(For Private Companies with more than 250 Employees)

# BY COMPLETING THIS NEW BUSINESS APPLICATION THE APPLICANT IS APPLYING FOR COVERAGE WITH FEDERAL INSURANCE COMPANY (THE "COMPANY")

NOTICE: THE LIABILITY COVERAGE PARTS PROVIDE CLAIMS MADE COVERAGE, WHICH APPLIES ONLY TO "CLAIMS" FIRST MADE DURING THE "POLICY PERIOD", OR ANY APPLICABLE EXTENDED REPORTING PERIOD. THE LIMIT OF LIABILITY TO PAY DAMAGES OR SETTLEMENTS WILL BE REDUCED AND MAY BE EXHAUSTED BY "DEFENSE COSTS", AND "DEFENSE COSTS" WILL BE APPLIED AGAINST THE RETENTION. IN NO EVENT WILL THE COMPANY BE LIABLE FOR "DEFENSE COSTS" OR THE AMOUNT OF ANY JUDGMENT OR SETTLEMENT IN EXCESS OF THE APPLICABLE LIMIT OF LIABILITY. READ THE ENTIRE NEW BUSINESS APPLICATION CAREFULLY BEFORE SIGNING.

#### **NEW BUSINESS APPLICATION INSTRUCTIONS**

- 1. Whenever used in this New Business Application, the term "**Applicant**" shall mean the parent organization and all subsidiaries, unless otherwise stated.
- 2. Please attach the following for the requested coverages as indicated below:

#### Directors & Officers and Entity Liability Coverage:

- (a) Most recent annual financial statement, audited if outside audits are performed
- (b) List of directors and senior executive officers by name and outside affiliation, if applicable

#### **Employment Practices Liability Coverage:**

- a) For any **Applicant** with more than 500 employees:
  - i. Employee handbook
  - ii. Employment application form
  - iii. Most recent EEO-1 Report
- (b) For any **Applicant** with more than 1000 employees: most recent annual financial statement, audited if outside audits are performed

#### Fiduciary Liability Coverage

If the **Applicant** has a defined benefit plan, please attach the most recent annual financial statement, audited if outside audits are performed.

3. All **Applicants** must complete the relevant sections of this Application and of the Supplemental Application in accordance with the specific coverages being requested.

## NAME, ADDRESS AND CONTACT INFORMATION Name of Applicant: \_\_\_\_\_ 1. Address of Applicant: 2. \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_ 3. Applicant Web Site(s): Name and address (if different than above) of Primary Contact (Executive Officer authorized to receive notices and 4. information regarding the proposed policy): Name: \_\_\_\_\_\_Title: \_\_\_\_\_\_ Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_ Zip Code: \_\_\_\_\_ Telephone: \_\_\_\_\_ e-Mail: \_\_\_\_ For Employment Practices Loss Prevention eligibility, indicate the individual responsible for human resources or 5. employment law matters: Name: Title:

Telephone: \_\_\_\_\_ e-Mail: \_\_\_\_\_

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#### II. INSURANCE INFORMATION

1. Please indicate below, by placing an "X" in the box, which coverages are being requested and complete relevant portions of this Application and the Supplemental Application as applicable.

Application	Coverage Requested	Limit Requested	Limit Currently Purchased	Retention Currently Purchased	Current Insurer
	☐ Directors & Officers and Entity Liability	\$	\$	\$	
New Business	☐ Employment Practices Liability	\$	\$	\$	
Application	☐ Fiduciary Liability	\$	\$	\$	
	☐ Crime	\$	\$	\$	
	☐ Kidnap Ransom and Extortion	\$	\$	\$	
	☐ Miscellaneous Professional Liability	\$	\$	\$	
Supplemental	☐ Employed Lawyers Liability	\$	\$	\$	
Application	☐ CyberSecurity	\$	\$	\$	
	☐ Workplace Violence Expense	\$	\$	\$	

2. If the **Applicant** is applying for any Liability Coverage Part(s) as indicated in Question II. 1. above, please attach a copy of all applications containing a signed warranty and any other warranty statements completed in the past 3 years and submitted to any prior insurers. Please note, CyberSecurity includes a Liability Coverage Part.

III.	GEN	ERAL	RISK INFORMATION			
1.	State	of inc	orporation: Years of operation:			
2.	Natur	e of th	e <b>Applicant's</b> business:			
3.	Prima	ary SIC	Code:			
4.	Are there any subsidiaries with operations that are unrelated to the primary business of the <b>Applicant</b> ?					
	If "Ye	s", ple	ase attach an explanation.			
5.		_	anization formed as a partnership or limited partnership or does it or any of its act as a general partner for another organization?	□ Yes	□ No	
	If "Ye	es", ple olio 3.0	ease complete the Risk Information for Partnerships in the Supplemental ForeFront Application.			
6.	Pleas	se com	plete the following information: Total worldwide employees: Number of in-house of	ounsel: _		
7.	(a)	Has t	ne <b>Applicant</b> in the last 12 months completed any:			
		(i)	Merger, acquisition, or divestment?	☐ Yes	□ No	
		(ii)	Change in outside auditors?	☐ Yes	□ No	
		(iii)	Reorganization or arrangement with creditors under federal or state law?	☐ Yes	□ No	
		(iv)	Branch, location, facility, office, or subsidiary closings, consolidations or layoffs or reductions in workforce?	□ Yes	□ No	
	(b)	Is the	Applicant currently anticipating any of the above?	☐ Yes	□ No	
	If the	Annli	cant answered "Ves" to any part of Question 7, please attach an explanation			



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8.	Doe	s the <b>Applicant</b> perform any professional se	rvices for a fee?	□ Yes □ No
	If "Y	es", please explain:		
9.	(a)	Please indicate total REVENUES at most r	recent fiscal year end:	
	(b)	Additional Financial Information: Please fiscal year end (indicate month/year):	Applicant's most recent Year	
		Current Assets	\$	
		Total Assets	\$	
		Current Liabilities	\$	
		Long Term Debt	\$	
		Total Liabilities	\$	
		Retained Earnings	\$	
		Shareholders Equity	\$	
		Net Income	\$	
		Cash Flow From Operating Activities	\$	
IV.	001	/ERAGE SPECIFIC RISK INFORMATION		
	(a)	Please complete the following information		
		Names of director or officer shareholders	Voting shares owned	
				%
				%
				%
				%
		List any shareholders (include any individ directors or officers	lual and corporate names) that are not	Voting shares owned
				%
				%
				%
				%
		Please indicate, by checking the box (□) is director or officer of <b>Applicant</b> .	n the table above, if related by family to a	another shareholder or to a
2.	Rec	ent, Pending or Contemplated Changes		
	(a)	Is the <b>Applicant</b> currently (or during the pa or in violation of any debt covenant?	ast 12 months has the <b>Applicant</b> been) in	n breach □ Yes □ No
		If "Yes", please attach an explanation.		
	(b)	Has the <b>Applicant</b> in the past 24 months h	nad any:	
		(i) Public or private offering of securities	s?	☐ Yes ☐ No
		(ii) Unplanned change in directors or se	nior executive officers other than due to i	Ilness? Yes □ No



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			`	<u>'</u>			
(c)	Is the	e <b>Applicant</b> currently	anticipating any of the above?			□ Yes	□ No
inclu	uding a		n Question 2(b) or 2(c), please a nt memoranda or any docum ast year.				
Past	t Activit	ies					
(a)	(a) Has the <b>Applicant</b> or any person proposed for coverage been the subject of, or been involved in, any of the following during the past five years:						
	(i)	Anti-trust, copyright	t or patent litigation?			□ Yes	□ No
	(ii)	Deceptive trade pra	actices or consumer fraud?			□ Yes	□ No
	(iii)	Civil, criminal or ac securities laws?	dministrative proceeding allegir	ng violation of any fe	deral or state	□ Yes	□ No
	(iv)	Any other criminal a	actions?			□ Yes	□ No
		Applicant answere ription of the details.	ed "Yes" to any of the above in	Question 3(a), pleas	e attach a full		
(b)	·				i <b>nt</b> or (ii) any	□ Yes	□ No
	If "Ye	es" please attach a fu	Ill description of the details.				
EMF	PLOYN	IENT PRACTICES L	IABILITY INFORMATION				
Emp	oloyee	count		Current year	Previous yea	r	
(a)	Full 1	ime U.S. employees	:				
(b)	Part	time U.S. employees	s (include leased and seasonal)	:			
(c)	Num	ber of employees in	(a) and (b) located in California	<u> </u>			
(d)	Num	ber of U.S. independ	lent contractors:				
(e)	Num	ber of outside U.S. e	mployees:				
U.S.	. Salary	/ Ranges					
E	mploye	ee Salary Ranges	% in Range Current Year	% in Range Prev	rious Year		
Up	to \$60	,000					
\$6	1,000 t	o \$120,000					
Ov	er \$12	0,000					
Poli	cies an	d Procedures		,			
(a)		stions for All <b>Applica</b>	nts				
` ,			written procedures in place reg	garding:			
	(i)	Equal Opportunity I		,		□ Yes	□ No
	(ii)	Anti- Discrimination	, ,			□ Yes	□ No
	(iii)	Anti-Sexual Harass	sment			□ Yes	□ No
	(iv)	Employment at Will				□ Yes	□ No
	(v)	Progressive Discipl	ine			□ Yes	□ No
	(vi)	Handling complaint	s of sexual harassment or discr	imination		□ Yes	□ No
	(vii)	ADA accommodation	ons			□ Yes	□ No



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	(viii)	Background checks in hiring process	☐ Yes	□ No
		<b>Applicant</b> answered "No" to any of the above in Question 3(a)(i-vii) or if the <b>Applicant</b> a testion 3(a)(viii), please attach a full explanation of the process and policies in place.	answered	d "Yes"
(b)	Addit	ional Policies and Procedures Questions for <b>Applicants</b> with 500 or more Employees		
	Does	the Applicant:		
	(i)	Distribute and document the receipt of its employee handbook to all employees?	☐ Yes	□ No
	(ii)	Have written procedures in place that are distributed to each employee if the <b>Applicant</b> does not have an employee handbook?	□ Yes	□ No
	(iii)	Use any tests to screen <b>Applicants</b> or employees for continued employment or promotion?	□ Yes	□ No
		If "Yes", please attach an explanation.		
	(iv)	Review all terminations with:		
		<ul><li>human resources?</li></ul>	□ Yes	□ No
		• in-house counsel?	□ Yes	□ No
		outside counsel?	□ Yes	□ No
	(v)	Have a full-time human resources manager or department?	□ Yes	□ No
	(vi)	Conduct training regarding anti-discrimination and anti-sexual harassment policies and procedures?	□ Yes	□ No
		If "Yes", is training conducted by:		
		In-house human resource staff?	☐ Yes	□ No
		An outside vendor?	□ Yes	□ No
		If "No" to both of the above in Question 3 (b)(vi), please attach an explanation.		
	(vii)	Have a written policy addressing social media in the workplace?	☐ Yes	□ No
		If "Yes", please attach a description.		
(c)		ional Policies and Procedures Questions for <b>Applicants</b> with 1000 or more oyees		
	Does	the Applicant:		
	(i)	Utilize outside counsel to review written policies and procedures?	□ Yes	□ No
	(ii)	Review pay practices for inequities among protected classes in the workforce?	□ Yes	□ No
	(iii)	Require written employment application from all job applicants?	□ Yes	□ No
		Applicant answered "No" to any of the above in Question 3(c), please attach a full nation		
Layo	ffs or F	Reduction in Workforce		
(a)		the <b>Applicant</b> during the past 12 months experienced (or is the <b>Applicant</b> planning in ext 12 months) layoffs or a reduction in workforce?	□ Yes	□ No
		es" and if layoffs or reduction in workforce are either 5% or more of the workforce or than 50 employees, please respond to the following:		
	(i)	Attach a description of the <b>Applicant's</b> procedures for conducting a staff reduction and the management levels/positions involved in this procedure.		
	(ii)	Does the <b>Applicant</b> analyze whether protected classes will be adversely impacted as a result of a staff reduction?	□ Yes	□ No
		If yes, is the analysis reviewed by outside counsel?	□ Yes	□ No

4.



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		(iii)	Does the <b>Applicant</b> utilize consistent criteria to determine which employees will be impacted?	□ Yes	□ No				
			If "Yes", please attach a description of the criteria utilized, including whether reasons for selection are documented.						
		(iv)	Does the <b>Applicant</b> involve outside counsel to ensure that WARN (Worker Adjustment Retraining & Notification Act) and OWBPA (Older Worker Benefit Protection Act) requirements are met during staff reduction contemplation and implementation?	□ Yes	□ No				
		(v)	Does the <b>Applicant</b> have a written severance and waiver agreement in place?	☐ Yes	□ No				
			If no, please attach an explanation.						
5.	Third	Party	Liability Coverage						
	(a)		the <b>Applicant</b> have established policies and procedures outlining employee conduct dealing with third parties, including responding to complaints?	□ Yes	□ No				
	(b)		percentage of the <b>Applicant</b> 's employees work at customer locations or perform a rity of their functions off-site?%						
6.	Fede	ral Co	ntractor (to be completed only if the <b>Applicant</b> is, or has been, a federal contractor)						
	(a)	Does	the Applicant currently have an Affirmative Action Plan in place?	☐ Yes	□ No				
		If "No	", please attach an explanation.						
	(b)	Has t	he <b>Applicant</b> been subject to an OFCCP audit?	☐ Yes	□ No				
			es", attach details of any resultant conciliation, consent agreement and/or settlement ement with the OFCCP. Attach copies of any settlement documents.						
7.	Past	Past Activities							
	(a)		g the past three years has any <b>Applicant</b> , in any capacity, been involved in any of the ving matters?						
		(i)	EEOC or other similar administrative proceeding?	☐ Yes	□ No				
		(ii)	Employment-related civil suit or claim resulting in payment (including defense costs) over \$10,000?	□ Yes	□ No				
		(iii)	Any action or civil suit brought against them by a customer, client or third party alleging harassment, discrimination, or civil rights violations?	□ Yes	□ No				
		includ	es" to any of the above in Question 7(a), please attach a description of the details ding date, type of claim, allegations, current status, defense costs incurred and any nent or settlement amounts.						
C.	FIDU	CIAR	Y LIABILITY COVERAGE INFORMATION						
4	Diam	l £	ation.						

#### C

#### 1. Plan Information

In the table below, please list the names and types of **Applicant's** employee benefits plan(s). Attach additional pages if needed. (If the **Applicant** has an ESOP, please complete the Supplemental ESOP Application.)

Plan names (Do not include health & welfare plans)	Plan assets (current year)	Type of plan*	(DB only) What is the current funded % under the Pension Protection Act? Indicate if "at risk"	Number of plan participants



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			ined Contribution (DC), Defined Benefit (DB), Employee Stock Ownership (ESOP), Ex Hat (EBP)	xcess Ber	nefit or
	(b)	Doe	s the <b>Applicant</b> handle any investment decisions in-house?	☐ Yes	□ No
		If "Y	es," please describe:		
	(c)	Are	any plans NOT in compliance with plan agreements or ERISA?	☐ Yes	□ No
		If "Y	es," please describe:		
2.	Past	activi	ties		
	(a)	In th	e past three three years, has the <b>Applicant</b> merged, terminated, or frozen any plan(s)?	☐ Yes	□ No
		simil	s, please attach details including transaction date, status of asset distribution, whether ar benefits are being offered, and name of insurance carrier if terminated plan benefits secured by insurance.		
	(b)	Has	any fiduciary been:		
		(i)	accused, found guilty or held liable for a breach of trust?	☐ Yes	□ No
		(ii)	convicted of criminal conduct?	☐ Yes	□ No
	(c)	reso	there been any assessment of fees, fines or penalties under any voluntary compliance lution program or similar voluntary settlement program administered by the IRS, DOL ther government authority against any plan?	□ Yes	□ No
	(d)		e any claims (other than for benefits under 29 C.F.R. § 2560.503-1(h) or similar redures pursuant to applicable law) been made during the past five years against:		
		(i)	any Applicant;	☐ Yes	□ No
		(ii)	any benefit program; or	☐ Yes	□ No
		(iii)	any past or present individual in his or her capacity as a fiduciary of any employee benefit plan?	□ Yes	□ No
	If "Ye	es" to	any of the above in Question 2, please attach a full description of the details.		
D.	CRI	ME CO	OVERAGE INFORMATION		
1.	Num	nber of	U.S. locations: Outside U.S. locations:		
	List	countr	ies:		
2.	Inter	nal Co	ontrols		
	(a)	Doe	s the Applicant:		
		(i)	Allow the employees who reconcile the monthly bank statements to also sign checks or handle deposits?	□ Yes	□ No
			If "Yes", please explain:		
		(ii)	If a CPA letter to management has been issued, has management complied with all recommendations to address weaknesses?   □ No letter issued; or	□ Yes	□ No
			If "No", please attach an explanation.		
		(iii)	Does the <b>Applicant</b> perform pre-employment reference checks for all its potential employees?	□ Yes	□ No
			If "No", please explain:		
	(b)		the <b>Applicant's</b> external audits include all of its locations, subsidiaries, and joint ures?	□ Yes	□ No
		If "N	o", please explain		



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	(c) Are international and domestic purchasing, inventory and payable procedures and controls consistent?				□ No					
		If "N	o", please attach an explanation.							
	If ap	olicab	le to the <b>Applicant's</b> business, please answer Questions 3(d) through 3(h)							
	(d)	How	often does the <b>Applicant</b> perform a physical inventory check of stock and equipment? _							
	(e)	Who	performs these reconciliations?							
	(f)		s the <b>Applicant</b> conduct perpetual inventory of stock, including raw materials, ufactured or purchased goods/scrap maintained?	□ Yes	□ No					
	(g)		s the <b>Applicant</b> use precious metal, gemstone or other high value items in the course business?	□ Yes	□ No					
		If "Y	es", please complete a Precious Metals Supplementary Application.							
	(h)	Doe	s the Applicant:							
		(i)	Maintain a list of authorized vendors?	☐ Yes	□ No					
		(ii)	Have a procedure in place to verify the existence and ownership of new vendors prior to adding them to the authorized master vendor list?	□ Yes	□ No					
		(iii)	Allow the same individual who verifies the existence of vendors to also have the authority to edit the authorized master vendor list?	□ Yes	□ No					
		(iv)	Verify invoices against a corresponding purchase order, receiving report and the authorized master vendor list prior to issuing payment?	□ Yes	□ No					
		(v)	Strictly comply with dual recorded authorization for all outgoing electronic funds transfers?	□ Yes	□ No					
3.	Independent Contractors									
	(a)	Num	ber of independent contractors (natural persons only):							
	(b)	Are	reference checks performed for independent contractors?	☐ Yes	□ No					
		If "N	o", please explain:							
	(c)		ndependent contractors have custody or control over any funds, accounts or property e <b>Applicant</b> ?	□ Yes	□ No					
		If "Y	es", please explain:							
	(d)		independent contractors subject to the same internal control procedures that apply to <b>Applicant's</b> employees?	□ Yes	□ No					
		If "N	o", please explain:							
4.	Clier	nt Serv	vices							
	(a)	Plea	se describe the services the <b>Applicant</b> provides for clients:							
	(b)		s the <b>Applicant</b> have custody or control over any funds, accounts, or materials of any clients?	□ Yes	□ No					
		If "Y	es", please describe (attach separate sheet if necessary):							
5.	Past	Activi	ties							
	(a)		se attach a list all employee theft, forgery, computer fraud or other crime losses dis							

amount of loss; or indicate NONE  $\square$ .

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### E. KIDNAP, RANSOM & EXTORTION COVERAGE INFORMATION

1. Please complete the following information regarding the **Applicant's** risk profile

Country	Number of employees	Number of Independent Contractors	Type of operation or, if no in-country operations, average stay	If no in-country operations, number of annual trips	Number of Locations

For Q	uestion 1 above, pl	ease attach a	separate sched	ule of locations/travel if ne	eeded.		
(a)	Describe the <b>Applicant's</b> security precautions at overseas locations and during outside U.S. travel, including use of security consultants:						
(b)	Do these security p	precautions ap	ply to independe	ent contractors?		] Yes □ No	
	If "No", please attac	ch an explanat	ion.				
Past /	Activities						
				ts, cyber extortion, hijack rs, itemizing each loss se			
WAR	RANTY: PRIOR K	NOWLEDGE (	OF FACTS/CIR	CUMSTANCES/SITUATI	ONS		
The A	Applicant must com	plete the warra	anty statement	pelow:			
•	indicated in Sec	tion II, INSUR <i>I</i> t is requesting	ANCE INFORM g larger limits	coverage is requested a ATION, Question 1 of this than are currently purc nis Application.	Application; or		
	tatement applies to pility requested.	those coverage	ge types for whi	ch no coverage is curren	tly maintained; and any	/ larger limits	
Orego		igton and Wes	st Virginia Resid	ne, Nebraska, New Han lents ONLY: the title of t Representation".			
	n to suppose might			of any fact, circumstanco ould fall within the scope			
	∃ □ or, except						

Without prejudice to any other rights and remedies of the Company, the **Applicant** understands and agrees that if any such fact, circumstance, or situation exists, whether or not disclosed in response to Question 1 above, any claim or action arising from such fact, circumstance, or situation is excluded from coverage under the proposed policy, if issued by the Company.

### VI. MATERIAL CHANGE

If there is any material change in the answers to the questions in this New Business Application before the policy inception date, the **Applicant** must immediately notify the Company in writing, and any outstanding quotation may be modified or withdrawn.

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#### VII. DECLARATIONS, FRAUD WARNINGS AND SIGNATURES

The **Applicant's** submission of this New Business Application does not obligate the Company to issue, or the **Applicant** to purchase, a policy. The **Applicant** will be advised if the Application for coverage is accepted. The **Applicant** hereby authorizes the Company to make any inquiry in connection with this Application.

The undersigned authorized agents of the person(s) and entity(ies) proposed for this insurance declare that to the best of their knowledge and belief, after reasonable inquiry, the statements made in this Application and in any attachments or other documents submitted with this Application are true and complete. The undersigned agree that this Application and such attachments and other documents shall be the basis of the insurance policy should a policy providing the requested coverage be issued; that all such materials shall be deemed to be attached to and shall form a part of any such policy; and that the Company will have relied on all such materials in issuing any such policy.

The information requested in this New Business Application is for underwriting purposes only and does not constitute notice to the Company under any policy of a Claim or potential Claim.

**Notice to Arkansas, New Mexico and Ohio Applicants:** Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false, fraudulent or deceptive statement is, or may be found to be, guilty of insurance fraud, which is a crime, and may be subject to civil fines and criminal penalties.

**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 policy holder or claimant for the purpose of defrauding or attempting to defraud the policy holder 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.

**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 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 and Rhode Island 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, 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 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 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 Oklahoma Applicants:** Any person who, knowingly and with intent to injure, defraud or deceive any employer or employee, insurance company, or self-insured program, files a statement of claim containing any false or misleading information is guilty of a felony.

**Notice to Oregon and Texas Applicants:** Any person who makes an intentional misstatement that is material to the risk may be found guilty of insurance fraud by a court of law.



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**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 Puerto Rico Applicants:** Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation with the penalty of a fine of not less than five thousand (5,000) dollars and not more than ten thousand (10,000) dollars, or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances are present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

**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.

#### SIGNATURE OF APPLICANT'S AUTHORIZED REPRESENTATIVE

Date	Signature*	Title
• • •	-	er, president, or chief financial officer of the e person(s) and entity(ies) proposed for this
Produced By:		
Agent:		
Agency:		
Agency Taxpayer ID or SS No.: _	Agent License N	lo.:
Address:		
	Sta	
Submitted By:		
Agency:		
	Agent License N	
	Sta	