VOCATIONAL & CAREER CONSULTANT SUPPLEMENTAL

For vocational and career consultants, including career coaching, resume writing, job placement, vocational rehabilitation, and expert testimony. Complete with ACORD 125. Attach a description of services, a sample client contract or engagement letter, resumes or credentials of key professionals, and five years of loss runs.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME | DBA | FEIN | YEARS IN BUSINESS

BUSINESS ADDRESS | CITY / STATE / ZIP | WEBSITE

Entity type:
☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation ☐ Nonprofit

PRIMARY CONTACT / TITLE | PHONE | EMAIL

LICENSES / CERTIFICATIONS HELD | PROFESSIONAL STAFF / TOTAL EMPLOYEES

2 OPERATIONS

Services provided (check all that apply):
☐ Career coaching ☐ Resume writing ☐ Job placement ☐ Vocational rehabilitation ☐ Return-to-work plans
☐ Transferable-skills analysis ☐ Labor market surveys ☐ Expert testimony ☐ Life care / earning capacity

DEPOSITIONS / TRIALS PER YEAR | REFERRAL SOURCES (INSURER / ATTORNEY / SSA) | CREDENTIALS HELD (CRC, ABVE, CDMS)

LARGEST CLIENT (% OF REVENUE) | WORK OUTSIDE YOUR HOME STATE (%) | WORK SUBCONTRACTED (%)

2-1 Is every engagement under a signed written contract or engagement letter? ☐ Yes ☐ No
IF NO, EXPLAIN

2-2 Do contracts limit your liability (e.g., to fees paid)? ☐ Yes ☐ No
IF NO, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — COACHING, RESUME & PLACEMENT CLAIMS

The FTC's $43.5M Career Step settlement targeted claims that more than 80% of graduates found jobs when about 8% of completers did.

3-1 Does all marketing avoid job-placement guarantees? ☐ Yes ☐ No
IF NO, EXPLAIN

3-2 Can every advertised placement or salary statistic be documented? ☐ Yes ☐ No
IF NO, EXPLAIN

3-3 Are any reviews or testimonials obtained with payment or incentives? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Does a written agreement define deliverables and refund terms? ☐ Yes ☐ No
IF NO, EXPLAIN

3-5 Do you charge job seekers up-front placement fees? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Do you hold any required state employment-agency license? ☐ Yes ☐ No
IF NO, EXPLAIN

3-7 Is adding unverified credentials to client resumes prohibited? ☐ Yes ☐ No
IF NO, EXPLAIN

This supplemental is an intake document. It does not replace any carrier application and affords no coverage.

3-8 Are employer-paid placement fees disclosed to job seekers? ☐ Yes ☐ No
IF NO, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — VOCATIONAL REHABILITATION & EXPERT TESTIMONY

In 2024 SSA barred reliance on 114 isolated and 13 obsolete DOT jobs, opening vocational testimony to challenge; one court excluded a vocational expert for relying on national data alone.

4-1 Do you provide expert testimony? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Does every testifying expert hold a current credential? ☐ Yes ☐ No
IF NO, EXPLAIN

4-3 Are labor-market opinions based on local or industry data? ☐ Yes ☐ No
IF NO, EXPLAIN

4-4 Are SSA-designated obsolete and isolated jobs removed from job lists? ☐ Yes ☐ No
IF NO, EXPLAIN

4-5 Has a court excluded or limited one of your experts' testimony? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Are transferable-skills analyses done with a validated method? ☐ Yes ☐ No
IF NO, EXPLAIN

4-7 Do you place injured workers into jobs or job tryouts? ☐ Yes ☐ No
IF YES, EXPLAIN

4-8 Are case files with medical records kept under HIPAA-level safeguards? ☐ Yes ☐ No
IF NO, EXPLAIN

5 PAYROLL, SALES & REVENUE

ANNUAL REVENUE ($)	LARGEST SINGLE CONTRACT ($)	SUBCONTRACTOR COSTS ($)	TOTAL ANNUAL PAYROLL ($)

6 PRIOR INSURANCE & LOSS HISTORY

CURRENT E&O CARRIER / LIMITS	DEDUCTIBLE / RETROACTIVE DATE	EXPIRATION DATE

DATE OF CLAIM	DESCRIPTION	TOTAL INCURRED ($)	OPEN / CLOSED

6-1 Has a claim alleged negligent placement or a flawed vocational opinion? ☐ Yes ☐ No
IF YES, EXPLAIN

6-2 Has a client refused to pay or sued over fees in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

6-3 Has any license, certification, or registration been suspended, disciplined, or investigated? ☐ Yes ☐ No
IF YES, EXPLAIN

6-4 Has any coverage been declined, cancelled, or non-renewed? ☐ Yes ☐ No
IF YES, EXPLAIN

6-5 Is the applicant aware of any incident or circumstance that could give rise to a claim? ☐ Yes ☐ No
IF YES, EXPLAIN

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7 RISK MANAGEMENT & SAFETY

7-1 Are client files and work papers retained for a set period under a written policy? ☐ Yes ☐ No
IF NO, EXPLAIN

7-2 Is multifactor authentication required for email and client data? ☐ Yes ☐ No
IF NO, EXPLAIN

7-3 Is a conflict check run before each forensic engagement? ☐ Yes ☐ No
IF NO, EXPLAIN

7-4 Are job-site visits done with client employer approval? ☐ Yes ☐ No
IF NO, EXPLAIN

8 SIGNATURE & FRAUD WARNING

The undersigned declares that the statements and answers given in this supplemental are true, complete and correct to the best of their knowledge, and that no material fact has been withheld or misstated. The applicant agrees that this supplemental, together with all ACORD applications and attachments, forms the basis of any submission to insurers and may be relied upon by them. Signing this supplemental does not bind coverage. This supplemental is an intake document prepared by Cory Washington & Co. LLC to support carrier submission; it does not itself provide coverage.

FRAUD NOTICE: 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, may be committing a fraudulent insurance act, which is a crime and may subject such person to criminal and civil penalties. State-specific fraud warnings appear on the insurer's application.

APPLICANT / AUTHORIZED SIGNATURE (TYPE FULL NAME)	TITLE	DATE

PRODUCER — CORY WASHINGTON & CO. LLC	PRODUCER SIGNATURE (TYPE FULL NAME)	DATE