



AGENCY CUSTOMER ID: Agency Customer ID
LOC #: Commercial BLDG #: Commercial
CRIME SECTION
Complete ACORD 141 for each Location

Structure
Location
Number
DATE (MM/DD/YYYY)
09/08/2024
Building
Number

AGENCY <u>Producer Full Name</u>		CARRIER <u>Insurer Full Name</u>		NAIC CODE <u>Insurer</u>
POLICY NUMBER <u>Policy Number Identifier</u>	EFFECTIVE DATE <u>09/08/20-</u>	APPLICANT (FIRST NAMED INSURED) <u>Robin</u>		NAIC Code <u>Code</u>

COVERAGE			BASIS FOR COVERAGE: <input checked="" type="checkbox"/> DISCOVERY		LOSS SUSTAINED	
COVERAGE	LIMIT	DEDUCTIBLE	COVERAGE	LIMIT	DEDUCTIBLE	
EMPLOYEE THEFT			INSIDE THE PREMISES			
<input checked="" type="checkbox"/> BLANKET <input type="checkbox"/> SCHEDULE	\$ <u>12,345.67</u>	\$ <u>12,</u>	ROBBERY OR BURGLARY OF OTHER PROPERTY			
<input checked="" type="checkbox"/> ERISA PER OCCURRENCE	\$ <u>12,345.67</u>	<u>345.67</u>	<input checked="" type="checkbox"/> BLANKET <input type="checkbox"/> SCHEDULE	\$ <u>12,345.67</u>	\$ <u>12,</u>	
AGGREGATE	\$ <u>12,345.67</u>	N / A	OUTSIDE THE PREMISES			<u>345.67</u>
ERISA EXCESS AMOUNT OVER BLANKET LIMIT	\$ <u>12,345.67</u>	N / A	MONEY AND SECURITIES	\$ <u>12,345.67</u>	\$ <u>12,</u>	
TOTAL ASSET VALUE	\$ <u>12,345.67</u>	N / A	OTHER PROPERTY	\$ <u>12,345.67</u>	\$ <u>12,345.67</u>	<u>\$12,67</u>
TOTAL ASSET VALUE (Per Plan)	\$ <u>12,345.67</u>	N / A	<input checked="" type="checkbox"/> BLANKET <input type="checkbox"/> SCHEDULE			<u>345.67</u>
EMPLOYEE THEFT GOVERNMENTAL CRIME			COMPUTER FRAUD	\$ <u>12,345.67</u>	\$ <u>12,</u>	
<input checked="" type="checkbox"/> BLANKET <input type="checkbox"/> SCHEDULE	\$ <u>12,345.67</u>	\$ <u>12,</u>	FUNDS TRANSFER FRAUD	\$ <u>12,345.67</u>	<u>345.67</u>	
PER LOSS PER EMPLOYEE		<u>345.67</u>	MONEY ORDERS AND COUNTERFEIT PAPER CURRENCY	\$ <u>12,345.67</u>	\$ <u>12,</u>	
FORGERY OR ALTERATION	\$ <u>12,345.67</u>	\$ <u>12,</u>				<u>345.67</u>
INSIDE THE PREMISES		<u>345.67</u>	Crime Coverage Other Coverage	\$ <u>12,345.67</u>	\$ <u>12,</u>	
THEFT OF MONEY AND SECURITIES						<u>345.67</u>
<input checked="" type="checkbox"/> BLANKET <input type="checkbox"/> SCHEDULE	\$ <u>12,345.67</u>	\$ <u>12,</u>				<u>345.67</u>

COVERAGE ENDORSEMENTS (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Crime Coverage Endorsements Remarks

ERISA EMPLOYEE THEFT - ADDITIONAL INFORMATION

NAME OF PLAN <u>Crime ERISA Employee Theft Name of Plan</u>	PLAN ADMINISTRATOR ADDRESS <u>123 Main St #234</u>	NUMBER OF TRUSTEES, EMPLOYEES, ETC HANDLING PLAN ASSETS <u>12,345</u>	NUMBER OF PLAN PARTICIPANTS <u>12,345</u>
IS THERE A LICENSED SECURITIES FIRM RESPONSIBLE FOR INVESTING OF FUNDS UNDER PLAN(S)? (Y/N) <u>San Francisco CA 94106</u>			

GENERAL INFORMATION

EXPLAIN ALL "YES" RESPONSES

1. ARE VOLUNTEERS USED? (If "YES", # of volunteers): <u>12,345</u>	Y / N
2. ANY EMPLOYEES LEASED TO OTHERS? (If "YES", give number and explain) # OF EMPLOYEES LEASED TO OTHERS: <u>12,345</u> Crime General Info Employees Leased to Others Explanation	
3. ANY EMPLOYEES LEASED FROM OTHERS? (If "YES", give number and explain) # OF EMPLOYEES LEASED FROM OTHERS: <u>12,345</u> Crime General Info Employees Leased From Others Explanation	
4. ANY EMPLOYEES PERFORM MONEY INVESTING OR TRADING? Crime General Info Employees Perform Money Investing Or Trading Explanation	
5. ANY EMPLOYEES RECEIVE OR ISSUE WAREHOUSE RECEIPTS? Crime General Info Employees Receive or Issue Warehouse Receipts Explanation	
6. ANY EMPLOYEE(S) BEEN CANCELLED FOR CRIME COVERAGE BY ANY INSURER? (Missouri Applicants - Do not answer this question) Crime General Info Employees Been Cancelled For Crime Explanation	
7. DOES APPLICANT HAVE ANY WRITTEN AGREEMENTS WITH CLIENTS? Crime General Info Written Agreements With Clients Explanation	
8. DOES APPLICANT TRANSFER ANY FUNDS VIA PHONE OR FAX? Crime General Info Applicant Transfer Any Funds Via Phone or Fax Explanation	
9. ANY EXPOSURE FROM LOSS TO GUEST PROPERTY? Crime General Info Exposure From Loss to Guest Property Explanation	

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Structure Structure
Location Building
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CLASSIFICATION OF EMPLOYEES / LOCATIONS

LIST ALL OFFICERS AND EMPLOYEES (Including those construed to be employees by endorsement), OTHER THAN AGENTS AND PARTNERS WHO HANDLE OR HAVE CUSTODY OF MONEY, SECURITIES OR OTHER PROPERTY, INCLUDING, IN ANY EVENT, THE POSITIONS LISTED BELOW:							
NUMBER OF:		NUMBER OF:		NUMBER OF:		NUMBER OF:	
12,	ACCOUNTANTS AND ASSTS	12,	COLLECTORS	12,	LOCKER ROOM ATTENDANTS	12,	STOCK CLERKS
327	ADJUSTERS	327	COMPUTER PROGRAMMERS	327	MAITRE D'S AND ASSTS	327	STOREKEEPERS
327	ADMINISTRATORS AND ASSTS	327	COMPTROLLERS AND ASSTS	327	MANAGERS AND ASSTS	327	STOREROOM PERSONNEL
327	APPRAISERS AND CLERKS ACTING AS APPRAISERS	327	CREDIT CLERKS AND MANAGERS	327	MEDICAL DIRECTORS	327	SUPERINTENDENTS AND ASSTS
327	ATTORNEYS	327	CUSTODIANS	327	MESSENGERS, OUTSIDE	327	SUPERVISORS AND ASSTS
327	AUDITORS AND ASSTS	327	DELIVERY PERSONS	327	PAYROLL DISTRIBUTORS	327	TAXI DRIVERS
327	BOOKKEEPERS	327	DEMONSTRATORS	327	PURCHASING AGENTS AND ASSTS	327	TEACHERS HAVING CUSTODY OF MONEY OR SECURITIES
327	BUS DRIVERS	327	DIETITIANS WHO ORDER FOOD	327	RECEIVING CLERKS	327	TIMEKEEPERS AND ASSTS
327	BUYERS AND ASSTS	327	DRIVERS AND DRIVERS' HELPERS	327	REFINERY GAUGERS OF OIL COS HANDLING REFINED GASOLINE& OILS	327	TRUCK DRIVERS
327	CANVASSERS (Door-to-door salespeople)	327	FOOD INSPECTORS	327	SALESPeOPLE	327	WAREHOUSE PERSONNEL
327	CASHIERS AND ASSTS	327	HEAD PHARMACISTS	327	SECURITY PERSONNEL	327	WINE CELLAR PERSONNEL
327	CHAIRPERSONS	327	INSTRUCTORS HAVING CUSTODY OF MONEY OR SECURITIES	327	SERVICE STATION ATTENDANTS	327	WINE STEWARDS/ESSES
327	CHEFS WHO ORDER FOOD	327	JANITORS	327	SHIPPING CLERKS	327	ALL OTHER OFFICERS AND EMPLOYEES NOT LISTED ABOVE
NUMBER OF OFFICERS: 12,		TOTAL NUMBER OF OTHER EMPLOYEES: 12,345		MANUFACTURERS, PROCESSORS, WHOLESALERS OR DISTRIBUTORS; NUMBER OF RETAIL LOCATIONS: 12,345		ALL OTHER CLASSES; NUMBER OF LOCATIONS OTHER THAN HOME OR HEAD OFFICES: 12,345	

HIRING PRACTICES

NO EXPLANATION REQUIRED		Y / N
1. IS PRIOR EMPLOYER HISTORY CHECKED?	Crime Hiring Practices	
2. IS EDUCATION AND TRAINING VERIFIED?	Crime Hiring Practices	
3. IS DRUG TESTING CONDUCTED?	Crime Hiring Practices	
4. IS A FORMAL TRAINING PROGRAM ESTABLISHED AND FOLLOWED?	Crime Hiring Practices	
5. ARE CREDIT CHECKS SECURED FOR EMPLOYEES WITH ACCESS TO FINANCIAL TRANSACTIONS?	Crime Hiring Practices	
6. ARE SOCIAL SECURITY NUMBERS VERIFIED?	Crime Hiring Practices	
7. IS CRIMINAL HISTORY CHECKED?	Crime Hiring Practices	
8. ARE MANAGERS PROVIDED WITH NAMES AND SALARIES OF ALL ASSIGNED EMPLOYEES?	Crime Hiring Practices	

CONTROLS AND AUDIT PROCEDURES - AUDITS

NO EXPLANATION REQUIRED UNLESS STATED OTHERWISE										Y / N
1. AUDIT IS PERFORMED BY:	<input checked="" type="checkbox"/> CPA	<input type="checkbox"/> PUBLIC ACCOUNTANT	<input type="checkbox"/> STAFF							Crime Controls and Audit Procedures
2. NAME AND ADDRESS OF PERSON OR FIRM PERFORMING AUDIT	Robin W. Smith 123 Main St #234 San Francisco CA 94106									Crime Controls and Audit Procedures
3. DATE OF COMPLETION OF LAST AUDIT OF CASH & ACCOUNTS:	09/08/2024	DATE OF COMPLETION OF LAST AUDIT OF INVENTORY:	09/08/2024							Crime Controls and Audit Procedures
4. AUDIT FREQUENCY?	<input checked="" type="checkbox"/> ANNUAL	<input type="checkbox"/> SEMI-ANNUAL	<input type="checkbox"/> QUARTERLY							Crime Controls and Audit Procedures
5. AUDIT REPORT IS RENDERED TO:	<input checked="" type="checkbox"/> OWNER	<input type="checkbox"/> PARTNERS	<input type="checkbox"/> BOARD OF DIRECTORS							Crime Controls and Audit Procedures
6. FINANCIAL FORMAT IS:	<input checked="" type="checkbox"/> AUDIT	<input type="checkbox"/> REVIEW	<input type="checkbox"/> COMPILATION							Crime Controls and Audit Procedures
7. ARE ALL LOCATIONS AUDITED?	Other									Crime Controls and Audit Procedures
8. IS AUDIT MADE IN ACCORDANCE WITH GENERALLY ACCEPTED AUDITING STANDARDS AND SO CERTIFIED? (If "NO", Explain on page 2)	Crime Controls and Audit Procedures Audit Made in Accordance									Crime Controls and Audit Procedures
9. WERE ANY DISCREPANCIES OR LOOSE PRACTICES COMMENTED UPON IN THIS AUDIT? (If "YES", submit a copy of the audit and auditor's comments)	Crime Controls and Audit Procedures									Crime Controls and Audit Procedures
10. DOES AUDIT INCLUDE INVENTORY?	Crime Controls and Audit Procedures									Crime Controls and Audit Procedures
11. ARE REFERENCES OF ALL NEW HIRES CHECKED WITH RESPECT TO EMPLOYMENT HISTORY?	Crime Controls and Audit Procedures									Crime Controls and Audit Procedures
12. DOES AUDIT DEPARTMENT HAVE A PROGRAM TO DETECT GHOST EMPLOYEES?	Crime Controls and Audit Procedures									Crime Controls and Audit Procedures
13. IS PAYROLL SYSTEM AUDITED ANNUALLY?	Crime Controls and Audit Procedures									Crime Controls and Audit Procedures
14. IS A COMPLETE PHYSICAL INVENTORY MADE? (If "YES", how often):	Crime Controls and Audit Procedures									Crime Controls and Audit Procedures
15. IS INVENTORY MADE BY PERSONS WHO DO NOT HAVE CUSTODY CONTROL?	Often Complete Physical Inventory Made									Crime Controls and Audit Procedures
16. IS A REQUISITION / SHIPPING ORDER REQUIRED FOR REMOVAL OF GOODS FROM STOREROOM / WAREHOUSE?	Crime Controls and Audit Procedures									Crime Controls and Audit Procedures

AGENCY CUSTOMER ID: Agency Customer ID

LOC #: CommercialBLDG #: Commercial

StructureStructure

LocationBuilding

NumberNumber

CONTROLS AND AUDIT PROCEDURES - BANKING / OTHER

NO EXPLANATION REQUIRED UNLESS STATED OTHERWISE		Y / N
1. ARE BANK ACCOUNTS RECONCILED BY SOMEONE NOT AUTHORIZED TO DEPOSIT OR WITHDRAW?	Crime Controls and Audit Procedures Bank Accounts Reconciled	
2. IS COUNTERSIGNATURE OF CHECKS REQUIRED? IF NOT, WHO SIGNS CONTROLS?:	Crime Controls and Audit Procedures Counter Signature of Check Required Who Signs	
3. WILL SECURITIES BE SUBJECT TO JOINT CONTROL OF TWO OR MORE RESPONSIBLE EMPLOYEES?	Crime Controls and Audit Procedures Securities	
4. ARE ALL OFFICERS AND EMPLOYEES REQUIRED TO TAKE ANNUAL VACATIONS OF AT LEAST FIVE CONSECUTIVE BUSINESS DAYS?	Crime Controls and Audit Procedures All Officers and Employees	
5. IS THERE A WRITTEN POLICY REGARDING EFTS?	Crime Controls and Audit Procedures Written Policy	
6. WHAT IS THE LARGEST SINGLE AMOUNT THAT CAN BE TRANSFERRED?: \$	12,345.67	
7. PRIOR TO FUNDS TRANSFER, DOES FINANCIAL INSTITUTION VERIFY AUTHENTICITY WITH ANOTHER EMPLOYEE?	Crime Controls and Audit Procedures Financial Institution	
8. ARE HARD COPIES OF FUNDS TRANSFER CONFIRMATIONS RECEIVED AND RECONCILED?	Crime Controls and Audit Procedures Hard Copies	
9. ARE DETAILED RECORDS OF BANK DEPOSITS MAINTAINED?	Crime Controls and Audit Procedures Detailed Records	

MONEY - SECURITIES

ENTER THE EXPOSURES FOR EACH CATEGORY. AMOUNTS ENTERED SHOULD BE MAXIMUM EXPOSURE.						
TYPE	MONEY	CHECKS FOR DEPOSIT	CHECKS FOR ACCOUNTS PAYABLE	PAYROLL CHECKS	MONEY OVERNIGHT	SECURITIES (IN BANK / SAFE DEPOSIT)
INSIDE	\$ 12,345.67	\$ 12,345.67	\$ 12,345.67	\$ 12,345.67	\$ 12,345.67	\$ 12,345.67
MESSENGER #1	\$ 12,345.67	\$ 12,345.67	\$ 12,345.67	\$ 12,345.67	\$ 12,345.67	
MESSENGER #2	\$ 12,345.67	\$ 12,345.67	\$ 12,345.67	\$ 12,345.67	\$ 12,345.67	

PURCHASING / RECEIVING CONTROLS

NO EXPLANATION REQUIRED		Y / N
1. ARE DUTIES SEGREGATED?	Crime Purchasing/Receiving Controls Segregation of Duties	
2. ARE DEPARTMENTS SUPERVISED BY SOMEONE NOT AUTHORIZED TO PAY BILLS?	Crime Purchasing/Receiving Controls Supervision	
3. IS RESPONSIBILITY FOR CHECKING MERCHANDISE RECEIVED / CONTROLLED BY MORE THAN ONE INDIVIDUAL?	Crime Purchasing/Receiving Controls Responsibility	
4. IS ACTUAL RECEIPT OF MERCHANDISE VERIFIED BEFORE PAYMENT IS MADE?	Crime Purchasing/Receiving Controls Actual Receipt	
5. IS A NUMBERED PURCHASE ORDER SYSTEM IMPLEMENTED AND FOLLOWED?	Crime Purchasing/Receiving Controls Numbered Purchase Orders	

COMPUTER FRAUD CONTROLS

NO EXPLANATION REQUIRED		Y / N
1. DO INTERNAL AUDIT PROCEDURES INCLUDE COMPUTER OPERATIONS?	Crime Computer Fraud Controls Internal Audit Procedures	
2. IS THERE AN EMPLOYEE OR DEPARTMENT WHOSE SOLE DUTY IS SECURITY?	Crime Computer Fraud Controls Security	
3. ARE SUSPICIOUS TRANSACTIONS REVIEWED AND INVESTIGATED?	Crime Computer Fraud Controls Suspicious Transactions	
4. IS PHYSICAL ACCESS TO COMPUTER ROOM AND EQUIPMENT RESTRICTED TO AUTHORIZED PERSONNEL?	Crime Computer Fraud Controls Physical Access	

PROPERTY

DESCRIPTION OF PROPERTY, MERCHANDISE, STOCK, ETC.	MAXIMUM VALUE
Crime Miscellaneous Info Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor.	\$12,345.67

MISCELLANEOUS INFORMATION

BUSINESS HOURS	AVG # EMPLOYEES ON DUTY	CHECKS STAMPED FOR DEPOSIT ONLY (Y / N)	FREQUENCY OF DEPOSITS	NIGHT DEPOSITORY USED (Y / N)	ANNUAL GROSS SALES OR RECEIPTS FOR LAST FISCAL YEAR	DOES PREMISES HAVE DOUBLE CYLINDER DOOR LOCKS? (Y / N)	OTHER INFORMATION
Start: Crime Miscellaneous Info Close: Crime Miscellaneous Info	12,345	<input checked="" type="checkbox"/>	DAILY	<input type="checkbox"/>	Crime Miscellaneous Info Annual Gross Sales for Last Fiscal	<input type="checkbox"/>	Crime Miscellaneous Info Double Cylinder Door Locks

AGENCY CUSTOMER ID: Agency Customer ID
LOC #: Commercial Structure BLDG #: Commercial Structure

SAFE / VAULT

MANUFACTURER	LABEL	CLASS	DOOR TYPE		COMBINATION LOCKS			THICKNESS (EXCL BOLTWORK)	BUILDING NUMBER
			ROUND	SQUARE	OUTER	INNER	CHEST		
Crime Safe/Vault Manufacturer Name 1	<input checked="" type="checkbox"/> UL	Crime Safe/Vault	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Crime Safe/Vault Thickness	Building Number
Crime Safe/Vault Manufacturer Name 2	<input checked="" type="checkbox"/> UL		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Crime Safe/Vault Thickness	Building Number

MESSENGER PROTECTION

# OF MESSENGERS	# OF GUARDS PER MESSENGER	# OF ARMORED VEHICLES	PRIVATE CONVEYANCE USED? (Y / N)	SAFETY SATCHEL USED? (Y / N)
12,345	12,345	12,345	<input type="checkbox"/>	<input type="checkbox"/>

PREMISES / SAFE PROTECTION

ALARM TYPE	ALARM DESCRIPTION	GRADE	EXTENT OF PROTECTION		ALARM INSTALLED AND SERVICED BY	# GUARDS	WATCH PERSONS
			SAFE / VAULT	PREMISES			
<input checked="" type="checkbox"/> HOLD-UP	<input checked="" type="checkbox"/> LOCAL GONG	Crime Premises Protection	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Crime Premises Protection Alarm Installed and Serviced by	12,	<input checked="" type="checkbox"/>
<input type="checkbox"/> PREMISES	<input type="checkbox"/> CENTRAL STATION		<input type="checkbox"/>	<input type="checkbox"/>		# WATCH PERSONS	RPT/CENTRAL
<input type="checkbox"/> SAFE	<input type="checkbox"/> POLICE CONNECT		<input type="checkbox"/>	<input type="checkbox"/>		12,	CLOCK ONLY
	<input type="checkbox"/> WITH KEYS		<input type="checkbox"/>	<input type="checkbox"/>		345	DON'T SIGNAL
CERTIFICATE NUMBER		ACCESSIBLE OPENINGS & PROTECTION			OTHER PROTECTION (Fences, Floodlights, etc)		
Crime Premises Protection Certificate Number		Crime Premises Protection Accessible Openings & Protection			Crime Premises Protection Other Protection		
EXPIRATION DATE: 09/08/2024							

EMPLOYEE SCHEDULE (Complete if required)

NAME OF EMPLOYEES TO BE COVERED	TITLE	LIMIT	DEDUCTIBLE
Robin W. Smith	Crime Title of Employee 1	\$12,345.67	\$12,345.67
Robin W. Smith	Crime Title of Employee 2	\$12,345.67	\$12,345.67
Robin W. Smith	Crime Title of Employee 3	\$12,345.67	\$12,345.67
Robin W. Smith	Crime Title of Employee 4	\$12,345.67	\$12,345.67
Robin W. Smith	Crime Title of Employee 5	\$12,345.67	\$12,345.67
Robin W. Smith	Crime Title of Employee 6	\$12,345.67	\$12,345.67
Robin W. Smith	Crime Title of Employee 7	\$12,345.67	\$12,345.67
Robin W. Smith	Crime Title of Employee 8	\$12,345.67	\$12,345.67
Robin W. Smith	Crime Title of Employee 9	\$12,345.67	\$12,345.67
Robin W. Smith	Crime Title of Employee 10	\$12,345.67	\$12,345.67
Robin W. Smith	Crime Title of Employee 11	\$12,345.67	\$12,345.67
Robin W. Smith	Crime Title of Employee 12	\$12,345.67	\$12,345.67
Robin W. Smith	Crime Title of Employee 13	\$12,345.67	\$12,345.67
Robin W. Smith	Crime Title of Employee 14	\$12,345.67	\$12,345.67
Robin W. Smith	Crime Title of Employee 15	\$12,345.67	\$12,345.67
Robin W. Smith	Crime Title of Employee 16	\$12,345.67	\$12,345.67
Robin W. Smith	Crime Title of Employee 17	\$12,345.67	\$12,345.67
Robin W. Smith	Crime Title of Employee 18	\$12,345.67	\$12,345.67

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REMARKS (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)StructureBuilding

LocationNumber

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SIGNATURE

Applicable in AL, AR, DC, LA, MD, NM, RI and WV: Any person who knowingly (or willfully)* presents a false or fraudulent claim for payment of a loss or benefit or 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. *Applies in MD Only.

Applicable in CO: 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.

Applicable in FL and OK: 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)*. *Applies in FL Only.

Applicable in KS: 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 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.

Applicable in KY, NY, OH and PA: 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 (not to exceed five thousand dollars and the stated value of the claim for each such violation)*. *Applies in NY Only.

Applicable in ME, TN, VA and WA: 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 and denial of insurance benefits. *Applies in ME Only.

Applicable in NJ: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Applicable in OR: Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

Applicable in PR: 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 by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] 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.

THE UNDERSIGNED IS AN AUTHORIZED REPRESENTATIVE OF THE APPLICANT AND REPRESENTS THAT REASONABLE INQUIRY HAS BEEN MADE TO OBTAIN THE ANSWERS TO QUESTIONS ON THIS APPLICATION. HE/SHE REPRESENTS THAT THE ANSWERS ARE TRUE, CORRECT AND COMPLETE TO THE BEST OF HIS/HER KNOWLEDGE.

PRODUCER'S SIGNATURE	PRODUCER'S NAME (Please Print) Robin W. Smith	STATE PRODUCER LICENSE NO (Required in Florida) Producer State
APPLICANT'S SIGNATURE	DATE	NATIONAL PRODUCER NUMBER Producer National Identifier