

Lawyers' Professional Liability Supplemental Application



AmTrust E&S Insurance Services
An AmTrust Financial Company

*To be able to save this form after the fields are filled in, you will need to have Adobe Reader 9 or later. If you do not have version 9 or later, please download the free tool at: <http://get.adobe.com/reader/>.

This is an application for a claims made and reported policy. Please read the entire application carefully before signing. Whenever used in this application, the term "Firm" means the Named Insured(s) and any other entity proposed for coverage. Please answer all questions and attach all requested materials including the following:

Section I – Firm Information

Firm: _____
 Address: _____ City: _____ State: _____ Zip Code: _____
 P.O. Box: _____ City: _____ State: _____ Zip Code: _____
 Telephone: _____ Website: _____

Section II – Banking / Financial Institutions N/A (Skip to Section III)

1. List each financial institution the Firm has provided professional services to in the past three years:

Financial Institution	Location(s)	No. Years Client	Gross Billings Past Year
1.			\$
2.			\$
3.			\$
4.			\$
5.			\$

2. Has any financial institution listed:

- a. Failed? Yes No
- b. Merged or been sold at regulatory direction? Yes No
- c. Placed under conservatorship control? Yes No
- d. Subject to any regulatory agreement? Yes No

If YES to any, please provide details for each Institution on a separate sheet and attach as part of this application.

3. Indicate the types of Professional Services provided to financial institution clients:

- General Counsel Regulatory Counsel Stock Offering SEC Counsel Loan Documentation / Residential
- Residential Closings Fidelity Bond Claims Collections Loan Documentation / Commercial
- Commercial Closings Foreclosure Litigation Other: _____

4. Has the Firm provided any Professional Services related to subprime mortgages? Yes No

If YES, please describe:

5. Has any regulatory authority instituted legal proceedings against any director or officer of any institution listed? Yes No

6. Does the Firm have a single engagement/scope of service letter for each institution, or is a new letter utilized for each matter?

Please describe:

If any attorney of the Firm has held stock or other financial interest, or acted as a director / officer of any institution listed in Question 1, an outside interests supplement must be completed and attached to this application.

Section III – Collections N/A (Skip to Section IV)

1. In the past two (2) years, approximately how many individual debtors have been contacted by phone, letter or otherwise by employees (lawyers and non-lawyers) of the Firm? _____
2. What is the average value of debt collected in the past two (2) years? _____
3. What is the highest dollar value of debt collected in the past two (2) years? _____
4. Has the Firm ever allowed any collector, collection agency or any other party use the Firm name in collection-related matters? Yes No
5. Does the Firm use Dunning Letters as part of the collection process? Yes No
6. Briefly describe the nature of the Firm's collection clients by industry type and the type of debt(s) collected:
7. Have all Firm employees (lawyers and non-lawyers) undergone Federal Fair Debt Collection Practices Act (FDCPA) training in the past 12 months? Yes No
8. Does the Firm have a dedicated resource to monitoring changes in the FDCPA and implementing Firm training? Yes No
9. Have all Firm employees (lawyers and non-lawyers) undergone Federal Fair Debt Collection Practices Act (FDCPA) training in the past 12 months? Yes No
10. Within the past two years, has the Firm provided any advice or opinions to any party concerning the processes and/or implementation of debt collection procedures, collection letters or compliance with collection laws? Yes No
11. Has the Firm executed any indemnity agreements with any parties that seeks to indemnify or hold harmless any party for alleged violations of the FDCPA or any state debt collection laws? Yes No

Section IV – Entertainment N/A (Skip to Section V)

1. Complete for each attorney in the Firm's entertainment Practice Group:

Attorney	Years Experience	Services Provided
1.		
2.		
3.		
4.		
5.		

2. Complete the following for all entertainment clients of the Firm for the past three (3) years:

Client Name	Type of Entertainment	Services Performed	Current Client? Y/N
1.			<input type="checkbox"/> Yes <input type="checkbox"/> No
2.			<input type="checkbox"/> Yes <input type="checkbox"/> No
3.			<input type="checkbox"/> Yes <input type="checkbox"/> No
4.			<input type="checkbox"/> Yes <input type="checkbox"/> No
5.			<input type="checkbox"/> Yes <input type="checkbox"/> No

Section IV – Entertainment (continued)

3. Does the Firm:
 - a. Have a business relationship with any entertainment client beyond legal services? Yes No
 - b. Accept alternative forms of compensation (e.g. copyright) for payment of legal services? Yes No
 - c. Accept percentages of business transactions as compensation for payment of legal services? Yes No
 - d. Serve as an agent or manager? Yes No
 - e. Handle funds or act as an escrow agent? Yes No
 - f. Negotiate financing or distribution of entertainment productions? Yes No
 - g. Negotiate personal appearances or product endorsements? Yes No
 - h. Provide investment advice or financial planning services? Yes No
 - i. Serve as a trustee? Yes No
 - j. Make investments on behalf of any entertainment clients? Yes No
 - k. Have authority to write checks on behalf of any entertainment clients? Yes No

If YES to any, please provide details for each issue on a separate sheet and attach as part of this application.

4. Does the Firm have written procedures for handling conflict of interest that are specific to the entertainment field? Yes No
5. Does the Firm have a single engagement/scope of service letter for each entertainment client, or is a new letter utilized for each matter undertaken? Yes No

Please describe:

Section V – Intellectual Property N/A (Skip to Section VI)

1. Complete the following chart for all Firm attorneys practicing intellectual property (IP) law:

Attorney	Patent Bar? Y/N	Area of Concentration	No. Years IP Experience	IP Billable Hours Past Year
1.	<input type="checkbox"/> Yes <input type="checkbox"/> No			
2.	<input type="checkbox"/> Yes <input type="checkbox"/> No			
3.	<input type="checkbox"/> Yes <input type="checkbox"/> No			
4.	<input type="checkbox"/> Yes <input type="checkbox"/> No			
5.	<input type="checkbox"/> Yes <input type="checkbox"/> No			

2. Provide a breakdown of the Firm's IP practice by gross billings (total must = 100%):

_____ % IP litigation	_____ % Patent infringement counseling
_____ % Trademark / copyright reg. / licensing	_____ % Domestic patent prosecution
_____ % Foreign patent prosecution	_____ % Other: _____
3. Does the Firm have a single engagement/scope of service letter for each intellectual property client, or is a new letter utilized for each matter undertaken?

Please describe:

4. Does the Firm require all IP attorneys to participate in a routine annual training and/or continuing legal education seminars specific to IP law? Yes No
5. Does the Firm have a specific IP docket system? Yes No

If YES, does that docket system track:

- a. Statutory bar dates: Yes No
- b. Fee due dates (even if outsourced): Yes No
- c. Response dates: Yes No
- d. Copyright and trademark renewal filings: Yes No
- e. Responses to an office action: Yes No
- f. Declaration of use and incontestability dates: N/A Yes No

Section V – Intellectual Property (continued)

6. Who reviews IP docket entries for accuracy?

Please describe:

7. Does the Firm outsource any of IP services (e.g. searches, payment of maintenance fees, etc.)? Yes No

If YES, please describe:

If YES, does the Firm verify each vendor has active professional liability coverage? Yes No

8. Are all transfers of ownership of copyright or trademark documented in writing? Yes No

Patent specific N/A (Skip to section V)

9. Does the Firm detail in an engagement letter the nature, scope and limitation of all proposed patent searches? Yes No

10. Does the Firm memorialize the results of all patent searches in written opinion letters? Yes No

11. Provide a breakdown of the types of patent opinions rendered by the Firm (total must = 100%):

_____ % Patentability _____ % Infringement _____ % Validity

12. Does the Firm request in writing the client's intent of pursuing a foreign patent application? Yes No

13. Are foreign patent services handled by a specific attorney/committee? Yes No

14. Does the Firm disclose in writing all dates for payment of maintenance fees, annual payments or annuities to be paid by the client to keep an application and/or patent in force? Yes No

15. Does the Firm advise the client in writing to mark each patented product with the designated patent number? Yes No

Section VI – Plaintiff N/A (Skip to Section VII)

1. Complete for each attorney in the Firm's Plaintiff Litigation Practice Group:

Attorney	Years Experience in Plaintiff	% Time Devoted to Plaintiff	Certified Y/N
1.		%	<input type="checkbox"/> Yes <input type="checkbox"/> No
2.		%	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.		%	<input type="checkbox"/> Yes <input type="checkbox"/> No
4.		%	<input type="checkbox"/> Yes <input type="checkbox"/> No
5.		%	<input type="checkbox"/> Yes <input type="checkbox"/> No

2. Complete a breakdown of the types of plaintiff cases handled in the past 12 months:

Nature of Case	%	Nature of Case	%
Admiralty	%	Legal Malpractice	%
Aviation	%	Medical Malpractice	%
Asbestos	%	Product Liability	%
Bodily Injury (e.g. Auto – Slip/Fall – Dog Bite)	%	Property Damage	%
Construction Defect	%	Real Estate – Non Foreclosure	%
Environmental	%	Real Estate – Foreclosure	%
Insurance Bad Faith	%	Workers' Compensation	%
Other (Detail): _____	%	Other (Detail): _____	%

3. What percentage of gross revenue was derived from Class Action / Mass Tort matters? _____ %

Section VI – Plaintiff (continued)

4. If the Firm has handled any Class Action / Mass Tort matters in the past three years, complete the following:

Date Representation Began	Subject Matter	Status*	Plaintiff or Defendant	Certified? Y/N	No. Class Members	No. Class Members Represented	Total Damages	Stage of Litigation
1.				<input type="checkbox"/> Yes <input type="checkbox"/> No				
2.				<input type="checkbox"/> Yes <input type="checkbox"/> No				
3.				<input type="checkbox"/> Yes <input type="checkbox"/> No				
4.				<input type="checkbox"/> Yes <input type="checkbox"/> No				
5.				<input type="checkbox"/> Yes <input type="checkbox"/> No				

If additional space is needed, please provide separate sheet and attach to this application

*Status: **LC** = Lead counsel **CLC** = Co-lead counsel **L** = Local counsel only **O** = Other (please explain)

- 5. How many support staff (e.g. paralegals, legal assistants, investigators) are dedicated to the plaintiff practice? _____
- 6. What is the average number of years' experience per attorney handling plaintiff litigation matters: _____
- 7. What is the average number of plaintiff litigation matters per attorney, per year: _____
- 8. What is the average dollar value of the Firm's plaintiff litigation matters over the past three years? \$ _____
- 9. What is the highest dollar value of any single plaintiff litigation matter in the past three years? \$ _____
- 10. What is the percentage of cases in the past three years that: Settled before trial: _____ % Tried to conclusion: _____ %
- 11. What percentage of cases is referred to the Firm by other law Firms? _____ %
- 12. What percentage of cases does the Firm refer to other law Firms? _____ %
- 13. Does the Firm require written referral agreements for all cases that are referred to the Firm? Yes No
- 14. Does the Firm require written referral agreements for all cases that are referred to other law Firms? Yes No
- 15. Does the Firm require that all law Firms that receive referrals provide proof of professional liability insurance? Yes No
- 16. Does the Firm accept cases within six months of the expiration of the applicable Statute of Limitations? Yes No

Section VII – Security / Bonds N/A (Skip to Section VIII)

Please complete the attached securities transaction summary for all securities / bonds transactions handled by the Firm within the past three years.

1. Complete the following chart for all Firm attorneys practicing in the Securities / Bonds Practice Group:

Attorney	Years Experience	Services Provided
1.		
2.		
3.		
4.		
5.		

- 2. Is the Firm aware of any securities / bonds client that has become insolvent or entered into any liquidation or reorganization proceeding in the past three years. Yes No
- 3. Is the Firm aware of any claim or allegation of fraud, negligence, or breach of duty asserted against any party in connection with any matter handled by the Firm for any securities / bonds client? Yes No
- 4. Is the Firm aware of any person or entity receiving a subpoena from the SEC or any other federal or state agency in connection with any matter handled by the Firm for any securities / bonds client? Yes No

If YES to Questions 1, 2 or 3, please provide complete details on a separate addendum, and attach as part of this application.

- 5. Are Firm attorneys and employees prohibited from participating in the sale of client securities (other than the provision of legal services)? Yes No
- 6. Are Firm attorneys and employees prohibited from purchasing client securities handled by the Firm? Yes No

Section VII – Security / Bonds (continued)

- 7. Does the Firm prohibit the acceptance of securities as full or partial payment for the legal services rendered by the Firm? Yes No
- 8. Does the Firm prohibit attorneys and employees from investing in a securities / bonds transactions handled by the Firm? Yes No
- 9. Does the Firm prohibit attorneys that are officers / directors / shareholders of a client from providing legal services for any securities / bond transaction? Yes No
- 10. Does the Firm have due diligence procedures / policies that require:
 - a. An experienced attorney meet with the client’s directors, officers and/or principals in connection with disclosure document preparation and review? Yes No
 - b. Written records of the factual sources and verifications made by Firm attorneys in connection with disclosure documentation preparation and review be maintained? Yes No
 - c. A “cold review” of disclosure documents by an experience securities/bonds attorney not working on the transaction be performed? Yes No
 - d. Copies of all documents that Firm attorneys relied on in issuing any written legal opinions for any securities / bond transaction be maintained? Yes No
 - e. At least one experienced securities / bonds attorney not working on the transaction review and approve all written legal opinions issued in connection with the transaction? Yes No
- 11. Does the Firm have a formal training program for securities / bonds attorneys that specifically addresses compliance with regulations pertaining to section 307 of the Sarbanes-Oxley Act? Yes No
- 12. Has the Firm, including any past or present attorney, ever been suspended from practicing before the SEC or any similar state regulatory body? Yes No
- 13. Has the Firm, or any past or present attorney, ever been the subject of a disciplinary action or proceeding brought by the SEC or any similar state regulatory body? Yes No

Section VIII – Real Estate N/A (Skip to Section IX)

1. Complete for each attorney in the Firm’s Real Estate Practice Group:

Attorney	Years Experience	Services Provided
1.		
2.		
3.		
4.		
5.		

2. Based on the percentage of gross billings generated, breakdown the specific real estate services provided by the Firm:

Real Estate Praticce Area	Current Year	Projected Next Year
Purchase & sale*: <ul style="list-style-type: none"> 1. Residential property 2. Commercial 	1. _____% 2. _____%	1. _____% 2. _____%
*Transactions on behalf of buyers and seller, including negotiation and drafting of P&S agreements, options, deeds and other closing documents, as well as general representation at closings and related activities.		
Transaction Details	Current Year	Prior Year
	Residential	Commercial
Residential	Residential	Commercial
Average value		
Maximum value		
No. of transactions		
Land Use / Development Representation of landowners, developers and others in zoning, subdivision, wetland and other development and land uses issues.	%	%
Mortgage & Deeds Representation of lenders or borrowers in financing, refinancing or other real estate lending activities, including loan documentation.	%	%

Section VIII – Real Estate (continued)

Real Estate Practice Area	Current Year	Projected Next Year
Foreclosures Foreclosure of mortgages or trustee's sales under deeds of trust or other remedies following default.	%	%
Landlord / Tenant Representation of landlords or tenants in drafting or negotiating lease terms, litigation matters or evictions.	%	%
Condominiums / Cooperatives and Townhomes Representation of developers, associations, cooperative boards or individuals in issues arising out of common ownership and/or rights of property ownership.	%	%
Property Valuation / Real Estate Tax Abatement Representation of property owners before local governmental bodies or courts in proceedings to contest property valuations or assessed value of real estate.	%	%
Construction / Mechanics Liens Representation of developers, contractors, lenders and land owners with the construction of improvements upon real estate and claims arising out of said construction or improvements.	%	%
Loan Workouts Representation of lenders, borrowers or federal or state regulatory agencies in connection with the restructuring of real estate secured loans that are in default.	%	%
Speculative Real Estate Representation of developers in attracting investors in real estate development projects, including preparation of promotional documents, procuring potential investors and similar services.	%	%
Other: _____	%	%
TOTAL	100%	100%

3. Does the Firm represent lenders as part of mortgage, foreclosure or debt collection services? N/A Yes No
4. For all foreclosure activity in the past 12 months, complete the following: N/A
 Average value of foreclosed property: \$ _____ Maximum value of foreclosed property: \$ _____
 Total foreclosures past 12 months: _____ Projected foreclosures next 12 months: _____
5. What percentage of the mortgage or foreclosure activity deals with non-conforming or subprime loans?
 N/A 10% or less 10 – 25% 25 – 50% 50% or more
6. Within the past three years, has the Firm provided legal services for any “flip transactions” (i.e. where real property is bought and re-sold almost simultaneously)? Yes No
7. Does the Firm have a written policy prohibiting attorneys from representing parties with competing interests in the same transaction? Yes No
8. Does the Firm prohibit attorneys from personally investing in client transactions? Yes No
9. Does the Firm provide any financial or valuation analysis of transactions for clients (e.g. tax impact, appraisals)? Yes No
10. Does the Firm undertake the responsibility for preparation or review of closing calculations (e.g. preparation of settlement statements or determination of prorations)? Yes No
11. In the past three years, has the Firm rendered written opinions to clients on the following:
 Land use / zoning / real property regulatory matters Securitization of loans
 Lien validity, priority and perfection Permits or license requirements
 Environmental Bankruptcy matters
 Foreign transactions §1031 tax exchanges

12. Complete the following for real estate transactions or property transfers in which the Firm also performed the following:

	Y/N	Number of Residential	Number of Commercial
Title Searches	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Title Opinions	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Abstracting Services / Prep.	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Issuance of Title Policy	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Escrow Services	<input type="checkbox"/> Yes <input type="checkbox"/> No		
UCC Search	<input type="checkbox"/> Yes <input type="checkbox"/> No		

Section VIII – Real Estate (continued)

13. What is the gross billings collected by the Firm, if any, from title policies issued to properties on which the Firm also performed abstracting services and/or title searches? \$ _____

14. Complete the following for all services, if any, detailed in Question 1:

Title Insurance Underwriter	Premium	Title Insurance Underwriter	Premium
1.	\$	5.	\$
2.	\$	6.	\$
3.	\$	7.	\$
4.	\$	8.	\$

15. Does the Firm require that at least one attorney, who is not directly involved in a transaction, review and approve all legal descriptions and commitments in closing documents, including title? Yes No
16. Does the Firm require the preservation of all directions/requests received from clients? Yes No
17. Does the Firm require written client acknowledgement of all actions taken? Yes No
18. Does the Firm have a written policy that requires:
- a. Attendance at all closings? Yes No
 - b. Title insurance for all closing property transfers? Yes No
 - c. Review of all title exceptions with the client? Yes No
19. Does the Firm use engagement letters when doing title opinions, title abstracts or title searches that specify who the client is and what specific services are being performed? Yes No
20. Does the Firm have documented procedures for addressing environmental issues and concerns, ecologically sensitive areas and contaminated / hazardous sites? Yes No
21. Does the Firm advise clients in writing to seek independent professional evaluations of potential environmental exposures? Yes No

If NO, please describe:

Section IX – Trusts & Estates N/A (Skip to Section X)

1. Complete for each attorney in the Firm's Trusts & Estates (T&E) Practice Group:

Attorney	Years Experience in T&E	% Time Devoted to T&E	Certified? Y/N
1.		%	<input type="checkbox"/> Yes <input type="checkbox"/> No
2.		%	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.		%	<input type="checkbox"/> Yes <input type="checkbox"/> No
4.		%	<input type="checkbox"/> Yes <input type="checkbox"/> No
5.		%	<input type="checkbox"/> Yes <input type="checkbox"/> No

2. Complete the following for the largest T&E accounts handled in the past three (3) years:

T&E Client	Services Provided	Value of T&E	Ongoing Client?
1.		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
2.		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
4.		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
5.		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No

3. What types of T&E services does the Firm provide (check all that apply):

- Business Formation
 Guardianship
 Probate
 Asset Protection
 Tax Advice / Opinions
 Trust Administration
 Litigation
 Wills
 Estate Planning
 Medicaid / Medicare Planning
 Real Estate P&S
 Other (Please Detail): _____

Section IX – Trusts & Estates (continued)

4. Does the Firm have authority for any of the following services:
- | | <input type="checkbox"/> Yes | <input type="checkbox"/> No | If yes, maximum value: |
|---|------------------------------|-----------------------------|-------------------------------|
| a. Check writing | <input type="checkbox"/> | <input type="checkbox"/> | \$ _____ |
| b. Investment advice | <input type="checkbox"/> | <input type="checkbox"/> | \$ _____ |
| c. Discretionary control of funds | <input type="checkbox"/> | <input type="checkbox"/> | \$ _____ |
| d. Purchase or sale of: | | | |
| i. Securities | <input type="checkbox"/> | <input type="checkbox"/> | \$ _____ |
| ii. Real estate | <input type="checkbox"/> | <input type="checkbox"/> | \$ _____ |
| iii. Other investments (details): _____ | <input type="checkbox"/> | <input type="checkbox"/> | \$ _____ |
- If YES to any items in Q.4 above, does the Firm obtain written approval from the client?** Yes No
- If YES to any items in Q.20A above, is a countersignature required on all client checks issued by the Firm?** Yes No
- If YES to any items in Q.20A above, are all client bank accounts reconciled by someone other than Firm personnel authorized to deposit or withdraw from those accounts?** Yes No
5. Does the Firm serve as Executors or Personal Representatives of T&Es? Yes No
6. Are Firm attorneys permitted to accept gifts or bequests from T&E clients? Yes No
7. Are Firm attorneys permitted to accept alternative forms of compensation from T&E clients? (e.g. stock) Yes No
8. Does the Firm carry employee dishonesty coverage / fidelity insurance / crime coverage? Yes No
9. Does the Firm always include a cold review by a second attorney when drafting all new trusts/estates/wills? Yes No
10. Does the Firm refer business to outside vendors / professionals (e.g. CPAs; investment advisors; etc.)? Yes No
- If yes:**
- a. Does the Firm use written referral agreements with all vendors/professionals for every referral? Yes No
- b. Does the Firm require proof of E&O insurance for all vendors/professionals? Yes No
- c. Does the Firm require the client to approve in writing the use of all vendors/professionals? Yes No

Section X – Network Security and Privacy N/A

1. Does the Firm have a written Incident Response Plan for network intrusions and privacy breaches? Yes No
2. Does the Firm have a written Business Continuity Plan for systems recovery in the event of a catastrophic event? Yes No
3. Does the Firm have written procedures governing the protection of Personally Identifiable Information and Personally Identifiable Health Information for employees, clients and prospective clients? Yes No
4. Check all network and information security controls currently being utilized by the Firm:
- | | | | |
|---|---|--|--|
| <input type="checkbox"/> Firewall | <input type="checkbox"/> Secure Remote Access | <input type="checkbox"/> Intrusion Detection Software | <input type="checkbox"/> Annual Security Audits |
| <input type="checkbox"/> Annual PEN Testing | <input type="checkbox"/> Antivirus Software | <input type="checkbox"/> Password Protection (All Devices) | <input type="checkbox"/> Employee Termination Controls |
5. Does the Firm encrypt data: In storage In transit On mobile devices
6. Does the Firm outsource any component of:
- a. Computer systems / networks (i.e. hosting, back up site) Yes No
- b. Information security (i.e. intrusion detection, firewalls) Yes No
7. Over the past three years, has the Firm experienced a security breach requiring notification of customers or other third parties? Yes No

If YES, complete a Supplemental Claim Application for each matter.

Fraud Warning

Any person who, with intent to defraud or knowing that (s)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.

ALABAMA, ARKANSAS, LOUISIANA, MARYLAND, NEW JERSEY, NEW MEXICO and VIRGINIA: 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. In Alabama, Arkansas, Louisiana and Maryland, that person may be subject to fines, imprisonment or both. In New Mexico, that person may be subject to civil fines and criminal penalties. In Virginia, penalties may include imprisonment, fines & denial of insurance benefits.

COLORADO: 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, KENTUCKY and PENNSYLVANIA: 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 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. In District of Columbia, penalties include imprisonment and/or fines. In addition, the Insurer may deny insurance benefits if the Applicant provides false information materially related to a claim. In Pennsylvania, the person may also be subject to criminal and civil penalties.

FLORIDA and OKLAHOMA: Any person who knowingly and with intent to injure, defraud or deceive the Insurer, files a statement of claim or an Application containing any false, incomplete or misleading information is guilty of a felony. In Florida it is a felony to the third degree.

KANSAS: An act committed by 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 personal or commercial 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 is considered a crime.

MAINE: 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 denial of insurance benefits.

NEW YORK: 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

OHIO: Any person who, with intent to defraud or knowing that he is facilitating a fraud against the Insurer, submits an Application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

OREGON: 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 may be guilty of a crime and may be subject to fines and confinement in prison.

TENNESSEE and WASHINGTON: 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/or denial of insurance benefits.

Representation Statement

I hereby apply for a policy of insurance as set forth in the application and I declare that all information contained in this application is correct and complete to the best of my knowledge and belief. I understand that any policy which may be issued by the company will be issued on the basis of and reliance upon my statements in this application. I agree that such policy shall be null and void if such information is false, or misleading, or would materially affect acceptance of the risk by the company.

The signing of this application does not bind the undersigned to purchase the insurance and accepting this application does not bind the Insurer to complete the insurance or to issue any particular policy. If a policy is issued, it is understood and agreed that the Insurer relied upon this application in issuing each such policy and any endorsements thereto. The undersigned further agrees that if the statements in this application change before the effective date of any proposed policy, which would render this application inaccurate or incomplete, notice of such change, will be reported in writing to the Insurer immediately.

The Application must be signed and dated by a Principal, Partner, Managing Member or Senior Officer of the Applicant. Electronically reproduced signatures will be treated as original.

Applicant:

Print Name: _____ Signature: _____

Title: _____ Date: _____

I hereby declare that all the information contained in this application is correct and complete to the best of my knowledge and belief, that the application was complete and personally signed by the applicant and that a completed copy hereto has been given to the applicant.

Name of Producing Agency: _____

Signature of Producing Agent: _____ Date: _____

SIGNING THIS APPLICATION DOES NOT BIND THE APPLICANT OR THE COMPANY