



## Insurance Fraud Warning Statement

This statement is provided to you with the insurance application or claim form that you are filing. READ the applicable Fraud Warning Statement for the state in which your claim is being made before executing and submitting either attached document to the insurer or your agent.

### Warnings by State

<b>ALABAMA</b> §27-12A-20	<b>At least one of the following forms: Claim release forms, applications, reinstatements for insurance, participation agreements, declaration pages, and claim documents, regardless of the method or form of transmission:</b> Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.
<b>ALASKA</b> §21.36.380	<b>All insurance claim forms:</b> A 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.
<b>ARIZONA</b> §20-466.03	<b>All insurance claim forms:</b> 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.
<b>ARKANSAS</b> §23-66-503  §23-89-216	<b>All insurance applications and claim forms:</b> 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. <b>Notice to third-party claimants under a motor vehicle insurance policy for damage to a motor vehicle:</b> Failure to use the insurance proceeds in accordance with a security agreement between you and a lienholder, if any, may constitute the criminal offense of defrauding a secured creditor in violation of Arkansas Code Section 5-37-203. If you have any questions, contact your lienholder.
<b>CALIFORNIA</b> §1871.2 §1879.2  §1871.3  §5401.7	<b>All insurance claim forms:</b> For your protection, California law requires the following to appear on this form: Any person who knowingly presents a false or fraudulent claim for payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison. <b>Claim forms pertaining to auto theft:</b> False representations made on a claim form signed by the insured subject the insured to a penalty of perjury. <b>All workers' compensation claim forms:</b> Any person who makes or causes to be made any knowingly false or fraudulent material statement or material representation for the purpose of obtaining or denying workers' compensation benefits or payments is guilty of a felony.
<b>COLORADO</b> §10-1-128	<b>All insurance applications, or all policy forms, or all claim forms:</b> 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.
<b>DELAWARE</b> 11§913	<b>All insurance claim forms:</b> 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.

## Warnings by State *continued*

<b>DISTRICT OF COLUMBIA</b> §22-3225.09	<b>All insurance applications and claim forms:</b> 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.
<b>FLORIDA</b> §817.234  §440.105	<b>All insurance applications and claim forms:</b> 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. <b>All workers' compensation claim forms:</b> 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 commits insurance fraud, punishable as provided in §817.234.
<b>IDAHO</b> §41-1331	<b>All insurance claim forms:</b> Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement containing any false, incomplete, or misleading information is guilty of a felony.
<b>INDIANA</b> §27-2-16-3	<b>All insurance claim forms:</b> AA person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.
<b>KENTUCKY</b> §304.47-030	<b>All insurance claim forms:</b> Any person who knowingly and with intent to defraud any insurance company or other person files a 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. <b>All insurance application forms:</b> 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.
<b>LOUISIANA</b> §40:1424	<b>All insurance applications and claim forms:</b> 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.
<b>MAINE</b> §2186(3)(A)	<b>All insurance applications and claim forms:</b> 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.
<b>MARYLAND</b> §27-805	<b>All insurance applications and claim forms:</b> 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.
<b>MINNESOTA</b> §60a.955 §176.178	<b>All insurance claim forms:</b> A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime. <b>All workers' compensation claim forms:</b> Any person who, with intent to defraud, receives workers' compensation benefits to which the person is not entitled by knowingly misrepresenting, misstating, or failing to disclose any material fact is guilty of theft and shall be sentenced pursuant to section 609.52, subdivision 3.
<b>NEW HAMPSHIRE</b> §402:82	<b>All insurance claim forms:</b> 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 RSA638:20.

## Warnings by State *continued*

<b>NEW JERSEY</b> §17:33A-6  NJAC 11:16-1.2	<b>All insurance claim forms:</b> Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.  <b>All insurance application forms:</b> Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.
<b>NEW MEXICO</b> §59A-16C-8	<b>All insurance applications and claim forms:</b> Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.
<b>NEW YORK</b> §403(d)  §403(e)  11 NY ADC 62-4.2	<b>All insurance applications and claim forms except auto:</b> 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.  <b>All auto insurance applications and claim forms:</b> Any person who knowingly makes or knowingly assists, abets, solicits or conspires with another to make a false report of the theft, destruction, damage or conversion of any motor vehicle to a law enforcement agency, the department of motor vehicles or an insurance company, 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 value of the subject motor vehicle or stated claim of each violation.  <b>All fire and anti-arson insurance applications:</b> “Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime. The proposed insured affirms that the foregoing information is true and agrees that these applications shall constitute a part of any policy issued whether attached or not and that any willful concealment or misrepresentation or misrepresentation of a material fact or circumstances shall be grounds to rescind the insurance policy.”
<b>OHIO</b> §3999.21  Bulletin 92-3	<b>All insurance applications and claim forms:</b> 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. H.B. 259 permits insurers to comply with the warning requirement by using an addendum to an application or claim form, as long as it is actually attached to the form and otherwise satisfies the statute’s requirements. An addendum may be used indefinitely, as may stamps and stickers.
<b>OKLAHOMA</b> §3613.1	<b>All insurance applications, policy and claim forms:</b> 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.
<b>PENNSYLVANIA</b> §18-4117  §75-1822	<b>All insurance applications and claim forms:</b> 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.  <b>All auto applications, renewals and claim forms:</b> Any person who knowingly and with intent to injure or defraud any insurer files an application or claim containing any false, incomplete or misleading information shall, upon conviction, be subject to imprisonment for up to seven years and payment of a fine of up to \$15,000.
<b>RHODE ISLAND</b> §27-29-13.3	<b>All insurance applications and claims forms:</b> 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.

## Warnings by State *continued*

<b>TENNESSEE</b> §56-53-111  §56-47-112	<b>All insurance applications and claim forms:</b> 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. <b>All workers' compensation applications and claim forms:</b> It is a crime to knowingly provide false, incomplete or misleading information to any party to a workers' compensation transaction for the purpose of committing fraud. Penalties include imprisonment, fines and denial of insurance benefits.
<b>TEXAS</b> §704.002(a)	<b>All insurance claim forms:</b> 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.
<b>UTAH</b> §34A-2-110	<b>All workers' compensation applications and claim forms:</b> Any person who knowingly presents false or fraudulent underwriting information, files or causes to be filed a false or fraudulent claim for disability compensation or medical benefits, or submits a false or fraudulent report or billing for health care fees or other professional services is guilty of a crime and may be subject to fines and confinement in state prison.
<b>VIRGINIA</b> §52-40	<b>All insurance applications and claim forms:</b> 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.
<b>WASHINGTON</b> §48.135.080	<b>All insurance applications and claim forms:</b> 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.
<b>WEST VIRGINIA</b> §33-41-3	<b>All insurance applications and claim forms:</b> 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.