



APPLICATION FOR CERTIFICATE OF AUTHORITY PREPAID LIMITED HEALTH SERVICE ORGANIZATION

This packet is designed to assist individuals in preparing the application in accordance with Florida Statutes and Rules and to facilitate expeditious processing of the application by the Florida Office of Insurance Regulation (Office).

Please submit all documents required by this packet in searchable PDF format unless otherwise indicated or required by Florida Statutes.

If this packet requires submission of forms or rates, upon receipt of an email notification of acceptance of the application, the Applicant is directed to return to the Industry Portal <https://www.floir.com/iportal> and select Insurance Regulation Filing System (IRFS) to begin the submission of forms and/or rates.

In order for a submission to be considered a complete application, all required information must be included in the filing, including the completed application checklist.

The completed application packet must be submitted to the Office at the following link:

<https://www.floir.com/iportal>

Any questions concerning this application packet may be directed to lhappcoord@floir.com.

**APPLICATION FOR CERTIFICATE OF AUTHORITY
PREPAID LIMITED HEALTH SERVICE ORGANIZATION**

**INSTRUCTIONS
SECTION I - APPLICATION FEES AND FORM**

Section I-1 Application Fees

Applicants must pay a filing fee of \$500.00. The fee is due and payable at the time of filing the application for licensure.

Section I-2 Fingerprint Fees

Applicants are required to pay a fee directly to the vendor for the processing of the fingerprint cards as required in Section IV-4.

Section I-3 Application for Certificate of Authority (Official Form)

On this form, list the lines of business by code (see enclosed classifications and code number form) that you intend to write in the State of Florida. **THE COMPANY MUST BE AUTHORIZED IN ITS STATE OF DOMICILE FOR THE LINES OF BUSINESS THAT ARE BEING REQUESTED.** When a Certificate of Authority is issued by the Office of Insurance Regulation, it will include only those lines listed on this form and addressed in the proformas in the Plan of Operations. This form must be under corporate seal and signed (original signatures) by both the President or Chief Executive Officer and the Secretary of the Company.

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SECTION II - LEGAL

Section II-1 Articles of Incorporation

Include in this section, the applicant's Articles of Incorporation and all amendments. These documents must be certified by the Florida Secretary of State. The certificate must be an original obtained from the Florida Secretary of State's office no earlier than six months prior to the date the application is filed.

Section II-2 Certificate of Status from Florida Secretary of State

Provide a Certificate of Status. This is a document issued by the Florida Secretary of State. The document certifies that the corporation is duly organized in this State and that all state taxes and fees have been paid. This certificate must be obtained from the Florida Secretary of State's office and be an original. [s. 636.005, F.S.]

If you have any questions concerning filing with the Secretary of State, please contact their Division of Corporations at (850) 245-6051.

Important note: The Secretary of State will issue a charter to a prepaid limited health service organization before the Office of Insurance Regulation completes its processing of an application for a certificate of authority. This charter authorizes the company to engage in any type of business except insurance. **Your company MAY NOT engage in the business of a prepaid limited health service organization in Florida until it has been issued a Certificate of Authority by the Director of Insurance Regulation.**

Section II-3 By-Laws, Constitution, or Rules and Regulations

The corporation's By-Laws, Constitution, and/or Rules and Regulations. These documents must be signed and dated by the Secretary of the corporation within the last year. **NO** other signatures will be accepted other than the Secretary's signature.

Section II-4 Certificate of Compliance (Foreign Applicants Only)

Provide a Certificate of Compliance. A Certificate of Compliance is a document issued by the public official having supervision of insurance in applicant's state of domicile showing that the company is duly organized and authorized to issue prepaid limited health service contracts therein and the kinds of contracts it is so authorized to transact. The certificate should be an original under seal by the insurer's state of domicile.

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SECTION III - FINANCIAL AND RELATED INFORMATION

Section III-1 Marketing and Growth

Submit a description of the proposed method of marketing, including the target groups, types of coverage to be offered, advertising media to be used, and contact representatives to be used. Also, submit a detailed marketing budget which reflects the proposed method of marketing for a three-year period. Include such items as compensation, local and out-of-town travel, equipment, printing and postage, advertising and public relations, expense accounts, meeting costs, and any applicable publications.

Section III-2 Advertising

Submit a full disclosure of the PLHSO's proposed advertising. All advertisements shall be available in English and shall include all printed and published material, descriptive literature and sales aids, sales talks and sales material, forms and pamphlets, illustrations, depictions and form letters, newspaper, radio, television, or direct mail. The full name and address of the PLHSO must be clearly contained in all advertisements. Each piece of advertising shall have a unique number or designation which will readily identify it from all other advertising.

Section III-3 Marketing Personnel

Submit a list of licensed health agents to be used initially in soliciting contracts or procuring applications.

Section III-4 Insurance

- A. Furnish evidence of adequate insurance coverage (copy of insurance policy) or an adequate plan for self-insurance to respond to claims for injuries arising out of the furnishing of limited health services.
 - (1) General liability.
 - (2) Medical malpractice or professional liability.
- B. Furnish evidence that a blanket fidelity bond in the amount of at least \$50,000. has been obtained (copy of bond). All employees handling the funds must be covered by the blanket fidelity bond. In lieu of the bond, the applicant may deposit with the Office cash or securities or other investments of the types set forth in section 636.042, Florida Statutes.

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Section III-5 Financial

- A. A copy of the applicant's most recent financial statements audited by an independent certified public accountant.
- B. A copy of the applicant's financial plan, including a three-year projection of anticipated operating results, a statement of the sources of funding, and provisions for contingencies, for which projection all material assumptions shall be disclosed. Financial projections shall include:
 - (1) A balance sheet.
 - (2) An income statement.
 - (3) A cash flow analysis.
 - (4) A change in financial position.
- C. A description of how the applicant will comply with Section 636.046, Florida Statutes.
 - (1) Each PLHSO shall deposit with the Office cash or securities of the type eligible under Section 625.52, F.S., which shall have at all times a market value of \$50,000.
 - (2) If for any reason the market value of assets and securities of a PLHSO held on deposit in this state falls below the amount required, the organization shall promptly deposit other or additional assets or securities eligible for deposit sufficient to cure the deficiency.
- D. **Each PLHSO shall at all times maintain a minimum surplus in an amount which is the greater of \$150,000 or 10% of total liabilities.**
- E. Evidence that the applicant is financially responsible and may reasonably be expected to meet its obligations to enrollees and to prospective enrollees. This should include:
 - (1) Statement of the financial soundness of the applicant's arrangements for limited health services and the minimum standard rates, deductibles, co-payments, and other patient charges used in connection therewith.
 - (2) The adequacy of surplus, other sources of funding, and provisions for contingencies.
- F. Furnish a statement from a qualified independent actuary that the entity is actuarially sound.

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Section III-6 Contractual

- A. A copy of the form of all contracts made or to be made between the applicant and any providers regarding the provision of limited health services to enrollees. Include a copy of each type of contract, with a signature page from each executed contract.
- B. A copy of the form of any contract made or to be made between the applicant and any person, corporation, partnership, or other entity for the performance on the applicant's behalf of any function including, but not limited to, marketing, administration, enrollment, investment management, and subcontracting for the provision of limited health services to enrollees.
- C. Copies of all relevant business leases, including rental of real property, equipment, etc. Include the anticipated cost for the life of the lease. If there are no business leases, please so indicate.

Section III-7 Enrollment

Describe the following assumptions underlying enrollment projections:

- A. A monthly projection of enrollment for a three-year period.
- B. Number of eligibles residing within the service area.
- C. Contract size assumptions (contract distribution and content).
- D. Penetration assumptions and rationale, including initial enrollments and renewals.
- E. Allowance for voluntary/involuntary disenrollment and group contract additions during the year.
- F. Date of break even (month, year) based on number of enrollments.

Section III-8 Certificate of Deposit (Foreign Insurers Only)

A Certificate of Deposit is a document issued by the public official having supervision of insurance in the applicant's state of domicile showing the amount and the composition of the deposit maintained by the insurer in another state. The certificate must be an original, sealed by the insurer's state or country of domicile.

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SECTION IV - MANAGEMENT

ALL NAMES PROVIDED IN THIS SECTION SHOULD INCLUDE COMPLETE FIRST, MIDDLE AND LAST NAMES (no abbreviations).

Section IV-1 A list of the names (alphabetically), addresses, and official positions of the individuals who are responsible for conducting the applicant's affairs, including but not limited to, all members of the board of directors, board of trustees, executive committee, or other governing board or committee, the officers, contracted management company personnel, and any person or entity owning or having the right to acquire ten percent or more of the voting securities of the applicant. Such persons shall fully disclose to the Office and to the directors the extent and nature of any contracts or arrangements between them and the PLHSO, including any possible conflicts of interest. Provide the listing using Management Information Form, OIR-C1-2221.

Section IV-2 A list of the owners of the PLHSO, including the extent of the ownership interest of each person or entity and an organizational chart depicting all levels of ownership, including all subsidiaries and parent organizations along with all affiliated companies and corresponding percentages of ownership.

Section IV-3 Biographical Information Package

Each person listed in Section IV-1, must submit a complete Biographical Information Package.

The Biographical Information Package consists of the following forms:

- OIR-C1-1423, "Uniform Certificate of Authority Application (UCAA) Biographical Affidavit"
- OIR-C1-938, "Fingerprints and Social Security Number"
- OIR-C1-0500, "UCAA Biographical Affidavit Addendum Blank"
- OIR-C1-0501, "UCAA Biographical Affidavit Addendum Education"
- OIR-C1-0502, "UCAA Biographical Affidavit Addendum Employment"
- OIR-C1-0503, "UCAA Biographical Affidavit Addendum General"
- OIR-C1-0504, "UCAA Biographical Affidavit Addendum Licenses"
- OIR-C1-0505, "UCAA Biographical Affidavit Addendum Professional"
- OIR-C1-0506, "UCAA Biographical Affidavit Addendum Residence"
- OIR-C1-0507, "UCAA Biographical Affidavit Addendum Societies"
- OIR-C1-0509, "Uniform Certificate of Authority Application (UCAA) Biographical Affidavit Cover Letter Holding Company Structure"

Each person must complete forms OIR-C1-1423 and OIR-C1-938, as well as all additional forms that are applicable to that individual.

Each form must be signed, and form OIR-C1-1423 must be notarized.

All questions must be answered. All "Yes" answers must be explained.

Form OIR-C1-1119

Effective: 01/25

Rule 69O-136.100, F.A.C.

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Individuals who have previously submitted a Biographical Information Package to the Office may inquire with the Office to determine if the previous submission is recent enough to meet this requirement.

Section IV-4 Background Investigation Report

A background investigation report must be provided for each person required to provide a Biographical Information Package. These reports must be ordered from and submitted by a background investigation vendor directly to the Office at bkgrnd-inv@flor.com who has been approved for use by the National Association of Insurance Commissioners. Submission should be in Microsoft Word format, with appropriate reference to the applicant in the subject of each transmittal e-mail.

Reports should be submitted prior to, or contemporaneously with, the submission of each application filing. The application will not be considered complete until all required background investigation reports are received. Attach proof of payment confirming that all background reports have been ordered when submitting the application.

A list of approved vendors can be found at <https://content.naic.org/industry-ucaa-third-party>. The applicant is responsible for the reports and for handling billing arrangements with the selected vendor. Questions regarding this process may be directed to lhappcoord@flor.com (Life and Health applicants).

Section IV-5 Fingerprinting and Social Security Number Submission

Each person submitting a Biographical Information Package under Section IV-2 must also submit their fingerprints to the Office. Please refer to our website at www.flor.com/home/company-admissions/fingerprint-instructions for specific instructions on the payment for and submission of fingerprints. Information about the uses and retention of fingerprints is included in form OIR-C1-938.

In addition, pursuant to Section 119.071(5), Florida Statutes, social security numbers collected by an agency are confidential and exempt from disclosure under Section 119.07(1), Florida Statutes, and Section 24(a), Art. I of the State Constitution, and must be segregated on a separate page, which is included as part of form OIR-C1-938, which must be submitted as part of the Biographical Information Package.

Section IV-6 A statement generally describing the applicant, its facilities and personnel, and the limited health service to be offered.

Section IV-7 A description of the subscriber complaint procedures to be established and maintained as required under Section 636.038, Florida Statutes.

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NOTE: THE COMPANY IS CAUTIONED NOT TO WRITE BUSINESS USING UNAPPROVED FORMS OR RATES.

Section V-1 Forms

- A. Submit three copies of the policy, contract, certificate of coverage, member handbook, application, or any other form the applicant proposes to offer the subscriber. This includes any form showing the benefits to which the subscriber is entitled and any form used in the enrollment process. Every form which the PLHSO will use in connection with its subscriber contracts must be submitted and must be identified by a unique form number located on the lower left corner of the form.
- B. Each subscriber contract must state the procedures for offering limited health services and offering and terminating contracts to subscribers which will not unfairly discriminate on the basis of age, sex, race, handicap, health, or economic status.

Section V-2 Rates

Submit three copies of the complete schedule of proposed premium rates for each type of contract. The submission for each separate contract should contain an opinion from a qualified independent actuary or a qualified employee. The opinion shall:

- (1) Certify that the rates are neither inadequate nor excessive nor unfairly discriminatory;
- (2) Certify that the rates are appropriate for the classes or risks for which they have been computed; and
- (3) Present an adequate description of the rating methodology, following consistent and equitable actuarial principles.

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CHECK LIST

SECTION I - APPLICATION FEES AND FORM

Company Name: _____

| <u>Item #</u> | <u>Completion Check List</u> |
|---|----------------------------------|
| 1. Application fees paid | <input type="checkbox"/> |
| 2. Fingerprint fees paid | <input type="checkbox"/> |
| (a) Copy of invoice included | <input type="checkbox"/> |
| (b) Copy of check | <input type="checkbox"/> |
| 3. Application for Certificate of Authority (Official Form) | <input type="checkbox"/> |
| (a) All blanks completed | <input type="checkbox"/> |
| (b) Sealed by corporation | <input type="checkbox"/> |
| (c) Signed by President or other authorized officer (original signature) | <input type="checkbox"/> |
| (d) Lines of business listed by codes | <input type="checkbox"/> |

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SECTION II - LEGAL

Company Name: _____

| <u>Item #</u> | <u>Completion Check List</u> |
|---|----------------------------------|
| 1. Articles of Incorporation and all amendments..... | <input type="checkbox"/> |
| (a) Certification by Florida Secretary of State | <input type="checkbox"/> |
| (b) Articles with all amendments attached | <input type="checkbox"/> |
| 2. Certificate of Status from Florida Secretary of State | <input type="checkbox"/> |
| (a) Good standing indicated | <input type="checkbox"/> |
| (b) Sealed by state | <input type="checkbox"/> |
| (c) Signed by proper public official | <input type="checkbox"/> |
| 2. Corporate By-Laws, Rules and Regulations, and/or Constitution | <input type="checkbox"/> |
| (a) Signed and dated by corporation secretary | <input type="checkbox"/> |
| (b) Sealed by corporation | <input type="checkbox"/> |
| (c) Board Resolution | <input type="checkbox"/> |

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**Section II - Legal
Required Filing and Check List**

| <u>Item #</u> | | <u>Completion Check List</u> |
|---------------|---|----------------------------------|
| 4. | Certificate of Compliance from State or County of domicile | <input type="checkbox"/> |
| | (a) Certification from State of domicile | <input type="checkbox"/> |
| | (b) Form indicates lines of business the company is authorized to transact | <input type="checkbox"/> |

**APPLICATION FOR CERTIFICATE OF AUTHORITY
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SECTION III - FINANCIAL AND RELATED INFORMATION

Company Name: _____

| <u>Item #</u> | <u>Completion Check List</u> |
|---|----------------------------------|
| 1. Marketing and growth | <input type="checkbox"/> |
| (a) Description of marketing methods | <input type="checkbox"/> |
| (b) A detailed marketing budget | <input type="checkbox"/> |
| (c) List of persons employed to solicit contracts or procure applications..... | <input type="checkbox"/> |
| 2. Advertising | <input type="checkbox"/> |
| (a) Include all printed and published material | <input type="checkbox"/> |
| (b) Sales talks, radio, TV, etc. | <input type="checkbox"/> |
| (c) Full name and address clearly shown | <input type="checkbox"/> |
| (d) Unique number or designation on each form. | <input type="checkbox"/> |
| 3. Marketing personnel | <input type="checkbox"/> |
| (a) Submit a list of agents to be used initially..... | <input type="checkbox"/> |
| 4. Insurance | <input type="checkbox"/> |
| (a) Current general liability policy or plan for self-insurance. | <input type="checkbox"/> |
| (b) Current medical malpractice policy or plan for self-insurance | <input type="checkbox"/> |

**APPLICATION FOR CERTIFICATE OF AUTHORITY
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**Section III - Financial and Related Information
Required Filing and Check List**

| Item # | | Completion Check List |
|--------|---|--------------------------|
| 5. | Financial | <input type="checkbox"/> |
| | A. Current audited financial statements | <input type="checkbox"/> |
| | B. Financial plan and 3 yr. projections | <input type="checkbox"/> |
| | Anticipated operating results..... | <input type="checkbox"/> |
| | Statement of sources of funding | <input type="checkbox"/> |
| | Provisions for contingencies | <input type="checkbox"/> |
| | (1) A balance sheet..... | <input type="checkbox"/> |
| | (2) An income statement..... | <input type="checkbox"/> |
| | (3) A cash flow analysis | <input type="checkbox"/> |
| | (4) A change in financial position | <input type="checkbox"/> |
| | C. Evidence of compliance with Section III-5C 1&2. | <input type="checkbox"/> |
| | D. Compliance with minimum surplus requirement..... | <input type="checkbox"/> |
| | E. Statement of soundness of the PLHSO..... | <input type="checkbox"/> |
| 6. | Contractual Documents | <input type="checkbox"/> |
| | (a) Provider contract form and signature pages..... | <input type="checkbox"/> |
| | (b) Other forms of contracts | <input type="checkbox"/> |
| | (c) All relevant business leases | <input type="checkbox"/> |
| 7. | Complete enrollment information..... | <input type="checkbox"/> |
| | (a) Sections A through F addressed | <input type="checkbox"/> |

**APPLICATION FOR CERTIFICATE OF AUTHORITY
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**Section III - Financial and Related Information
Required Filing and Check List**

| Item # | | Completion Check List |
|--------|---|--------------------------|
| 8. | Certificate of Deposit..... | <input type="checkbox"/> |
| | (a) Original document provided..... | <input type="checkbox"/> |
| | (b) Original seal affixed by state of domicile..... | <input type="checkbox"/> |

**APPLICATION FOR CERTIFICATE OF AUTHORITY
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SECTION IV - MANAGEMENT

Company Name: _____

| Item # | Completion Check List |
|---|--------------------------|
| 1. Alphabetical listing of officers, directors, trustees, etc (OIR-C1-2221)... | <input type="checkbox"/> |
| (a) Separate listing of all officers and directors for the corporation | <input type="checkbox"/> |
| (b) Separate listing of trustees and others | <input type="checkbox"/> |
| (c) Full names listed | <input type="checkbox"/> |
| (d) Titles listed | <input type="checkbox"/> |
| 2. A list of the owners of the PLHSO | <input type="checkbox"/> |
| (a) Extent of ownership interest of each person or entity | <input type="checkbox"/> |
| (b) Organizational chart showing all levels of ownership | <input type="checkbox"/> |
| 3. Biographical Information Package submitted for each individual listed in Section IV-3 | <input type="checkbox"/> |
| (a) All blanks completed | <input type="checkbox"/> |
| (b) "Yes" answers explained | <input type="checkbox"/> |
| (c) Contains original signature | <input type="checkbox"/> |
| (d) Notarized (original) | <input type="checkbox"/> |

**APPLICATION FOR CERTIFICATE OF AUTHORITY
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**Section IV - Management
Required Filing and Check List**

| Item # | Completion Check List |
|--|--------------------------|
| 4. Background investigation reports for all required individuals. The reports must be based on the Biographical Information Packages submitted to the Office with this Application. | <input type="checkbox"/> |
| (a) Investigative reporting firm contacted | <input type="checkbox"/> |
| (b) Full names given to investigative reporting firm for all individuals listed in Section IV-3..... | <input type="checkbox"/> |
| (c) Proof of order and confirmation of payment submitted to the Office | <input type="checkbox"/> |
| 5. A Fingerprints and Social Security Number form (Form OIR-C1-938) for each required individual. | <input type="checkbox"/> |
| (a) Fingerprints submitted for each individual required to file a Biographical Information Package | <input type="checkbox"/> |
| (b) All blanks filled in | <input type="checkbox"/> |
| 7. A statement describing the applicant, facilities and personnel, and service to be offered | <input type="checkbox"/> |
| 8. Description of subscriber complaint procedures | <input type="checkbox"/> |

APPLICATION FOR CERTIFICATE OF AUTHORITY
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SECTION V - FORMS AND RATES

Company Name: _____

| Item # | Completion Check List |
|--|--------------------------|
| 1. Forms..... | <input type="checkbox"/> |
| (a) 3 copies of each..... | <input type="checkbox"/> |
| (b) Identified by unique form number | <input type="checkbox"/> |
| 2. Rates..... | <input type="checkbox"/> |
| (a) 3 copies of each filing | <input type="checkbox"/> |
| (b) Opinion from qualified actuary or employee | <input type="checkbox"/> |
| (c) Statement of actuarial soundness | <input type="checkbox"/> |

**APPLICATION FOR CERTIFICATE OF AUTHORITY
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**APPLICATION FOR CERTIFICATE OF AUTHORITY FORM
PREPAID LIMITED HEALTH SERVICE ORGANIZATION**

Pursuant to Chapter 636, Florida Statutes, application is hereby submitted to form and operate a Prepaid Limited Health Service Organization.

Proposed name of Prepaid Limited Health Service Organization:

NAME: _____

ADDRESS: _____

CITY: _____ ZIP CODE: _____

FEDERAL IDENTIFICATION NUMBER: _____

PHONE: _____

CONTACT PERSON: _____

ATTORNEY OR PRINCIPAL FILING THIS APPLICATION:

NAME: _____

ADDRESS: _____

CITY: _____ STATE: _____ ZIP CODE: _____

In order to qualify as a Prepaid Limited Health Service Organization (PLHSO), an entity shall:

- (1) Provide or arrange for, or provide access to, the provision of a limited health service to enrollees through an exclusive panel of providers. This **MAY** include ambulance services, dental care services, vision care services, mental health services, substance abuse services, chiropractic services, podiatric care services **OR** pharmaceutical services.

NOTE: Limited health services shall not include inpatient, hospital surgical services, or emergency services, except as such services are provided incident to the limited health services.

- (2) Provide, either directly or through arrangement with other persons, limited health care services to persons enrolled with such organization, on a prepaid per capita or prepaid aggregate fixed sum basis; and
- (3) Provide, either directly or through arrangements with other persons, limited health care services to subscribers through a closed panel of providers.

Form OIR-C1-1119

Effective: 01/25

Rule 69O-136.100, F.A.C.

**APPLICATION FOR CERTIFICATE OF AUTHORITY
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APPLICATION CERTIFICATION

The undersigned states that they are an officer having personal knowledge of the application submitted to the Florida Office of Insurance Regulation in connection with the intention of _____ ("Applicant") to apply to operate as a Prepaid Limited Health Service Organization in this state; that they have read all of the responses, information, exhibits, and documents submitted with, and in support of, this application; and that the submissions are true, correct, and complete to the best of their knowledge. The undersigned further represent that they have the authority to bind the Applicant, and that by their signatures on the instrument, the Applicant has executed the instrument.

The undersigned understand that whoever knowingly makes a false statement in writing with the intent to mislead a public servant in the performance of his or her official duties is guilty of a misdemeanor of the second degree, pursuant to Section 837.06, Florida Statutes, punishable as provided in Section 775.082 or Section 775.083, Florida Statutes.

(Corporate Seal)

By: _____

Print Name: _____

Title: _____

Date: _____

STATE OF _____

COUNTY OF _____

The foregoing instrument was acknowledged before me by means of ☐ physical presence

or ☐ online notarization, this ____ day of _____ 20__, by _____
(name of person)

as _____ for _____

(type of authority; e.g., officer, trustee, attorney in fact)

(company name)

(Signature of the Notary)

(Print, Type or Stamp Commissioned Name of Notary)

Personally Known _____ OR Produced Identification _____

Type of Identification Produced _____

My Commission Expires: _____

**APPLICATION FOR CERTIFICATE OF AUTHORITY
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**Application for Certificate of Authority
Prepaid Limited Health Services Organizations
Lines of Business Codes**

| Lines of Business | Code Numbers |
|--------------------------|---------------------|
| Dental Care Services | 451 |
| Ambulance Services | 700 |
| Vision Care Services | 712 |
| Pharmaceutical Service | 716 |
| Mental Health Service | 781 |
| Substance Abuse Services | 782 |
| Chiropractic Services | 783 |
| Podiatric Care Services | 784 |