

## Submitting Physician Applications

### WHEN TO SUBMIT AN APPLICATION:

- All new physicians including physicians who are joining CRICO for the first time and physicians who are returning to the CRICO program after having insurance elsewhere.
- Any existing physicians changing their specialty classification.
- Any existing physicians changing their Sponsoring Institutions and/or primary employer.
- Any existing physicians changing their status (e.g., resident to fellow, fellow to staff).
- Any existing physician returning from a Leave of Absence.

### WHEN SUBMITTING A PHYSICIAN APPLICATION, THE FOLLOWING IS REQUIRED:

- All staff physicians must provide 10 years of claims history dated within the past 6 months.
- If an asterisk is next to a specialty on the CRICO application, a delineation of privileges must be submitted.
- An explanation for any gaps in coverage greater than three months.

## Important Points

- Name changes do not require a new application. Please submit a written request along with a copy of the marriage certificate or court order outlining the name change.
- CRICO requests that any physician entering the CRICO insurance program who previously had a claims-made policy from another insurance carrier obtain tail coverage<sup>1</sup> from that insurer before entering the CRICO program.
- Practice sites listed should only include current sites as of the effective date of coverage with the CRICO affiliated institution.
- No institutions have the authority to underwrite or bind coverage for staff physicians.
- Please do not send multiple applications together in the same email as this may delay processing.

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<sup>1</sup> A claims-made policy provides liability coverage only if a claim is reported during the policy period. When you leave a carrier, it is recommended you purchase tail coverage. Tail coverage is an extended amount of time to report a claim that occurred during the time you were covered.