

**LAWYERS PROFESSIONAL LIABILITY INSURANCE  
APPLICATION**

Medmarc Casualty Insurance Company • PO Box 10809 • Chantilly, VA 20153-0809 • 800.356.6886 • 703.652.1300 • Fax 703.652.1389

**NOTICE:** This professional liability coverage is provided on a Claims Made and Reported basis. Only claims that are first made against the insured and reported to the Company during the policy term are covered, subject to the policy provisions.

**Applicant Instructions:** Please complete all questions, noting N/A where not applicable. Enclose a copy of the law firm's letterhead. The application must be dated and signed by a partner, officer or owner of the firm.

**1. Coverage Requested**

Requested Effective Date: \_\_\_\_\_

Limits of Liability: \_\_\_\_\_ Deductible: \_\_\_\_\_

**2. Applicant Location**

Name (Primary Firm Name): \_\_\_\_\_

Is this a d/b/a (doing business as) name? Yes ☐ No ☐ If yes, provide legal name: \_\_\_\_\_

Contact Person: \_\_\_\_\_ Email Address: \_\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ County: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

Office Phone: \_\_\_\_\_ Office Fax: \_\_\_\_\_ Website: \_\_\_\_\_

**If the firm has additional office locations, please list on a separate sheet.**

**3. Applicant Information**

A. Applicant is: ☐ Sole Proprietor ☐ Professional Association ☐ Partnership ☐ PC  
☐ LLC ☐ Other \_\_\_\_\_

B. If the applicant is a sole practitioner, please identify the lawyer who will be responsible for your practice if you are absent for an extended period of time (i.e. vacation, illness, etc.). **A backup lawyer is required.**

Name: \_\_\_\_\_ Bar License Number: \_\_\_\_\_

Street: \_\_\_\_\_ Website: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_ Phone: \_\_\_\_\_

C. Date the applicant firm was established: \_\_\_\_\_ D. Federal Tax I.D.: \_\_\_\_\_

E. Gross Revenue for past three years:

Most Recent 12 Months: \_\_\_\_\_ One Year Prior: \_\_\_\_\_ Two Years Prior: \_\_\_\_\_

F. List all predecessor firms of the applicant. A predecessor firm is any legal entity, which is engaged in the practice of law to whose financial assets and liabilities the applicant is the majority successor in interest. If additional space is needed, please list on a separate sheet.

| Name of Firm | Date Established<br>mm/yyyy | Date of Merger<br>mm/yyyy | Percentage of Lawyers Still<br>Members of Applicant Firm | Did Firm Dissolve, Change Name<br>or Form, or Continue to Exist |
|--------------|-----------------------------|---------------------------|----------------------------------------------------------|-----------------------------------------------------------------|
|              |                             |                           |                                                          |                                                                 |
|              |                             |                           |                                                          |                                                                 |
|              |                             |                           |                                                          |                                                                 |

- G. Does the applicant have any single client or group of related clients which produced more than 25% of total gross billings during the past 24 months? Yes ☐ No ☐

**If yes, please indicate on letterhead the percentage of gross billings, name of client, business activities of client, and services provided on behalf of client.**

- H. Total Number of Lawyers: \_\_\_\_\_  
Number of: Owners/Officers/Partners: \_\_\_\_\_ Associates/Employed Lawyers: \_\_\_\_\_ Of Counsels/Independent Contractors: \_\_\_\_\_

- I. Has the number of lawyers in the firm been altered by more than 50% in any one year during the past three years? Yes ☐ No ☐

**If yes, please explain:** \_\_\_\_\_

- J. Number of Support Staff: \_\_\_\_\_ Law clerks/paralegals \_\_\_\_\_ Clerical \_\_\_\_\_ Other (describe) \_\_\_\_\_

**If ratio of staff to lawyers is greater than 3:1, please explain:** \_\_\_\_\_

- K. List all active lawyers in the firm: **If the applicant firm includes more than ten (10) law partners, associates, employed lawyers or "of counsel", please complete a Larger Firm Supplement instead of completing this question.**

\*Status = "O" Owner/Officer/Partner "A" Associate/Employed Lawyer "OC" Of Counsel "IC" Independent Contractor

\*\*Average hours worked required for Of Counsel, Independent Contractors and Part-time Lawyers

| Lawyer Name | Date of Birth<br>mm/dd/yyyy | Date Admitted<br>mm/dd/yyyy | State(s)<br>Admitted | Status* | Date of Hire<br>(w/Applicant)<br>mm/dd/yyyy | Prior Acts Date<br>mm/dd/yyyy | Avg. Hours<br>worked per<br>week** | CLE in<br>the past<br>12 mos |
|-------------|-----------------------------|-----------------------------|----------------------|---------|---------------------------------------------|-------------------------------|------------------------------------|------------------------------|
|             |                             |                             |                      |         |                                             |                               |                                    |                              |
|             |                             |                             |                      |         |                                             |                               |                                    |                              |
|             |                             |                             |                      |         |                                             |                               |                                    |                              |
|             |                             |                             |                      |         |                                             |                               |                                    |                              |
|             |                             |                             |                      |         |                                             |                               |                                    |                              |
|             |                             |                             |                      |         |                                             |                               |                                    |                              |
|             |                             |                             |                      |         |                                             |                               |                                    |                              |
|             |                             |                             |                      |         |                                             |                               |                                    |                              |
|             |                             |                             |                      |         |                                             |                               |                                    |                              |

- L. Does the applicant have any other law partner, associate, employed lawyer, independent contractor or of counsel not listed in Question 3.K. or on the Larger Firm Supplement? Yes ☐ No ☐

**If yes, please explain:** \_\_\_\_\_

- M. Is any lawyer proposed for this insurance an employee or independent contractor of any organization, entity or governmental body other than the applicant? Yes ☐ No ☐

**If yes, please explain:** \_\_\_\_\_

- N. Does the applicant share office space with lawyers who are not listed in Question 3.K. or on the Larger Firm Supplement? Yes ☐ No ☐

**If yes, does the applicant share:**

- i. letterhead? Yes ☐ No ☐
- ii. a receptionist? Yes ☐ No ☐
- iii. office support staff? Yes ☐ No ☐
- iv. any of the following: Clients/files/bank account/advertising expense? Yes ☐ No ☐

v. a common main phone number? Yes ☐ No ☐

**If yes, please provide details on how the main phone line is answered:** \_\_\_\_\_

O. In the past five years, did any lawyer proposed for this insurance:

i. act as a director, officer, partner or trustee for, or exercise any form of managerial or fiduciary control over, any business enterprise of a client other than the applicant? Yes ☐ No ☐

ii. own, manage, have financial control over, or equity interest in, any business enterprise other than the applicant or its predecessor firms? Yes ☐ No ☐

**If yes to any of the above, please complete the Outside Interests Supplement.**

P. Has any lawyer proposed for this insurance provided any professional services as an Accountant, Real Estate Broker or Agent, Investment Advisor, Insurance Broker or Agent, Professional Agent or other non-legal capacity? Yes ☐ No ☐

**If yes, please explain:** \_\_\_\_\_

Q. Does the applicant firm hold an equity interest in a title agency separate from or integrated into the operations of the firm? Yes ☐ No ☐

#### 4. Area of Practice

A. Within the past six years, has the applicant or any lawyer proposed for this insurance provided any legal services for, on behalf of, or in connection with, any of the following related matters:

☐ IPO, Bond Private Placement Syndication, Securities

☐ Class Action

☐ Entertainment Client or Industry

☐ Copyright, Patent or Trademark

☐ Environment

☐ Oil and Gas

☐ Foreign Adoptions

☐ Construction Defect (Plaintiff)

**If yes, please provide details on firm letterhead.**

B. Within the past 2 years has the applicant's areas of practice varied more than 20% per year? Yes ☐ No ☐

**If yes, please provide details on firm letterhead.**

C. Within the past 2 years has the applicant added an area of practice that accounts for more than 10% of the practice's time? Yes ☐ No ☐

**If yes, please provide details on firm letterhead.**

D. Does the applicant accept cases where the cause of action arises and is adjudicated in a jurisdiction where the applicant is not licensed or admitted to the local Bar Association? Yes ☐ No ☐

**If yes, does the applicant refer such cases to local counsel?** Yes ☐ No ☐

E. Indicate the percentage of time devoted to the following types of practice during the past 12 months and complete the appropriate Area of Practice Supplement, if needed. (MUST TOTAL 100%)

| COLUMN A                              |            | COLUMN B                   |            | COLUMN C                                                              |             |
|---------------------------------------|------------|----------------------------|------------|-----------------------------------------------------------------------|-------------|
|                                       | Percentage |                            | Percentage |                                                                       | Percentage  |
| Ad Valorem Tax – Commercial           | %          | Oil and Gas                | %          | <b>Plaintiff</b>                                                      |             |
| Ad Valorem Tax – Residential          | %          | Public Utilities           | %          | Admiralty                                                             | %           |
| Administrative Law                    | %          | Social Security            | %          | BI/PI Plaintiff                                                       | %           |
| Adoptions                             | %          | TAX-Commercial Preparation | %          | Civil Rights / Employment                                             | %           |
| Antitrust Trade Regulations           | %          | TAX-Individual Preparation | %          | Class Action / Mass Tort                                              | %           |
| Appellate - Non Criminal              | %          | TAX – Opinions             | %          | Commercial Litigation                                                 | %           |
| Bankruptcy                            | %          | Venture Capital            | %          | Legal Malpractice                                                     | %           |
| Collection                            | %          | Water Law                  | %          | Medical Malpractice                                                   | %           |
| Communication                         | %          |                            |            | Product Liability                                                     | %           |
| Construction                          | %          | <b>Defense</b>             |            | Workers Compensation                                                  | %           |
| Corporation Formation                 | %          | Admiralty                  | %          | Other                                                                 | %           |
| Corporate General                     | %          | Arbitration / Mediation    | %          |                                                                       |             |
| Divorce - Marital Assets < \$2M       | %          | BI/PI                      | %          | Abstracting/Title                                                     | %           |
| Divorce - Marital Assets \$2M to \$5M | %          | Civil Rights/Employment    | %          | Banking/Financial Institutions                                        | %           |
| Divorce - Marital Assets > \$5M       | %          | Class Action / Mass Tort   | %          | Entertainment                                                         | %           |
| Elder Law                             | %          | Commercial Litigation      | %          | Estate Planning - Assets < \$2M                                       | %           |
| Environmental                         | %          | Criminal                   | %          | Estate Planning-Assets \$2M to \$5M                                   | %           |
| ERISA                                 | %          | Criminal - Appellate       | %          | Estate Planning - Assets > \$5M                                       | %           |
| Family Law (other than Divorce)       | %          | Insurance Company          | %          | Probate                                                               | %           |
| Foreclosures                          | %          | Legal Malpractice          | %          | Real Estate – Commercial                                              | %           |
| Fiduciary                             | %          | Medical Malpractice        | %          | Real Estate Development                                               | %           |
| Health                                | %          | Product Liability          | %          | Real Estate – Limited Partnerships                                    | %           |
| Housing Court                         | %          | Workers Compensation       | %          | Real Estate - Residential                                             | %           |
| Immigration                           | %          | Other                      | %          | Real Estate Syndications                                              | %           |
| International                         | %          |                            |            | Wills and Trusts                                                      | %           |
| Investment Cnslng/Money Mgt           | %          | Bonds                      | %          |                                                                       | %           |
| Labor – Employee / Union              | %          | Copyright                  | %          | <b>Complete Supplement Application for all AOPs in Column C above</b> |             |
| Labor – Management                    | %          | Patent                     | %          | Other                                                                 | %           |
| Local Government / Municipal          | %          | Trademark                  | %          | Other                                                                 | %           |
| M&A -Combined Assets < \$2M           | %          | Private Placements         | %          | Other                                                                 | %           |
| M&A-Combined Assets \$2M to \$5M      | %          | Securities – Federal       | %          | Other                                                                 | %           |
| M&A - Combined Assets > \$5M          | %          | Securities – State         | %          | <b>Total %</b>                                                        | <b>100%</b> |

## 5. Practice Management

### A. Docket/Diary Control System:

- i. Do you maintain a central docket control system? Yes ☐ No ☐
- ii. Check all that apply:  
☐single calendar ☐dual calendar ☐master Listings ☐tickler system ☐computer system  
☐verification of completion of events ☐provisions for accident or illness ☐immediate entry of all dates
- iii. Does the ultimate responsibility for docket control, including entry, rest with the handling lawyer? Yes ☐ No ☐
- iv. Does the applicant crosscheck its docket controls? Yes ☐ No ☐
  - a. If yes, how frequently? ☐Daily ☐Weekly ☐Other: \_\_\_\_\_

If no to any of the above, please explain: \_\_\_\_\_

B. How many suits for fees were initiated by the applicant against clients during the past 24 months? \_\_\_\_\_

- i. How many have been resolved? \_\_\_\_\_
- ii. What percentage of fees were more than 90 days past due? \_\_\_\_\_
- iii. How frequently are invoices provided to clients? \_\_\_\_\_

C. Indicate percentage that the applicant utilizes the following?

- i. Engagement letters that include the scope of services and fee arrangements? \_\_\_\_\_%
- ii. Non-engagement/declination letters? \_\_\_\_\_%
- iii. Disengagement/closing letters? \_\_\_\_\_%

**If any of the above are not utilized, please explain:** \_\_\_\_\_

D. Does the applicant have established procedures for identifying potential or actual conflicts of interest?

Yes ☐ No ☐

**If no, please explain:** \_\_\_\_\_

i. Systems used to check conflict of interest:

- ☐ Oral/Memory
- ☐ Computerized

- ☐ Index File
- ☐ Client List

ii. Indicate the items captured by this system:

- ☐ Client Name ☐ Client Principals ☐ Client Subsidiaries ☐ Opposing Party ☐ Opposing Counsel
- ☐ Related Individuals ☐ Predecessor Firm Conflict Information ☐ Other

iii. How are conflict of interest situations addressed and disclosed to clients/potential clients? **Check all that apply.**

- ☐ Non-Engagement Letters ☐ Signed Waiver Obtained from all parties
- ☐ Oral Disclosure ☐ Referral to other lawyer/law firm

E. In the past five years, has the applicant accepted client securities or other forms of compensation in lieu of fees?

Yes ☐ No ☐

**If yes, please provide details on firm letterhead.**

F. Does the applicant have a written document retention/destruction policy in place?

Yes ☐ No ☐

**If yes, are there established procedures to notify clients when their files are being destroyed?**

Yes ☐ No ☐

## 6. Professional Liability Insurance and Claim History

A. Is the applicant currently insured for professional liability?

Yes ☐ No ☐

B. Is the applicant requesting Prior Acts Coverage? Yes ☐ No ☐

Current Policy Retroactive Date: \_\_\_\_\_

**Please provide a copy of the current policy declarations including retroactive date as evidence of current coverage.**

C. Effective date of first professional liability policy covering the applicant: \_\_\_\_\_

Has the applicant, predecessor firms or any active lawyers listed in Question 3.K., or on the Larger Firm Supplement, purchased an endorsement to extend the claims reporting period (i.e. extended reporting endorsement, ERP, tail, etc.)? Yes ☐ No ☐

**If yes, complete the following:**

| Lawyer/Firm Name | Endorsement Effective Date | Length of Endorsement (months) |
|------------------|----------------------------|--------------------------------|
|                  |                            |                                |
|                  |                            |                                |
|                  |                            |                                |

D. List all lawyers professional liability insurance carried during the past consecutive five years for the applicant and/or any predecessor firm.

| Inception<br>mm/dd/yy | Expiration<br>mm/dd/yy | Insurance<br>Company | Limits | Deductible | Per Claim or<br>Aggregate Deductible | Annual<br>Premium | Number<br>of<br>Lawyers |
|-----------------------|------------------------|----------------------|--------|------------|--------------------------------------|-------------------|-------------------------|
|                       |                        |                      |        |            |                                      |                   |                         |
|                       |                        |                      |        |            |                                      |                   |                         |
|                       |                        |                      |        |            |                                      |                   |                         |
|                       |                        |                      |        |            |                                      |                   |                         |
|                       |                        |                      |        |            |                                      |                   |                         |

E. Does the applicant's current policy contain any endorsement that restricts or modifies coverage (other than a prior acts endorsement)? Yes ☐ No ☐

If yes, please attach a copy of any such endorsement(s).

F. Does the applicant's current policy have any of the following optional coverages:

☐ Claim Expenses Outside the Policy Limit

☐ First Dollar Defense (Indemnity Only Deductible)

G. Has any lawyer listed in Question 3.K., or on the Larger Firm Supplement:

i. been the subject of any investigation or disciplinary action regarding their license to practice law? Yes ☐ No ☐

If yes, please explain: \_\_\_\_\_

ii. been refused admission to the bar or any bar association, court or administrative agency? Yes ☐ No ☐

If yes, please explain: \_\_\_\_\_

iii. had any professional liability insurance declined, cancelled, refused to renew, or accepted only on special terms? Yes ☐ No ☐

If yes, please explain: \_\_\_\_\_

iv. become aware of any act, error, omission or specific circumstances which could reasonably be expected to result in a professional liability claim against the firm, any past or present lawyers in the firm, or any predecessor firm? Yes ☐ No ☐

If yes, please explain: \_\_\_\_\_

v. become aware that any client, client representative, or lawyer has made an oral or written threat of filing a lawsuit or filing a grievance with a regulatory board? Yes ☐ No ☐

If yes, please explain: \_\_\_\_\_

H. During the past five years, has any claim or suit been brought against the applicant, its predecessor firms or any of the lawyers proposed for this insurance? Yes ☐ No ☐

If yes, please complete a Claim Information Supplement for each claim or suit.

I. Have all claims, potential claims and incidents been reported to the applicant's current or former professional liability insurer? If no, why haven't they been reported? Please provide details on firm letterhead. Yes ☐ No ☐

## 7. Practices and Management of Electronic Information

A. During the past four years has the applicant had any computer security incidents? (incident refers to unauthorized access, use, vandalism, sabotage, theft of proprietary information of the applicant's computer systems) Yes ☐ No ☐

B. Does the applicant communicate with clients by electronic mail? Yes ☐ No ☐

If yes, are records maintained of all electronic mail communications? Yes ☐ No ☐

C. Does the applicant have a firewall installed to protect network? Yes ☐ No ☐

D. Does the applicant utilize virus detecting software? Yes ☐ No ☐

E. Does the applicant have back-up and recovery systems in place? Yes ☐ No ☐

F. Does the applicant have a website? Yes ☐ No ☐

**If yes, please answer the following:**

i. Does the website offer legal advice? Yes ☐ No ☐

ii. Does the applicant collect sensitive or confidential information at the website? Yes ☐ No ☐

iii. Does the website include copyrighted material owned by another party? Yes ☐ No ☐

If yes, has the applicant received permission to use the copyrighted material? Yes ☐ No ☐

**Fraud Warning** – I acknowledge the applicable fraud warning for my state as shown on the Fraud Warning Notices Page. ☐

### **Consent to Conditions of Consideration of the Application for Insurance**

I accept the following conditions during the processing and consideration of my application—regardless of whether or not I am granted insurance—and for the duration of the insurance which may be issued to me:

To the fullest extent permitted by law, I extend absolute immunity to, and release ProAssurance, its directors, officers, agents, employees and other authorized representatives from any and all liability for any acts pertaining to my application for insurance, including ultimate cancellation, rejection, or approval for insurance, and any communications, reports, records, statements, documents, or disclosures, including otherwise privileged or confidential information, made or given in good faith with respect to such application.

Signature of Partner, Officer or Owner of Applicant Firm: \_\_\_\_\_ Date: \_\_\_\_\_

Print or Type Name: \_\_\_\_\_ Title: \_\_\_\_\_

Important: Incomplete or incorrect information could require retroactive upward premium adjustment and, in the event of a claim, could lead to a denial of coverage. The following is an Authorization to Release Information which requires your signature. Please read it carefully.

### **Authorization to Release Information**

I, the undersigned hereby authorize my present and prior professional liability carriers, (including ProAssurance all affiliates), any and all attorneys who have represented me in connection with any claim of professional liability, and any other individuals, associations or entities having information regarding me, to release to ProAssurance upon its request, any information which in the judgment of any such person noted above, may have bearing upon my acceptability to ProAssurance as a professional liability risk, including but not limited to closed, pending or anticipated claims, underwriting or other information.

I hereby release and agree to hold harmless all persons or organizations, their agents, servants, and employees, ProAssurance, its directors, officers, employees and agents from any liability arising from releasing the above information, notwithstanding the fact that there may be errors, omissions, or mistakes contained in such released information.

I further agree that ProAssurance and all persons and organizations described above may rely upon a photo copy of this Authorization, which shall be of equal validity with the signed original.

I hereby declare and represent that the foregoing statements and particulars are, to the best of my knowledge and recollection, complete and that I have not willfully concealed or misrepresented any material fact or circumstance concerning this insurance or the subject thereof:

Signature of Partner, Officer or Owner of Applicant Firm: \_\_\_\_\_ Date: \_\_\_\_\_

Print or Type Name: \_\_\_\_\_ Title: \_\_\_\_\_

**For Agent's Use Only (Where Required By Law)**

Name of Agency: \_\_\_\_\_

Agency Address: \_\_\_\_\_ Telephone Number: \_\_\_\_\_

Agent's Name: \_\_\_\_\_ Signature: \_\_\_\_\_

Date: \_\_\_\_\_

**Fraud Warning Notices**

Please read the fraud warning notice for your state:

**General Fraud Warning** – 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.

**Alabama Fraud Warning** – Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

**Arizona Fraud Warning** – For your protection, Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

**California Fraud Warning** – For your protection, California law requires the following to appear on this form: any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

**Colorado Fraud Warning** – 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.

**District of Columbia Fraud 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.

**Delaware Fraud Warning** – Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

**Florida Fraud Warning** – 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.

**Idaho Fraud Warning** – Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement containing any false, incomplete, or misleading information is guilty of a felony.

**Kentucky Fraud Warning** – 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.

**Maine Fraud Warning** – 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.

**Maryland Fraud Warning** – Any person who knowingly or willfully presents a false or fraudulent claim for payment for a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**Massachusetts Fraud Warning** – Any person who knowingly and with intent to defraud any insurance company or another 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, may be committing a fraudulent insurance act, which may be a crime and may subject the person to criminal and civil penalties.

**Minnesota Fraud Warning** – A person who submits an application or files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

**New Hampshire Fraud Warning** – Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

**New Jersey Fraud Warning** – Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

**New Mexico Fraud Warning** – 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.

**New York Fraud Warning** – 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 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.

**Ohio Fraud Warning** – Any person who, with the 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.

**Oklahoma Fraud 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.

**Oregon Fraud Warning** – Any person who, with an intent to knowingly defraud or knowingly facilitate a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement or a material fact, may be guilty of insurance fraud.

**Pennsylvania Fraud Warning** – 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.

**Tennessee Fraud Warning** – 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.

**Vermont Fraud Warning** – 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 may be guilty of insurance fraud.

**Virginia Fraud Warning** – 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.

**Washington Fraud Warning** – 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.

**West Virginia Fraud Warning** – 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.