



National Agents Alliance

2026 – 2027 Agent Errors & Omissions Program

ENROLL TODAY!



- ☒ **Fast & Easy enrollment**
- ☒ **Low Rates**
- ☒ **Multiple Payment Options**
- ☒ **Dedicated Customer Service Team**
- ☒ **A+ (Superior) Rated Carrier**
- ☒ **Optional P&C Coverage Extension**

Enroll Online Today at:
www.calsurance.com/naa

Questions? Contact us at:
800-745-7189 or info@calsurance.com

 CalSurance[®]
A Division of Brown & Brown Program Insurance Services, Inc.
681 S. Parker St., Suite 300, Orange, CA, 92868
CA License # 0B02587



National Agents Alliance

Agent E&O Program Highlights



Policy Period:

September 1, 2026 to September 1, 2027

Insurer:

Arch Insurance Company

Member of Arch Insurance Group, an Admitted carrier.

A.M. Best's: A+ (Superior): XV

The information obtained from A.M. Best dated December 18, 2025 is not in any way CalSurance Associate's warranty or guaranty of the financial stability of the insurer in question, and that the information is current only as of the date of publication.

Policy Number: CAP0045442-15

Risk Purchasing Group Membership:

By applying for this insurance, agents are applying for membership in the Financial Sales Professionals Purchasing Group, a group formed and operating pursuant to the Liability Risk Retention Act of 1986 (15 USC 3901et seq.). There is no additional charge for this membership.

Limits of Liability:

\$1,000,000 Each Claim

\$1,000,000 Aggregate Each Agent

Policy Aggregate:

\$50,000,000 Policy Aggregate Limit

Defense Costs:

Inside the Limits of Liability

Deductible: (Damages & Defense)

\$500 each Claim each Agent for Insurance Products of National Agents Alliance

\$2,500 each Claim each Agent for all other covered products.

Retroactive Date:

The date of first continuous claims made life insurance agent's E&O coverage maintained in force without interruption.

Prior Knowledge and Pending and Prior Litigation Exclusion date as of 9/1/2011 or time of enrollment.

Coverage:

The Insurer shall pay on behalf of the Insured all Loss which the Insured shall become legally obligated to pay because of a Claim first made against the Insured during the Policy Period or an Extended Reporting Period, if applicable, for a Wrongful Act committed on or after the Retroactive Date by the Insured solely in the rendering or failing to render Professional Services.

Insured means:

1. an Agent.
2. a corporation, partnership or other business entity owned and controlled by an Agent but solely with respect to the liability of such organization as it arises out of the Agent rendering or failing to render Professional Services.
3. an employee acting in his or her capacity as such and on behalf of an Agent but solely with respect to liability of such employee as it arises out of the Agent rendering or failing to render Professional Services; and
4. heirs, executors, administrators, or legal representatives of an Agent in the event of death, incapacity, or bankruptcy.

Professional Services means:

1. the solicitation, sale or servicing of life insurance, accident and health insurance, long-term care insurance, workers' compensation insurance as part of a 24-hour accident and health insurance product or disability income insurance, or fixed annuities and equity indexed annuities; and
2. providing services as a notary public; and
3. the training and supervision of an Agent by an Agent Manager; and
4. Optional and subject to \$500 Additional Premium and \$5,000 per claim deductible (applicable to damages and defense costs): Professional Services shall also mean: the solicitation, sale or servicing of Property & Casualty Insurance. P&C coverage applies only to products placed through The Alliance P&C, LLC.

Claims Administration:

Lancer Claims Services: A Division of Brown & Brown Program Insurance Services, Inc.
P.O. Box 7048
Orange, CA 92863-7048
Phone: 800-821-0540
Fax: 714-978-8023

Program Administration:

CalSurance Associates
A Division of Brown & Brown Program Insurance Services, Inc.
California License # 0B0258

Please review the policy and program materials. A complete copy of the specimen policy is available by calling 800-745-7189 or by visiting www.calsurance.com/naa. This document is a summary of the coverage provided. All statements contained herein are subject to all terms, conditions, endorsements, and exclusions of the actual policy. In all circumstances the actual policy language will prevail.

Exclusions (including, but not limited to)

This policy does not apply to any Claim:

- A. Based upon, arising out of or in any way involving any fact, circumstance or situation which has been the subject of any written notice given under any policy of which this Policy is a direct or indirect renewal or replacement or which preceded this Policy;
- B. Based upon, arising out of or in any way involving any act, error or omission occurring prior to the date of the Agent's initial enrollment as an Insured under this Policy or a previously issued policy by the Insurer if on the date of initial enrollment, the Agent had knowledge of any act, error or omission which could reasonably be expected to result in a Claim;
- C. Based upon, arising out of or in any way involving any prior or pending litigation against any Insured filed on or before the inception date of this Policy or under any other policy of which this Policy is a renewal, whichever is earlier, or the same or substantially the same fact, circumstance or situation underlying or alleged therein;
- D. Based upon, arising out of or in any way involving any dishonest, fraudulent, criminal, malicious or purposeful act, error or omission committed by or at the direction of an Insured; however, notwithstanding the foregoing, the Insured shall be afforded a defense, subject to the terms of this Policy, until the allegations are subsequently proven by a final adjudication. In such event, the Insured shall reimburse the Insurer for all Defense Costs incurred by the Insurer;
- E. Based upon, arising out of or in any way involving an Insured gaining, in fact, any profit, remuneration or pecuniary advantage to which the Insured was not legally entitled;
- F. Based upon, arising out of or in any way involving a willful violation of the rules or regulations of the National Association of Securities Dealers, Securities and Exchange Commission, Securities Act of 1933, Securities Exchange Act of 1934, Investment Company Act of 1940, or the Investment Advisors Act of 1940 and any amendments hereto, or of any state securities statute or state regulatory agency;
- G. Based upon, arising out of or in any way involving any commingling of or improper use of client funds;
- H. Based upon, arising out of or in any way involving investment products partially or totally owned by the Insured;
- I. Based upon, arising out of or in any way involving bodily injury, sickness, disease or death of any person, or damage to or destruction of any tangible property, including loss of use thereof;
- J. Based upon, arising out of or in any way involving discrimination as defined by federal, state or local statute, regulation, law or ordinance;
- K. Based upon, arising out of or in any way involving the liability of others assumed by the Insured under any contract or agreement unless such liability would have attached to the Insured even in the absence of such agreement;
- L. Based upon, arising out of or in any way involving any pension, profit sharing, health and welfare, or other employee benefit plan or trust sponsored by the Insured as an employer;
- M. Based upon, arising out of or in any way involving any professional services performed by the Insured as an actuary, accountant, attorney, real estate agent or real estate broker, property/casualty insurance agent or third party claims administrator; however, this Exclusion shall not apply to tax advice incidental to the sale of products listed in Section III. M. 1 and 2 of the policy;
- N. Based upon, arising out of or in any way involving insolvency, receivership, conservatorship, liquidation, bankruptcy, inability or refusal to pay of any organization, entity or vehicle of any kind, nature or structure in which the Insured has placed, recommended to be placed or obtained coverage or in which an Insured has placed or recommended to be placed the funds of a client or account; however, this Exclusion shall not apply if such organization, entity or vehicle is an insurance company that was rate A- or better by A.M. Best at the time the Insured placed, recommended to be placed or obtained such coverage for a client in such insurance company or in which an Insured has placed such funds of a client or account;
- O. Based upon, arising out of or in any way involving the Insured's inability or refusal to pay or collect premium, claim or tax monies;
- P. Brought or maintained, directly or indirectly, by or on behalf of:
 - 1. an Insured;
 - 2. any insurance company or Broker/Dealer;
 - 3. any insurance agent or broker;
 - 4. any individual or entity that is not a client of an Insured; however, this Exclusion shall not apply to a Claim brought by an individual or entity who is an alleged beneficiary or heir, executor or administrator of a deceased client of an Insured;
 - 5. any enterprise that owns, operates, controls or manages an Insured;
 - 6. an enterprise which an Insured owns, operates, controls or manages; or
 - 7. any governmental or quasi-governmental official or agency in any capacity, including but not limited to the Securities and Exchange Commission, National Association of Securities Dealers, the Securities Investor Protection Corporation, or any state or federal securities or insurance commission or agency; however, this Exclusion shall not apply to a Claim brought by or on behalf of such official or entity in its capacity as a client of an Insured;
- Q. Based upon, arising out of or in any way involving the use of confidential information by an Insured, including but not limited to such use for the purpose of replacement of coverage;
- R. Based upon, arising out of or in any way involving the placement of a client's coverage or funds directly or indirectly with any organization, entity or vehicle of any kind, nature or structure which is not licensed to do business in the state or jurisdiction with authority to regulate such business; however, this Exclusion shall not apply to any Claim arising from or contributed to by the placement of a client's coverage or funds directly or indirectly with such organization, entity or vehicle which is an eligible surplus lines insurer in the state or jurisdiction with authority to regulate such business;
- S. Based upon, arising out of or in any way involving the offering, sale or servicing of structured settlements; however, this Exclusion shall not apply to an otherwise covered Claim: arising out of the selling or servicing of the underlying covered product;
- T. Based upon, arising out of or in any way involving the ownership, formation, operation, or administration of a health maintenance organization, preferred provider organization, captive, risk retention group, self-insurance program or purchasing group;
- U. Based upon, arising out of or in any way involving the placement of coverage with a Multiple Employer Welfare Arrangement;
- V. Based solely upon a loss alleged to have been sustained through fluctuation in market value of any security;
- W. Based upon, arising out of or in any way involving any Securities (other than variable annuities, variable life insurance and mutual funds) that were not authorized or approved by the Broker/Dealer subsidiary of the Sponsoring Company or Securities that were not processed through the Broker/Dealer subsidiary of the Sponsoring Company;
- X. Based upon, arising out of or in any way involving:
 - 1. any function of an Insured as a specialist or market maker for any Securities;
 - 2. an Insured failing to make a market for any Securities; or
 - 3. the purchase, sale or failure to purchase or sell Securities when the Insured is a specialist or market maker for such Securities;
- Y. Based upon, arising out of or in any way involving any activities in connection with any equity security priced under five dollars (\$5.00) at the time of purchase; however, this Exclusion shall not apply if the security is: (1) registered or approved for registration upon notice of issuance on a national exchange; (2) authorized or approved for authorization upon notice of issuance, for quotation in the NASDAQ system; or (3) issued by an investment company registered under the Investment Company Act of 1940 and any amendments thereto. For the purposes of this Exclusion, any equity security which is listed on the NASDAQ bulletin board or pink sheets shall not be considered approved for authorization upon notice of issuance for quotation in the NASDAQ system;

Please review the policy and program materials. A complete copy of the specimen policy is available by calling 800-745-7189 or by visiting www.calsurance.com/naa. This document is a summary of the coverage provided. All statements contained herein are subject to all terms, conditions, endorsements, and exclusions of the actual policy. In all circumstances the actual policy language will prevail.

Exclusions (including, but not limited to) (cont'd):

- Z. Based upon, arising out of or any way involving the purchase, sale or the giving of advice regarding promissory notes, viatical or life settlements or any Security backed by viatical settlements, commodities, commodity future contracts, or option contracts other than covered call options; Based upon, arising out of or in any way involving any Professional Services in which a premium was paid for, in whole or in part, by or through any premium finance mechanism or any premium finance company;
- ZZ. Based upon, arising out of, in consequence or in any way involving, in whole or in part, the solicitation, sale, servicing, recommendation, advice, consultation and/or financial planning with respect to investments, offerings, purported loans, advances, income streams, products, contracts and/or agreements of any type or nature issued or provided by Future Income Payments LLC and/or any affiliated or related company, organization or entity, including, but not limited to:
- FIP LLC;
 - Cash Flow Investment Partners LLC;
 - Pension Advance LLC;
 - BuySellAnnuity Inc.;
 - Cash Flow Investment Partners East LLC;
 - Cash Flow Investment Partners MidEast LLC;
 - Lumpsum Pension Advance Atlantic LLC;
 - Lumpsum Pension Advance Southeast LLC;
 - Lumpsum Pension Advance West, LLC;
 - PAS California LLC;
 - PAS Great Lakes LLC;
 - PAS Northeast LLC;
 - PAS Southwest LLC;
 - Pension Advance Carolina LLC;
 - Pension Advance Midwest LLC; and/or
 - Pension Loans South LLC;

and/or any other company, organization or entity that provides investments, offerings, purported loans, advances, income streams, products, contracts and/or agreements of any type or nature similar to those issued or provided by FIP, in connection with the acceleration or lump sum payments of pension or retirement benefits (hereinafter "FIP," collectively).

The foregoing exclusion shall, without limitation, apply to any Claim based upon, arising out of, in consequence or in any way involving, in whole or in part, investments, offerings, purported loans, advances, income streams, products, contracts and/or agreements of any type or nature issued or provided by FIP, and, in whole or in part, the solicitation, sale or servicing of life insurance or any other insurance products, as well as financial planning, advice and consultation with respect to the foregoing,

and/or the rendering of any other Professional Services.

- AA. Based upon, arising out of or in any way involving the purchase, sale, or the giving of advice regarding "junk bonds" or "high yield bonds". For purposes of this Exclusion, "junk bonds" or "high yield bonds" shall mean bonds which, at the time of purchase or sale were unrated or rated as below investment grade by any rating agency (including but not limited to Moody's rated bonds of Ba or lower or S&P rated bonds of BB or lower).
- BB. Based upon, arising out of or in any way involving the purchase, sale or the giving of advice regarding callable certificates of deposit or any investment involving ATM machines, payphones or ETS payphones, Debentures, CDOs, CMOs, 412(i) Plans, 419 Plans, unregistered securities, DBSI Management products, Provident Royalties, Shale Royalties, Medical Capital Note Program, Black Diamond Program, Desert

- Capital REIT, IMH Secured Loan, LLC, and Geneva Exchange LLC/The Geneva Organization; or
- CC. Based upon, arising out of or in any way involving a self-funded or partially self-funded medical plan;

FEE ARRANGEMENT EXCLUSION

In consideration of the premium charged, it is hereby understood and agreed that the Insurer shall not be liable to make any payment for Loss in connection with any claim made against any Insured alleging, arising out of, based upon or attributable to any allegation(s) that any Insured intentionally or negligently permitted, or aided or abetted others in using, was aware of others using, or was a participant or connected in any way in the use of an agreement or other arrangement between an insurance broker

or insurance agent and an insurance carrier involving the payment of increased fees, commissions or other compensation based on the volume, profitability or type of business referred to the insurance carrier, whether referred to as a Market Placement Agreement, Market Service Agreement, Placement Services Agreement or Contingent Commission Agreement or similar agreement or arrangement, however named.

It is the intent of the parties that the this Policy shall exclude such Loss regardless of the form, style, or denomination of any such Claim, regardless of whether the Claim is criminal, administrative or civil, and shall specifically apply but not be limited to Claims alleging bid rigging, bribes or kickbacks, schemes to provide fictitious quotes, conflict of interest, breach of contract, failure to supervise, negligent supervision or negligence of any contract, controlling person liability, breach of fiduciary duty, personal profiting, improper, undisclosed or unlawful fees, commissions or charges of any kind, criminal activity, market manipulation, violation of any law related to the insurance industry, misrepresentation, estoppel or repudiation of any commitment and any other theory of liability.

IMPROPER MUTUAL FUND AND VARIABLE ANNUITY PRACTICES EXCLUSION

In consideration of the premium charged, it is agreed that the Insurer shall not make any payment for Loss and/or Defense Costs in connection with any claim made against any Insured alleging, arising out of, based upon or attributable to any allegation(s) that any Insured intentionally or negligently permitted, or aided or abetted others in using, was aware of others using, or was a participant or connected in any way in the use of: 1) Late Trading; 2) Market Timing; 3) Soft-dollar Activity; 4) Front Running; or 5) Revenue Sharing related to a mutual fund or variable annuity. It is the intent of the parties that the this Policy shall exclude such Loss regardless of the form, style, or denomination of any such Claim, regardless of whether the Claim is criminal, administrative or civil, and shall specifically apply but not be limited to Claims alleging breach of contract, failure to supervise, negligent supervision or negligence of any kind, controlling person liability, breach of fiduciary duty, personal profiting, improper or unlawful fees or charges of any kind, criminal activity, market manipulation, violation of any law related to mutual funds, misrepresentations, estoppel or repudiation of any commitment and any other theory of liability.

MOLD AND FUNGUS EXCLUSION

This policy does not apply to any Claim based upon or arising out of water intrusion, condensation or other accumulation of moisture that results directly or indirectly in the presence of:

1. any Fungus(i) or Spore(s); or
2. any substance, vapor or gas produced by or arising out of any Fungus(i) or Spore(s).

Please review the policy and program materials. A complete copy of the specimen policy is available by calling 800-745-7189 or by visiting www.calsurance.com/naa. This document is a summary of the coverage provided. All statements contained herein are subject to all terms, conditions, endorsements, and exclusions of the actual policy. In all circumstances the actual policy language will prevail.



National Agents Alliance
Agent E&O Program Enrollment Form
September 1, 2026 to September 1, 2027



By applying for this insurance, you are applying for membership in the Financial Sales Professionals Purchasing Group, a group formed and operating pursuant to the Liability Risk Retention Act of 1986 (15 USC 3901 et seq.). There is no additional charge for membership.

Instructions: Complete **ALL** sections of the form including signature. Incomplete forms will take additional time to process. Allow up to ten (10) business days. Return this form along with payment to: CalSurance Associates, P.O. Box 7048, Orange, CA 92863-7048

Questions: Call CalSurance Associates at 800-745-7189 or e-mail at info@calsurance.com.

Certificates of Insurance: Visit: www.calsurance.com > Certificate Reprinting > Sponsoring Group: National Agents Alliance

Agents with Expiring Coverage: Must enroll within 30 Days of Expiration. **Newly Contracted Agents:** Must enroll within 30 Days of Contract Date

1. Your Information -- Please Print Clearly

Applicant Name (first, middle initial and last):

Street Address:

City:

State:

Zip:

Email:

Phone Number:

Cell Phone Number:

2. Effective Date & Coverage Option - Please Select One

Requested Effective Date of Coverage: / /

Effective Month	☐ Life Only	☐ Life & P&C*
Sept. 2026	\$405.00	\$905.00
Oct. 2026	\$375.00	\$834.00
Nov. 2026	\$345.00	\$761.00
Dec. 2026	\$315.00	\$691.00
Jan. 2027	\$285.00	\$618.00
Feb. 2027	\$254.00	\$545.00
Mar. 2027	\$226.00	\$479.00
April 2027	\$196.00	\$405.00
May 2027	\$166.00	\$335.00
June 2027	\$136.00	\$262.00
July 2027	\$106.00	\$191.00
Aug. 2027	\$ 76.00	\$118.00

**Above rates are inclusive of a non-refundable:
\$25 sponsor affiliation fee, and a
\$20 administrative fee.**

* P&C coverage applies only to products placed through The Alliance P&C, LLC. There is a \$5,000 deductible applicable to this coverage.

Please refer to the Program Highlights and Specimen Policy for a description of coverage, limits and deductibles.

3. Payment

☐ **Payment in Full by Check or Money Order:** Made payable to CalSurance Associates for total amount due. Mail to:
CalSurance Associates
P.O. Box 7048, Orange, CA 92863-7048

Other payment options available online, including installments by credit card or ACH (Debit to Checking) at: www.calsurance.com/NAA

4. Auto-Renew Notice

Information regarding the program renewal will be made available on the program website prior to expiration. This may include an offer of automatic coverage renewal based upon your eligibility and selected payment method. Failure to take appropriate action may lead to a lapse of coverage and the denial of claims. It is the insured's responsibility to verify renewal of coverage prior to expiration.

5. Notices & Warranties

I must be a currently contracted agent with Superior Performers, Inc. dba National Agents Alliance, Equita Final Expense Services, Freedom Financial Solutions, The Leazer Group, or Pioneer Financial, Members of the Financial Sales Professionals Purchasing Group to be eligible for this program. Otherwise, I will not be considered an Insured under this program, no claims made against me will be covered, and any premiums paid by me will be returned. If I am a currently contracted agent/agency of Superior Performers, Inc. dba National Agents Alliance, Equita Final Expense Services, Freedom Financial Solutions, The Leazer Group, or Pioneer Financial, paying a premium for coverage under this program, such premium is subject to a pro-rata return premium should I decide to cancel for any reason. Should my contract with Superior Performers, Inc. dba National Agents Alliance, Equita Final Expense Services, Freedom Financial Solutions, The Leazer Group, or Pioneer Financial terminate for any reason, voluntarily or involuntarily, coverage will cease as of the date of my contract termination. I warrant that I am currently contracted with Superior Performers, Inc. dba National Agents Alliance, Equita Final Expense Services, Freedom Financial Solutions, The Leazer Group, or Pioneer Financial.

This is a claims made and reported policy. If I have knowledge of any claim or incident that could give rise to a claim under the proposed policy and any claim or action arises therefrom, it is excluded from coverage for which this form applies. A potential gap in coverage may occur if I elect an effective date that is not continuous with my prior expiration date and may result in the denial of a claim. I warrant that I have no knowledge of any pending claim or incident that could give rise to a claim under the proposed policy.

I acknowledge that the specimen policy and program materials have been delivered to me via www.calsurance.com/NAA and I have reviewed these documents prior to enrolling in the program.

I warrant and represent that the above statements are true and that I have not suppressed or misstated any material facts and I agree that this application shall be the basis of the contract with the company issuing the policy. It is understood that completion of this application does not bind the company to issue or the applicant to purchase the insurance. I have read the above notices and warranties and agree. Your signature below signifies that you accept this warranty.

Agent Signature (required)

Date

Fraud Warning

NOTICE: ANY PERSON WHO, KNOWINGLY OR WITH INTENT TO DEFRAUD OR TO FACILITATE A FRAUD AGAINST ANY INSURANCE COMPANY OR OTHER PERSON, SUBMITS AN APPLICATION OR FILES A CLAIM FOR INSURANCE CONTAINING FALSE, DECEPTIVE OR MISLEADING INFORMATION MAY BE GUILTY OF INSURANCE FRAUD.

NOTICE TO ALABAMA APPLICANTS: 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 or confinement in prison, or any combination thereof.

NOTICE TO ALASKA APPLICANTS: Any person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

NOTICE TO ARIZONA APPLICANTS: 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.

NOTICE TO ARKANSAS, NEW MEXICO, RHODE ISLAND AND WEST VIRGINIA 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 CALIFORNIA APPLICANTS: WARNING – For your protection California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

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 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.

NOTICE TO DELAWARE APPLICANTS: 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.

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 in the third degree.

NOTICE TO IDAHO APPLICANTS: Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony.

NOTICE TO INDIANA APPLICANTS: A person who knowingly and with intent to defraud an insurer who files a statement of claim containing any false, incomplete, or misleading information commits a felony.

NOTICE TO KANSAS APPLICANTS: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral or telephonic communication statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

NOTICE TO KENTUCKY APPLICANTS: Any person who knowingly and with the 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 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 include imprisonment, fines and denial of insurance benefits.

NOTICE TO MARYLAND APPLICANTS: Any person who knowingly or willfully presents a false or fraudulent claim for payment of 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.

NOTICE TO MINNESOTA APPLICANTS: A PERSON WHO FILES A CLAIM WITH INTENT TO DEFRAUD OR HELPS COMMIT A FRAUD AGAINST AN INSURER IS GUILTY OF A CRIME.

NOTICE TO NEW HAMPSHIRE APPLICANTS: 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.

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 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 claims 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.

NOTICE TO OHIO APPLICANTS: 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.

NOTICE TO OKLAHOMA APPLICANTS: 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

NOTICE TO OREGON APPLICANTS: Any person who, knowingly and with intent to defraud or facilitate a fraud against any insurance company or other person, submits an application, or files a claim for insurance containing any false, deceptive, or misleading material information may be guilty of insurance fraud.

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 TEXAS APPLICANTS: Any person who knowingly presents a 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.