

INTERISK CORPORATION

Consultants

Risk Management
Employee Benefits

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August 18, 2017

Ms. Maria Slavik, CPM
Risk Administrator
Monroe County
1111 12th Street
Suite 408
Key West, Florida 33040

Subject: Emergency Vehicle Physical Damage and Portable Equipment Damage Insurance

Dear Maria:

The County's Emergency Vehicle Physical Damage and Portable Equipment Damage policies are scheduled to expire on October 1, 2017. Currently the coverages are provided by the American Alternative Insurance Company through the VFIS Insurance Agency. Both of these policies provide broad coverages and have served the County well in years past. The premium for the Emergency Vehicle Physical Damage policy when it renewed last year was \$68,507.00. The 2016/17 premium for the Portable Equipment Damage policy totaled \$7,875.00. In addition, the State imposed taxes, surcharges and fees of \$7.88 that brought the total premium for the County's Emergency Vehicle Physical Damage and Portable Equipment coverage to \$76,389.88 for the 2016/17 policy term.

American Alternative has proposed an annual premium for the 2017/18 Emergency Vehicle Physical Damage policy of \$61,455.00 and an annual premium for the County's Portable Equipment Damage coverage of \$5,683.00. The States Taxes, Surcharges and Fees amount to \$5.68. This brings the total premium for the County's Emergency Vehicle Physical Damage and Portable Equipment coverage to \$67,143.68 for the 10/1/17 to 10/1/18 policy term.

This represents a decrease of \$9,246.20 (12.1%). This decrease is a result of the County disposing several of their Emergency Vehicles during the year. It is believed that the renewal premium being proposed by VFIS is consistent with industry standards and it is recommended that the County renew its Emergency Vehicle Physical Damage coverage with American Alternative Insurance Company as being proposed by VFIS for the 2017/18 policy term.

The following schedule reflects a side by side comparison of the 2016/17 premiums to the proposed 2017/18 premiums.

Coverage	2016/17 Premium as Issued	2017/18 Proposed Premium	Premium Increase/(Decrease)	Percentage Increase/(Decrease)
Emergency Equipment Vehicle Coverage	\$68,507.00	\$61,455.00	(\$7,052.00)	(10.3%)
Portable Equipment	\$7,875.00	\$5,683.00	(\$2,192.00)	(27.8%)
State Imposed Taxes, Surcharges and Fees	\$7.88	\$5.68	(\$2.20)	(27.9%)
	\$76,389.88	\$67,143.68	(\$9,246.20)	(12.1%)

It should be noted that American Alternative's Emergency Vehicle Physical Damage and Portable Equipment policies contain features that are not normally available from traditional insurers. Some of these more notable features are discussed below.

Emergency Vehicle Physical Damage

American Alternative provides Physical Damage (Compressive and Collision) coverage for the County's fire fighting equipment (fire trucks). While coverage is provided on an industry standard Business Automobile Liability policy, most standard Business Automobile Liability policies provide coverage on an "Actual Cash Value" (ACV) basis. ACV is defined as "Replacement Cost" less Depreciation. This means that all claim payments will be reduced by the amount of the vehicle's depreciation. For example assume a vehicle has a "Replacement Cost" of \$100,000 and has a useful life of 10 years. Further assume this vehicle is destroyed in the 5th year of its useful life. A traditional Business Automobile Liability insurer will only honor a claim amount of \$50,000 (\$100,000 x 50%). American Alternative's policy provides Physical Damage coverage on an "Agreed Amount" basis. This means that American Alternative will reimburse the County for what ever value is reflected in policy for that vehicle.

Another unique feature of American Alternative's policy is that it only contains a \$500 per claim deductible. Most Business Automobile Liability policies contain a minimum deductible of \$1,000. Many of them have an even higher deductible, especially for high valued equipment such as fire trucks.

Portable Equipment Policy

American Alternative provides its Portable Equipment policy on an "Inland Marine" form. The policy defines Portable Equipment as:

"Portable firefighting, ambulance or rescue related equipment and portable communication equipment commonly used in fire and rescue operations away from your premises"

Most insurers that offer "Inland Marine" coverage requires that all equipment being insured be scheduled on the policy and the claim amount will be limited to the value reflected in the policy for the damaged or destroyed equipment. Not only does this make the administration of the policy difficult, the amount recoverable from the insurer will be limited to the amount reflected on the schedule. American Alternative does not require that Portable Equipment be scheduled and the policy does not contain any limits.

American Alternative will honor claims in any amount required to replace the damaged or destroyed equipment. I am not aware of any insurer that offers this feature.

American Alternative's policy also provides coverage for damage to "personal effects" belonging to volunteers, employees, directors, officers or trustees while in route, during and returning from any official duty authorized by the County. Most "Inland Marine" insurers are not willing to offer this feature.

Another attractive feature of American Alternative's policy, compared to similar policies offered by other "Inland Marine" insurers is that claims will be subject to a \$250 deductible while traditional "Inland Marine" policies typically contain a much higher deductible.

It is therefore believed that the County will experience difficulty in receiving competitive bids if it's Emergency Vehicle Physical Damage and Portable Equipment policies are competitively bid through an RFP process or even if the County seeks "informal" quotations.

VFIS has also requested that the County sign a "Florida Consent-to-Rate/Excess Rate Application. This authorizes American Alternative to charge rates that are higher than those on file with the State. For the County to continue the Emergency Vehicle Physical Damage policy, you will have to sign the requested application. It does not impact the coverages being provided by the policy.

Please give me a call if you have any questions or wish to discuss this issue in more detail.

Cordially,

INTERISK CORPORATION

A handwritten signature in cursive script, appearing to read "S G Webber".

Sidney G. Webber
CPCU, ARM

FLORIDA CONSENT-TO-RATE/EXCESS RATE APPLICATION

Name of Insured: The Monroe County Board of County Commissioners

Address: 1111 12th street, 4th floor
Key West, FL 33040-1026

Policy Number: VFIS-CM-1055309-10

Period of Coverage: 10/1/2017-10/1/2018

Kind of Insurance & Hazards To Be Insured: Auto Physical Damage

Limits or Amount of Insurance: Comp Ded \$500; Collision Ded \$500

Filed Rate: _____ Excess Rate: _____

Reason For Excess Rate: Our filed rating plans do not develop adequate premium for this risk. We are willing to insure your fleet at the premium shown below.

Premium: \$61,445, which is 172 % of the usual premium developed at rates filed with the Division/Department of Insurance.

The undersigned hereby certifies that he/she has been unable to obtain insurance against the hazard(s) noted above for the reasons cited. In consideration, American Alternative Insurance Corporation has agreed to issue to him/her their policy covering the hazard(s) mentioned, at the premium noted above. The undersigned hereby requests issuance of said policy, and accepts such at the higher rate.

Applicant's Signature

Date



**A PROPERTY & CASUALTY PROPOSAL
PREPARED FOR:**

THE MONROE COUNTY BOARD OF COUNTY COMMISSIONERS

PRESENTED BY: VFIS OF FLORIDA
1500 NW 11TH STREET
BOCA RATON, FL 33486 - 0000
(800) 233-1957

DATE PREPARED: August 16, 2017

This proposal is valid for 90 days

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GENERAL INFORMATION

First Named Insured: THE MONROE COUNTY BOARD OF COUNTY COMMISSIONERS

Mailing Address: 1111 12TH STREET, 4TH FLOOR
KEY WEST, FL 33040 - 1026

Coverage Applies To: STOCK ISLAND VOLUNTEER FIRE DEPARTMENT, INC
BIG COPPITT VOLUNTEER FIRE DEPARTMENT, INC
TAVENIER VOLUNTEER FIRE DEPARTMENT & AMBULANCE CORPS, INC
BIG PINE VOLUNTEER FIRE DEPARTMENT, INC
LAYTON VOLUNTEER FIRE DEPARTMENT, INC
SUGARLOAF KEY VOLUNTEER FIRE DEPARTMENT, INC
KEY LARGO VOLUNTEER AMBULANCE CORPS, INC
CONCH KEY VOLUNTEER FIRE DEPARTMENT & RESCUE SQUAD, INC

RISK CONTROL SERVICES and RISK MANAGEMENT

As a valuable service to your organization, VFIS provides risk control services. Employing risk control techniques will accomplish two major objectives. The first is to reduce or eliminate the loss producing conditions and exposures of your organization.

This in turn will achieve the second objective of risk control, which is to help you control the costs of your insurance program and reduce uninsured losses. While insurance coverages should take care of the majority of covered losses, you should understand that claims often contain hidden costs, known as indirect losses, which are not covered by insurance. Some examples of indirect losses are deductibles that must be paid, downtime of equipment or apparatus, temporary or permanent reductions in staffing, costs of overtime, fines, lowered morale and poor public image.

VFIS Risk Control Services can provide your organization with a number of resources to assist you in accomplishing these objectives. While we cannot eliminate all of your exposures, we can help you reduce the potential for losses through consistent and ongoing risk control and risk management efforts.

Risk Control Services

Our experienced technical staff of professionals can assist you in your risk control efforts in many ways. VFIS is proud to offer these valuable services at no cost to your organization. The following are just some of the services available to VFIS clients:

- **Mutual Aid by VFIS** - An emergency services self audit and resource identification guide which highlights known loss producing exposures and directs you to available VFIS resources to assist your organization in addressing them.
- **Communique's** - Technical reference bulletins addressing specific areas of operation and offering suggested management controls in SOG/SOP language. Available by contacting VFIS Risk Control Services or by visiting our website at www.vfis.com.
- **Direct Contact** - Risk control professionals are available to answer questions regarding codes, laws and standards; technical issues; and management and operational policies and procedures.
- **On-Site Services** - VFIS clients, meeting certain eligibility requirements, will benefit from having an on-site loss control survey conducted by one of our risk control professionals. The purpose of these surveys is to evaluate your existing policies and procedures to determine their effectiveness in controlling your organization's specific exposures. If necessary, VFIS will then provide you with recommendations and resources to enhance or support current practices.
- **Professional Referrals** - VFIS Risk Control Services has a nationwide network of resources in many aspects of emergency services work. If we cannot assist you directly, we will be happy to put you in contact with an agency or individual who can provide you with the needed assistance.

Risk Management

The practice of risk management will allow your organization to identify and evaluate your exposures to loss. To evaluate your exposures, you'll need to understand some basic risk management principles:

1. **Never risk more than you can afford to lose.** If a given loss would cripple your organization, then you need to transfer the risk to someone else.
2. **Do not risk too much for too little return.** For example, accepting a higher level of deductible on your vehicle coverage may provide only marginal premium savings.
3. **Know the odds.** If the potential for a given loss is very remote, then you may be able to address the exposure a different way than if the potential is more common.

In summary, you need to know how much money, time and equipment is at risk. Then determine if you can afford to assume the risk of losses yourself or transfer them to someone else. Lastly, know where frequent or serious losses are more likely to come from and address them accordingly.

Once you understand this, there are four risk management methods you may employ:

1. **Eliminate the exposure.** Stopping the sale or distribution of alcoholic beverages in your social hall is an easy way to eliminate your liquor law liability exposure.
2. **Assume the risk yourself.** Insurance deductibles are an example of assuming risk. If you don't believe you will have a frequency of losses or if your organization has enough financial resources, you may want to take on a larger deductible, such as \$1,000 or \$2,500 as opposed to a \$250 deductible.
3. **Reduce the exposure.** When backing up, use a spotter whenever possible. This practice does not eliminate the possibility of an accident, but it reduces the chances.
4. **Transfer the risk.** If an exposure cannot be reduced or eliminated and assuming it is too risky, then transfer the exposure to a third party. Although insurance is the most common method of transfer of risk, it is not the only method. Another commonly used method is a hold harmless agreement or indemnification clause in a contract.

VFIS risk control professionals are always available to assist you with your risk control and risk management needs.

PROPERTY

***** *Coverage Not Requested* *****

CRIME

***** *Coverage Not Requested* *****

PORTABLE EQUIPMENT
Blanket Portable Equipment Coverage

<u>Covered For</u>	<u>Limit</u>	<u>Deductible</u>
All causes of physical loss unless excluded	Guaranteed Replacement Cost	\$250

If Portable Equipment coverage is provided on a blanket basis, coverage is provided for all portable firefighting, ambulance and rescue related equipment owned or furnished for your regular use. Note that boats over 100 horsepower are not covered under blanket; they must be scheduled.

Scheduled Portable Equipment Coverage

****** Coverage Not Requested ******

AUTO

<u>Coverage</u>	<u>Symbol</u>	<u>Limits</u>
Bodily Injury / Property Damage Combined Single Limit		Not Included
"No Fault" or Statutory Personal Injury Protection		Not Included
Medical Payments		Not Included
Uninsured Motorists		Not Included
Underinsured Motorists Insurance		
Hired & Borrowed Vehicles		Included
Commandeered Vehicles		Included
Temporary Substitute Vehicles		Included
Fellow Member Liability		Included
Incidental Garage Liability		Included
Physical Damage Comprehensive	7,8	see schedule below
Physical Damage Collision	7,8	see schedule below

Schedule of Covered Vehicles

<u>Veh. No.</u>	<u>Year</u>	<u>Make</u>	<u>Classification</u>	<u>ACV</u>	<u>Agreed Value</u>	<u>Comp. Ded.</u>	<u>Coll. Ded.</u>
0001	1998	FORD	AMB ALS		\$100,000	\$500	\$500
0002	2001	PIERCE	PUMPER		\$285,500	\$500	\$500
0003	2003	PIERCE	PUMPER LDH		\$195,706	\$500	\$500
0004	1988	SPARTAN	PUMPER LDH		\$181,708	\$500	\$500
0005	2002	FORD	AMB ALS		\$102,759	\$500	\$500
0006	2001	FORD	AMB ALS		\$102,759	\$500	\$500
0007	2005	WELLS CARG	TRAILER		\$18,000	\$500	\$500
0008	2005	PIERCE	PUMPER LDH		\$344,000	\$500	\$500
0009	2005	PIERCE	PUMPER LDH		\$344,000	\$500	\$500
0010	2006	STERLING	AMB ALS		\$152,000	\$500	\$500
0011	2007	E-ONE	PUMPER TANKER		\$230,000	\$500	\$500
0012	2007	OSHKOSH	CHEM FOAM		\$689,949	\$500	\$500
0013	1981	OSHKOSH	PUMPER		\$83,381	\$500	\$500
0014	2007	PIERCE	PUMPER LDH		\$375,000	\$500	\$500
0015	2007	PIERCE	PUMPER LDH		\$375,000	\$500	\$500
0016	2008	HORTON	AMB ALS		\$180,000	\$500	\$500
0017	1988	E-ONE	AERIAL		\$550,000	\$500	\$500
0018	2007	PIERCE	AERIAL DEV		\$584,000	\$500	\$500

<u>Veh. No.</u>	<u>Year</u>	<u>Make</u>	<u>Classification</u>	<u>ACV</u>	<u>Agreed Value</u>	<u>Comp. Ded.</u>	<u>Coll. Ded.</u>
0019	2006	STERLING	AMB ALS		\$159,326	\$500	\$500
0020	2009	FORD	AMB ALS		\$120,195	\$500	\$500
0021	2010	FERRARA	TANKER		\$302,550	\$500	\$500
0022	2009	FORD	AMB ALS		\$118,995	\$500	\$500
0023	1998	OSHKOSH	TANKER		\$311,780	\$500	\$500
0024	2001	DANKO	TANKER		\$150,191	\$500	\$500
0025	2010	HME	PUMPER		\$319,665	\$500	\$500
0026	2011	OSHKOSH	CHEM FOAM		\$227,701	\$500	\$500
0027	2003	FORD	PICK UP	X		\$500	\$500
0028	2010	FORD	UTILITY TRUCK	X		\$500	\$500
0029	2001	FORD	AMB ALS		\$100,217	\$500	\$500
0030	2014	FORD	RESCUE LT		\$179,000	\$500	\$500
0031	2015	FORD	RESCUE LT		\$179,000	\$500	\$500
0032	2014	FREIGHTLNR	TANKER		\$304,432	\$500	\$500
0033	2014	FREIGHTLNR	TANKER		\$304,432	\$500	\$500
0034	2015	PIERCE	PUMPER LDH		\$424,902	\$500	\$500
0035	2015	PIERCE	PUMPER LDH		\$424,902	\$500	\$500

GENERAL LIABILITY

***** *Coverage Not Requested* *****

MANAGEMENT LIABILITY

Coverage Highlights

The following apply unless noted otherwise in this proposal:

Defense Expense for Injunctive Relief

A plaintiff may sue your organization not for money but to require action of some type. They're seeking injunctive relief; they want your organization to do something or to stop doing something.

This automatic coverage will reimburse your organization up to \$50,000 for reasonable legal fees incurred in your defense.

Example: A person who was denied volunteer membership by you brings legal action to be admitted as a member.

Example: A resident seeks an injunction to stop the fire department's installation of a siren directly behind her house.

Outside Directorship Liability

- Automatically covers your volunteers or employees who choose to serve on the board of directors of an outside organization as long as that organization:
 - is not-for-profit, and
 - is related to the emergency services.
- Coverage is excess of any insurance.

Volunteers and Employees as Insureds

- Covers all volunteers (whether or not they are members of your organization) and employees while acting on behalf of your organization.
- Other insureds include your officers, directors, commissioners or trustees.
- Also included is your medical director (if any).
- VFIS coverage is primary for all of the above insureds, not excess of any personal insurance that may apply.

Estates, Heirs, and Legal Representatives

- Included as insureds.

Spousal Liability

- Included, but only for acts within the course and scope of your operations.

Unlimited Defense Costs

- The cost to defend you against covered claims is the responsibility of the company and will not erode your liability limits.

Fair Labor Standards Act Suit Defense Coverage

- Limit of \$100,000 each claim incurred provided for the defense of any claim for violation of the Fair Labor Standards Act.

MANAGEMENT LIABILITY

Coverage Highlights

- | | |
|---|---|
| Blanket Additional Insureds | <ul style="list-style-type: none">• Automatically covers any person or organization that may be liable for your employment practices, your administration of employee benefit plans or other wrongful acts, but only to the extent of that liability. |
| Unintentional Release of HIPAA Information | <ul style="list-style-type: none">• Limit of \$100,000 provided for the payment of fines and penalties assessed upon the insured for HIPAA violations. |
| Expanded Aggregate Limit | <ul style="list-style-type: none">• The Aggregate Limit shown in the schedule applies separately to each named insured (unless you have selected a \$10,000,000 aggregate limit). |

PREMIUM SUMMARY
THE MONROE COUNTY BOARD OF COUNTY
COMMISSIONERS (FL) C01239

	<u>Premium</u>
Property.....	Not Requested
Crime	Not Requested
Portable Equipment.....	\$5,683
Auto.....	\$61,455
General Liability.....	Not Requested
Management Liability	Not Requested
Excess Liability	Not Requested
Total Estimated Annual Premium.....	\$67,138
<small>(excludes state-imposed taxes, surcharges and fees.)</small>	
Total Estimated State-Imposed Taxes, Surcharges and Fees.....	\$5.68

STATE-SPECIFIC FRAUD WARNING NOTICES

Alabama Fraud Warning

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.

Arkansas Fraud Warning

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information on an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Colorado Fraud Warning

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.

Delaware Fraud Warning

Any person who knowingly and with intent to defraud any insurance company or another 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 act, which is a crime and may subject the person to criminal and civil penalties.

Florida Fraud Warning

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.

Kansas Fraud Warning

Any person who commits a fraudulent insurance act is guilty of a crime and may be subject to restitution, fines and confinement in prison. A fraudulent insurance act means 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 or insurance agent or broker, any written statement as part of, or in support of, an application for insurance, or the rating of an insurance policy, or a claim for payment or other benefit under an insurance policy, which such person knows to contain materially false information concerning any material fact thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto.

Kentucky Fraud Warning

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.

Louisiana Fraud Warning

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.

Maine Fraud Warning

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.

Maryland Fraud Warning

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.

New Hampshire Statement of Residency

To procure automobile insurance, I hereby attest that I am, and each named insured is, a resident of the State of New Hampshire. I understand that if I falsely claim for myself or any named insured to be a resident of the State of New Hampshire, I am subject to prosecution, imprisonment of up to one year, a fine of \$2,000 and the denial of coverage for any loss, not occurring in New Hampshire, under the automobile insurance policy for which I am applying. I also understand that this statement will be relied upon in connection with future renewals of the automobile insurance policy for which I am applying, and that it is my responsibility to inform my insurance company before my next renewal after I or any named insured ceases to be a New Hampshire resident and that I will be subject to the penalties listed above if I fail to do so.

New Jersey Fraud Warning

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

New Mexico Fraud Warning

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.

New York Fraud Warning

Commercial Insurance: 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.

Automobile Insurance: Any person who knowingly and with intent to defraud any insurance company or other person files an application for commercial insurance or a statement of claim for any commercial or personal insurance benefits containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, and any person who, in connection with such application or claim, 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 for each violation.

Ohio Fraud Warning

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.

Oklahoma Fraud Warning

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.

Oregon Fraud Warning

Any person who knowingly and with intent to defraud or solicit another to defraud an insurer: (1) by submitting an application, or (2) by filing a claim containing a false statement as to any material fact, may be violating state law.

Pennsylvania Fraud Warning

All Types of Insurance: Any person who knowingly and with intent to defraud any insurance company or other person files an application 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.

Motor Vehicle Insurance: 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.

Rhode Island Fraud Warning

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.

Tennessee Fraud Warning

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.

Vermont Fraud Warning

Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

Virginia Fraud Warning

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.

Washington Fraud Warning

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.

West Virginia Fraud Warning

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.