printer.
- 2) Complete this hard copy by hand, answering all questions
- 3) Sign, date and either:
 - a. Mail your completed application providing your credit card information OR with check payable to:
**CM&F Group, Inc., 99 Hudson Street, 12th Floor,
New York, NY 10013**
 - OR
 - b. Fax your signed and completed application providing your credit card information (per the application) to CM&F Group, Inc. at (212) 608.4378
- 4) Once your application is processed & approved, your policy will be mailed within 5-7 business days. Your payment -- whether by check or credit card -- will NOT be processed until your coverage has been approved.

Malpractice Insurance for Physical Therapists & PT Assistants

Rate Chart By Class Definitions

Alabama, Alaska, Arkansas, California, Colorado, Connecticut, Delaware, Hawaii, Idaho, Illinois, Iowa, Kansas, Kentucky, Louisiana, Maine, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Utah, Vermont, Virginia, Washington, Washington D.C., Wisconsin & Wyoming

Limits of Liability \$1,000,000/\$6,000,000 Annual Rates

	Employed	Self-Employed
Employed PT	\$173	—
PT Assistant	\$130	\$130
Self Employed PT	—	\$363

Student Annual Rate \$35

Student rates are 20% of the applicable specialty subject to minimums of \$20.

\$500,000/\$1,000,000 Annual Rates

	Employed	Self-Employed
Employed PT	\$141	—
PT Assistant	\$106	\$106
Self Employed PT	—	\$294

Kentucky residents only: Add 1.8% surcharge
(multiply above rates X 1.018 for total cost + surcharge)

New Jersey residents only: Add .9% surcharge
(multiply above rates X 1.009 for total cost + surcharge)

Arizona

Limits of Liability \$1,000,000/\$6,000,000 Annual Rates

	Employed	Self-Employed
Employed PT	\$191	—
PT Assistant	\$143	\$143
Self Employed PT	—	\$399

Student Annual Rate \$38

Student rates are 20% of the applicable specialty subject to minimums of \$20.

\$500,000/\$1,000,000 Annual Rates

	Employed	Self-Employed
Employed PT	\$155	—
PT Assistant	\$116	\$116
Self Employed PT	—	\$324

Florida

Limits of Liability \$1,000,000/\$6,000,000 Annual Rates

	Employed	Self-Employed
Employed PT	\$173	—
PT Assistant	\$130	\$130
Self Employed PT	—	\$363

Student Annual Rate \$35

Student rates are 20% of the applicable specialty subject to minimums of \$20.

\$500,000/\$1,000,000 Annual Rates

	Employed	Self-Employed
Employed PT	\$141	—
PT Assistant	\$106	\$106
Self Employed PT	—	\$294

Georgia

Limits of Liability \$1,000,000/\$6,000,000 Annual Rates

	Employed	Self-Employed
Employed PT	\$170	—
PT Assistant	\$128	\$128
Self Employed PT	—	\$355

Student Annual Rate \$34

Student rates are 20% of the applicable specialty subject to minimums of \$20.

\$500,000/\$1,000,000 Annual Rates

	Employed	Self-Employed
Employed PT	\$138	—
PT Assistant	\$104	\$104
Self Employed PT	—	\$288

Indiana

Limits of Liability \$1,000,000/\$6,000,000 Annual Rates

	Employed	Self-Employed
Employed PT	\$173	—
PT Assistant	\$130	\$130
Self Employed PT	—	\$363

Student Annual Rate \$35

Student rates are 20% of the applicable specialty subject to minimums of \$20.

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Malpractice Insurance for Physical Therapists & PT Assistants

Rate Chart By Class Definitions

Indiana (continued)

Limits of Liability

500,000/\$1,000,000 Annual Rates

	Employed	Self-Employed
Employed PT	\$141	—
PT Assistant	\$106	\$106
Self Employed PT	—	\$294

\$250,000/\$750,000 Annual Rates

	Employed	Self-Employed
Employed PT	\$124	—
PT Assistant	\$94	\$94
Self Employed PT	—	\$261

Maryland

Limits of Liability

\$1,000,000/\$6,000,000 Annual Rates

	Employed	Self-Employed
Employed PT	\$150	—
PT Assistant	\$113	\$113
Self Employed PT	—	\$315

Student Annual Rate \$30

Student rates are 20% of the applicable specialty subject to minimums of \$20.

\$500,000/\$1,000,000 Annual Rates

	Employed	Self-Employed
Employed PT	\$121	—
PT Assistant	\$91	\$91
Self Employed PT	—	\$253

New York

Limits of Liability

\$1,000,000/\$6,000,000 Annual Rates

	Employed	Self-Employed
Employed PT	\$174	—
PT Assistant	\$131	\$131
Self Employed PT	—	\$365

Student Annual Rate \$35

Student rates are 20% of the applicable specialty subject to minimums of \$20.

\$500,000/\$1,000,000 Annual Rates

	Employed	Self-Employed
Employed PT	\$142	—
PT Assistant	\$106	\$106
Self Employed PT	—	\$296

Texas

Limits of Liability

\$1,000,000/\$6,000,000 Annual Rates

	Employed	Self-Employed
Employed PT	\$217	—
PT Assistant	\$163	\$163
Self Employed PT	—	\$453

Student Annual Rate \$43

Student rates are 20% of the applicable specialty subject to minimums of \$20.

\$500,000/\$1,000,000 Annual Rates

	Employed	Self-Employed
Employed PT	\$176	—
PT Assistant	\$132	\$132
Self Employed PT	—	\$368

West Virginia

Limits of Liability

\$1,000,000/\$6,000,000 Annual Rates

	Employed	Self-Employed
Employed PT	\$174	—
PT Assistant	\$131	\$131
Self Employed PT	—	\$365

Student Annual Rate \$35

Student rates are 20% of the applicable specialty subject to minimums of \$20.

\$500,000/\$1,000,000 Annual Rates

	Employed	Self-Employed
Employed PT	\$142	—
PT Assistant	\$106	\$106
Self Employed PT	—	297

West Virginia residents only: Add 0.55% tax
(multiply above rates X 1.0055 for total cost + tax)

Mail Completed Application To:
CM&F Group, Inc.
 99 Hudson Street, 12th Floor
 New York, New York 10013-2815
 (212)233-8911 (800)221-4904
 Fax (212)608-4378
 E-Mail: info@cmfgroup.com

Underwritten By:
Granite State Insurance Company
 (A Capital Stock Company)
 2595 Interstate Drive, Suite 103
 Harrisburg, PA 17110

**GENERAL HEALTHCARE PROVIDERS PROFESSIONAL LIABILITY
 Physical Therapist Application**

Producer Code _____

1. First Name _____ Middle Initial _____ Last Name _____
 Street Address _____ Apartment No. _____
 City _____ County _____ State _____ Zip Code _____
 Telephone # _____ Fax # _____
 E-Mail Address _____ Professional License # _____

2. How did you hear about us?
 Colleague Advertisement Mail CM&F Website Other _____

3. My practice as a Physical Therapist is: Employed Self Employed Student

4. Please indicate Limits of Liability desired (Please Check One): \$500,000/\$1,000,000 \$1,000,000/\$6,000,000

Are you a resident electing to participate in the Indiana Patients Compensation Fund? Yes No
If yes, your Limit of Liability will be \$250,000/\$750,000

5. Have you ever been the subject of a reprimand or disciplinary action or refused employment or admission to a professional society or had professional privileges suspended by any court or administrative agency or ever been the subject of any ethics investigation at local, state or national level?
 Yes No If yes, please attach a separate sheet with full particulars.

6. Has any Insurance ever been cancelled or non-renewed? Yes No

7. Has any malpractice claim or suit ever been brought against you? Yes No If yes, please attach a separate sheet with full particulars.

8. Are you aware of any circumstances which may result in a malpractice claim or suit being made or brought against you? Yes No
 If yes, please attach a separate sheet with full particulars.

9. Please list your prior professional liability insurance, if any.

INSURANCE CARRIER	POLICY NUMBER	LIMITS	PREMIUM	EFFECTIVE DATES

THE UNDERSIGNED DECLARES THAT THE STATEMENTS SET FORTH HEREIN ARE TRUE. THE UNDERSIGNED AGREES THAT IF THE INFORMATION SUPPLIED ON THIS APPLICATION CHANGES BETWEEN THE DATE OF THIS APPLICATION AND THE EFFECTIVE DATE OF THE INSURANCE, HE/SHE (UNDERSIGNED) WILL IMMEDIATELY NOTIFY THE COMPANY OF SUCH CHANGES, AND THE COMPANY MAY WITHDRAW OR MODIFY ANY OUTSTANDING QUOTATIONS, AUTHORIZATION OR AGREEMENT TO BIND THE INSURANCE.

SIGNING OF THIS APPLICATION DOES NOT BIND THE APPLICANT OR THE COMPANY TO COMPLETE THE INSURANCE, BUT IT IS AGREED THAT THIS APPLICATION SHALL BE THE BASIS OF THE CONTRACT SHOULD A POLICY BE ISSUED, AND IT WILL BE ATTACHED TO AND BECOME A PART OF THE POLICY.

ALL WRITTEN STATEMENTS AND MATERIALS FURNISHED TO THE COMPANY IN CONJUNCTION WITH THE APPLICATION ARE HEREBY INCORPORATED BY REFERENCE INTO THE APPLICATION AND MADE A PART HEREOF.

THE EARLIEST EFFECTIVE DATE FOR WHICH A POLICY MAY BE ISSUED IS THE DATE THIS APPLICATION IS RECEIVED IN OUR OFFICE.

NOTICE TO 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 ACT, WHICH IS A CRIME AND MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

NOTICE TO ARKANSAS, NEW MEXICO AND WEST VIRGINIA 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 FINES AND CONFINEMENT IN PRISON.

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 AUTHORITIES.

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 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.

NOTICE TO KANSAS APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD, PRESENTS, CAUSES TO BE PRESENTED OR PREPARED WITH KNOWLEDGE OR BELIEF THAT IT WILL BE PRESENTED TO OR BY AN INSURER, PURPORTED INSURER, BROKER OR ANY AGENT THEREOF, ANY WRITTEN STATEMENT AS PART OF, OR IN SUPPORT OF, AN APPLICATION FOR THE ISSUANCE OF, OR THE RATING OF AN INSURANCE POLICY FOR PERSONAL OR COMMERCIAL INSURANCE, OR A CLAIM FOR PAYMENT OR OTHER BENEFIT PURSUANT TO AN INSURANCE POLICY FOR COMMERCIAL OR PERSONAL INSURANCE WHICH SUCH PERSON KNOWS TO CONTAIN MATERIAL FALSE INFORMATION CONCERNING ANY FACT MATERIAL THERETO; OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT.

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 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.

NOTICE TO LOUISIANA 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 FINES AND CONFINEMENT IN PRISON.

NOTICE TO MAINE 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 KNOWINGLY AND WILLFULLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR WHO KNOWINGLY AND WILLFULLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

NOTICE TO MINNESOTA APPLICANTS: A PERSON WHO FILES A CLAIM WITH INTENT TO DEFRAUD OR HELPS COMMIT A FRAUD AGAINST AN INSURER IS GUILTY OF 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 OHIO APPLICANTS: ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT HE 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.

NOTICE TO OKLAHOMA APPLICANTS: WARNING: 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 (365:15-1-10, 36 53613.1).

NOTICE TO OREGON 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 ACT, WHICH MAY BE A CRIME AND MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

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.

NOTICE TO 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 INCLUDE IMPRISONMENT, FINES AND DENIAL OF INSURANCE BENEFITS.

NOTICE TO VERMONT APPLICANTS: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE STATEMENT IN AN APPLICATION FOR INSURANCE MAY BE GUILTY OF A CRIMINAL OFFENSE AND SUBJECT TO PENALTIES UNDER STATE LAW.

Applicant's Signature: _____

Title: _____ Date: _____

Name of Agent: _____ Submitted by: _____ Date: _____

Address: _____

Florida Applicants:

Richard J.J. Sullivan, Jr. Non Resident License #A257825
74840(1/00)

California Applicants:

CMF Group, Inc. Non Resident CA License #OC3688713

(Rev.10/10)

PREPAYMENT REQUIRED

Check or money order enclosed. Charge premium to credit card.

I authorize CM&F Group, Inc. to charge the premium to my:

VISA MASTERCARD

Credit Card Account Number: _____ Expiration Month and Year: _____

Print name exactly as it appears on card: _____

THIRD PARTY CREDIT CARD AUTHORIZATION

Please complete the following (if payer other than applicant):

CHARGE TO: VISA MASTERCARD

Credit Card Account Number: _____ Expiration Month and Year: _____

Card Member Name (Print): _____

Signature: _____ Date Signed: _____

MAIL TO: CM&F Group, Inc.

99 Hudson Street, 12th Floor, New York, NY 10013
212.233.8940 1.800.221.4904 FAX: 212.608.4378
info@cmfgroup.com

MINNESOTA ADDENDUM TO THE APPLICATION

NOTICE CONCERNING POLICYHOLDER RIGHTS IN AN INSOLVENCY UNDER THE MINNESOTA INSURANCE GUARANTY ASSOCIATION LAW

The financial strength of your insurer is one of the most important things for you to consider when determining from whom to purchase a property or liability insurance policy. It is your best assurance that you will receive the protection for which you purchased the policy. If your insurer becomes insolvent, you may have protection from the Minnesota Insurance Guaranty Association as described below but to the extent that your policy is not protected by the Minnesota Insurance Guaranty Association or if it exceeds the guaranty association's limits, you will only have the assets, if any, of the insolvent insurer to satisfy your claim.

Residents of Minnesota who purchase property and casualty or liability insurance from insurance companies licensed to do business in Minnesota are protected, **SUBJECT TO LIMITS AND EXCLUSIONS**, in the event the insurer becomes insolvent. This protection is provided by the Minnesota Insurance Guaranty Association.

Minnesota Insurance Guaranty Association
4640 West 77th Street
Edina, Minnesota 55435
(952) 831-1908

The maximum amount that the Minnesota Insurance Guaranty Association will pay in regard to a claim under all policies issued by the same insurer is limited to \$300,000. This limit does not apply to workers' compensation insurance. Protection by the guaranty association is subject to other substantial limitations and exclusions. If your claim exceeds the guaranty association's limits, you may still recover a part or all of that amount from the proceeds from the liquidation of the insolvent insurer, if any exist. Funds to pay claims may not be immediately available. The guaranty association assesses insurers licensed to sell property and casualty or liability insurance in Minnesota after the insolvency occurs. Claims are paid from the assessment.

THE PROTECTION PROVIDED BY THE GUARANTY ASSOCIATION IS NOT A SUBSTITUTE FOR USING CARE IN SELECTING INSURANCE COMPANIES THAT ARE WELL MANAGED AND FINANCIALLY STABLE. IN SELECTING AN INSURANCE COMPANY OR POLICY, YOU SHOULD NOT RELY ON PROTECTION BY THE GUARANTY ASSOCIATION.

THIS NOTICE IS REQUIRED BY MINNESOTA STATE LAW TO ADVISE POLICYHOLDERS OF PROPERTY AND CASUALTY INSURANCE POLICIES OF THEIR RIGHTS IN THE EVENT THEIR INSURANCE CARRIER BECOMES INSOLVENT. THIS NOTICE IN NO WAY IMPLIES THAT THE COMPANY CURRENTLY HAS ANY TYPE OF FINANCIAL PROBLEMS. ALL PROPERTY AND CASUALTY INSURANCE POLICIES ARE REQUIRED TO PROVIDE THIS NOTICE.