

Group/Association - Proof of Loss Life Insurance Accidental Death Insurance

Connecticut General Life Insurance Company
Life Insurance Company of North America
New York Life Group Insurance Company of NY



GROUP BENEFIT SOLUTIONS

MAIL TO:

Claims.Pghlif2@newyorklife.com

NEW YORK FRAUD WARNING: 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 \$5000 and the stated value of the claim for each such violation.

CAUTION: Any person who, knowingly and with intent to defraud any insurance company or other person: (1) files an application for insurance or statement of claim containing any materially false information; (2) conceals for the purpose of misleading, information concerning any material fact thereto, commits a fraudulent insurance act. For residents of the following states, please see the last page of this form: **California, Colorado, District of Columbia, Florida, Kansas, Kentucky, Louisiana, Maryland, Minnesota, New Jersey, Oregon, Pennsylvania, Puerto Rico, Rhode Island, Tennessee, Texas, Virginia or Washington.**

INSTRUCTIONS FOR FILING A CLAIM

THIS FORM IS FOR LIFE INSURANCE OR ACCIDENTAL DEATH PROCEEDS ONLY. COMPLETE THE FORM ACCORDING TO THE INSTRUCTIONS, TO AVOID DELAY OR RETURN OF THE FORM. **IN BOXES WHICH CONTAIN THE SYMBOL ⓘ, ADDITIONAL INFORMATION IS PROVIDED WHEN HOVERING OVER THE FIELD TO BE COMPLETED. THIS FEATURE IS ONLY AVAILABLE ON THE FILLABLE VERSION OF THIS FORM.**

To The Employer/Administrator: **1. If claiming employee death benefits, please complete Sections A and C. If claiming dependent spouse or child benefits, please complete Sections A, B, and C.**

2. If claiming voluntary or employee-paid benefits, please provide all of the enrollment history for the employee and the dependent (if claiming dependent benefits).

3. Please have each beneficiary review pages 1 through 10 and complete the appropriate pages.

4. Submit completed form to your assigned Claim Office with a Death Certificate, Beneficiary Designation and Enrollment Information, if applicable.

SECTION A: EMPLOYEE INFORMATION

ⓘ Name of Employee/Member (Last Name)	(First Name)	(Middle Initial)	Date of Birth	Social Security No.	Sex <input type="checkbox"/> M <input type="checkbox"/> F
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Address (Street)	(City)	(State)	(Zip Code)
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Employee's/Member's Marital Status
 Single Married Widow/Widower Separated Divorced Domestic Partner Relationship Civil Union

Policy Number(s): List all policies under which benefits are due.	Occupation	ⓘ Was insurance issued on the basis of a statement of physical condition? (If yes, attach copy) <input type="checkbox"/> Yes <input type="checkbox"/> No
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ⓘ Check all of the boxes that apply to the Employee/Member's employment/membership status and job classification.

<input type="checkbox"/> Active	<input type="checkbox"/> Exempt	<input type="checkbox"/> Management	<input type="checkbox"/> Supervisory	<input type="checkbox"/> Union Local # _____	<input type="checkbox"/> Salaried	<input type="checkbox"/> Full-time
<input type="checkbox"/> Retired	<input type="checkbox"/> Non-Exempt	<input type="checkbox"/> Non-Management	<input type="checkbox"/> Non-Supervisory	<input type="checkbox"/> Non-Union	<input type="checkbox"/> Hourly	<input type="checkbox"/> Part-time

ⓘ Basic Annual Earnings	ⓘ Effective Date of Earnings	ⓘ Employee's Division/Location	ⓘ Policy Class #
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ⓘ Amount of Insurance: If claiming voluntary benefits, please provide enrollment information. Basic: Life Voluntary: SIB:	AD&D (Please complete only if claiming AD&D benefits):	Basic: Voluntary: BTA:
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ⓘ Has voluntary coverage for the employee/dependent been in effect continuously since enrollment? Yes No
 If No, please include enrollment history and enrollment forms if not already provided.

ⓘ Date Hired/Member of Assoc.	ⓘ Effective Date of Insurance	ⓘ Date Last Worked	Date of Death	ⓘ Premium Paid Through Date	ⓘ Has an assignment been taken? (If yes, attach copy) <input type="checkbox"/> Yes <input type="checkbox"/> No
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Was the above Considered an Employee/Association Member until his/her Date of Death? <input type="checkbox"/> Yes <input type="checkbox"/> No <i>If No, Please Explain</i>	ⓘ Was the Employee actively at work until the date of the Dependent's death? <input type="checkbox"/> Yes <input type="checkbox"/> No <i>If No, indicate reason below.</i>
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ⓘ If the Employee was not actively at work immediately prior to his/her death or Dependent's death, what was the reason?

<input type="checkbox"/> Disability (STD)	<input type="checkbox"/> Paid Leave of Absence	<input type="checkbox"/> FMLA	<input type="checkbox"/> Temporary Layoff	<input type="checkbox"/> Resigned	<input type="checkbox"/> Minnesota Continuation (Please attach COBRA form.)
<input type="checkbox"/> Disability (LTD)	<input type="checkbox"/> Unpaid Leave of Absence	<input type="checkbox"/> Vacation	<input type="checkbox"/> Sabbatical	<input type="checkbox"/> Discharged	<input type="checkbox"/> Other: _____

Was coverage still in effect through the Date of Death? <i>If No, Please Explain</i> <input type="checkbox"/> Yes <input type="checkbox"/> No	ⓘ Is there a Beneficiary Designation on file for this Employee/Member? <input type="checkbox"/> Yes <input type="checkbox"/> No
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Please provide the most recent beneficiary designation with the claim.

Please provide the Name of your Medical Insurance Carrier

Beneficiary: please review and keep for your records.

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SECTION B: DEPENDENT SPOUSE OR DEPENDENT CHILD INFORMATION

Name of Dependent (<i>Last Name</i>)		<i>(First Name)</i>		<i>(Middle Initial)</i>	Date of Birth	Social Security No.	Sex <input type="checkbox"/> M <input type="checkbox"/> F
Relationship to Employee/Association Member	Amount of Dependent Insurance Life Basic: _____ Voluntary: _____ AD&D Basic: _____ Voluntary: _____				Dependent's Occupation		
Was the Dependent Totally Disabled? <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, Date Disability Began		Dependent's Last Day Worked		Date of Marriage	Date of Death	
Dependent's Employer	Dependent's Employer's Telephone Number		Is Child <input type="checkbox"/> Full-time student <input type="checkbox"/> Part-time student		Date Last Attended School		
Name & Address of School (<i>Street</i>)		<i>(City)</i>		<i>(State)</i>	<i>(Zip Code)</i>	School Telephone Number	

SECTION C: EMPLOYER'S/ADMINISTRATOR'S CERTIFICATION

Name of Employer/Association				Email Address			
Address (<i>Street</i>)		<i>City</i>	<i>(State)</i>	<i>(Zip)</i>	Telephone Number		
This is to certify that the facts as indicated on this form are true to the best of my knowledge and belief.							
Signature			Title			Date	

SECTION D: ACCIDENTAL DEATH INFORMATION

① Where and How Did the Accident Happen? Please Describe in Detail		Date and Time of Accident

SECTION E: BENEFICIARY INFORMATION

① Name of Beneficiary (<i>Last Name</i>)		<i>(First Name)</i>		<i>(Middle Initial)</i>	Date of Birth	Social Security No.	Sex <input type="checkbox"/> M <input type="checkbox"/> F
Mailing Address (<i>Street</i>)		<i>(City)</i>	<i>(State)</i>	<i>(Zip Code)</i>	Relationship to Deceased	Daytime Telephone No.	
Email Address							
Name and Address of Legal Guardian if Beneficiary is A Minor <i>If guardianship of the minor's estate has been established, please attach court order.</i>							
Did the Deceased convert or port his/her life insurance coverage prior to his/her death? <input type="checkbox"/> Yes <input type="checkbox"/> No							
If claiming voluntary life or basic and/or voluntary AD&D benefits, please list all hospital, clinics or physicians that treated the deceased within the past 5 years.							
Name	Phone Number	Complete Address			Treatment Period		
I certify that the foregoing information is true, correct and complete to the best of my knowledge.							
Beneficiary Signature						Date	

New York Life Group Benefit Solutions (NYL GBS) Survivor Assurance

If your insurance benefit is \$5,000 or more, NYL GBS will automatically open a free, interest-bearing account in your name. This account, called the NYL GBS Survivor Assurance, is a convenient and secure place to keep your proceeds while you decide how to best use them. Please review the attached NYL GBS Survivor Assurance Disclosure Notice for full details about the account.* Account balances are the liability of the insurance company and are not insured by the Federal Deposit Insurance Corporation or any federal agency. The insurance company reserves the right to reduce account balances for any payment made in error. If your life insurance benefit is less than \$5,000, NYL GBS will send you a check for the total benefit amount.

*Please read the NYL GBS Survivor Assurance Disclosure Notice before signing below.

I understand that if my benefit is \$5,000 or more, I will receive a NYL GBS Survivor Assurance account.

I understand that I may write a draft for the total amount in my account at any time.

I understand that the account balance may be reduced for any benefit payment by the insurance company made in error

I acknowledge that, if I do not separately sign the NYL GBS Survivor Assurance Section of this Claim Form, I am not participating in the NYL GBS Survivor Assurance and that I will receive a single lump sum check for the proceeds due if my claim is approved.

Signature*

Date

*Please sign as you would sign on a check, as signature may be used for draft verification.

The issuance of this form is not an admission of the existence of any insurance nor does it recognize the validity of any claim and is without prejudice to the company's legal rights.

Beneficiary: Please complete and return to the Employer or New York Life Group Benefit Solutions.

Disclosure Authorization



GROUP BENEFIT
SOLUTIONS

Life Insurance Company of North America
Connecticut General Life Insurance Company
New York Life Group Insurance Company of NY

Deceased's Name: _____ **Deceased's Date of Birth:** _____

I AUTHORIZE: any doctor, physician, healer, health care practitioner, hospital, clinic, other medical facility, professional, or provider of health care, medically related facility or association, medical examiner, pharmacy, employee assistance plan, insurance company, health maintenance organization or similar entity to give the Insurance Company named below (Company) or their employees and authorized agents or authorized representatives, any medical and nonmedical information or records that they may have concerning the deceased's health condition, or health history, or regarding any advice, care or treatment provided to the deceased. This information and/or records may include, but is not limited to: cause, treatment, diagnoses, prognoses, consultations, examinations, tests, prescriptions, or advice of the deceased's physical or mental condition, or other information concerning the deceased which may be needed to determine policy claim benefits with respect to the deceased. This may also include (but is not limited to) information concerning: mental illness, psychiatric, drug or alcohol use and any disability, and also HIV related testing, infection, illness, and AIDS (Acquired Immune Deficiency Syndrome), as well as communicable diseases and genetic testing. I understand that I may choose whether to receive the results of any laboratory tests or medical examinations performed. This information may also be extracted for use in audits or for statistical purposes.

I AUTHORIZE: any financial institution, accountant, tax preparer, insurance company or reinsurer, consumer reporting agency, insurance support organization, Insured's agent, employer, group policyholder, business associate, benefit plan administrator, family members, friends, neighbors or associates, governmental agency including the Social Security Administration or any other organization or person having knowledge of the deceased to give the Company or their employees and authorized agents, or authorized representatives, any information or records that they have concerning the deceased's occupation, activities, employee/employment records, earnings or finances, applications for insurance coverage, prior claim files and claim history, work history and work related activities.

I UNDERSTAND: the information obtained will be included as part of the proof of claim and will be used by the Company to determine eligibility for claim benefits, any amounts payable and to administer any other feature described in the plan with respect to the deceased. This authorization shall remain valid and apply to all records, information and events that occur over the duration of the claim, but not to exceed 24 months. A photocopy of this form is as valid as the original and I or my authorized representative may request one. I or my representative may revoke this authorization at any time as it applies to future disclosures by writing the Company. The information obtained will not be released to anyone EXCEPT: a) reinsuring companies; b) the Medical Information Bureau, Inc., which operates Health Claim Index (HCI); c) fraud or overinsurance detection bureaus; d) anyone performing business, medical or legal functions with respect to the claim; e) for audit or statistical purposes; f) as may be required or permitted by law; g) as I may further authorize. A valid authorization or court order for information does not waive other privacy rights.

If the medical information contains information regarding drug or alcohol abuse, I understand that the deceased's records may be protected under federal (42 CFR Part 2) and some state laws. To the extent permitted under law, I can ask the party that disclosed information to the Company to permit me to inspect and copy the information it disclosed. I understand that I can refuse to sign this disclosure authorization; however, if I do so, Company may deny my claim for benefits pursuant to the plan. The use and further disclosure of information disclosed hereunder may not be subject to the Health Insurance Portability and Accountability Act (HIPAA).

I hereby represent that I am authorized to execute this Disclosure Authorization for the release of this information.

**Signature of Claimant or
Claimant's Authorized Representative:** _____ **Date:** _____

Relationship,
if other than Claimant: _____ Claimant's Date of Birth: _____

"Company" refers to: Life Insurance Company of North America
Connecticut General Life Insurance Company
New York Life Group Insurance Company of NY

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New York Life Group Benefit Solutions (NYL GBS) Survivor Assurance Disclosure Notice

NYL GBS Survivor Assurance Disclosure

If your insurance benefit is \$5,000 or more, NYL GBS will establish a free, interest-bearing draft account in your name. This account is a convenient and secure place to keep your proceeds while you decide how to best use them. A supply of personalized drafts (checks) will be mailed to you, once your claim has been approved. Personalized drafts are provided free of charge, and there are no per-draft fees, maintenance charges or penalties for withdrawal. There are charges for the following special services: drafts returned unpaid (\$10), stop payment (\$12) and copy of draft or statement (\$2).

You will receive a quarterly statement for your NYL GBS Survivor Assurance account, which will detail your account balance, interest earned, drafts cleared, and current interest rate. You may also check your account balance online at any time at www.nylgbssurvivorassurance.com.

Drafts are cleared through a draft account at BNY Mellon Bank (contact information on next page). NYL GBS's obligation to pay is satisfied by depositing the total proceeds in the retained asset account. Drafts draw upon funds held by NYL GBS (whereas a "check" draws upon funds held by a banking institution). You may write an unlimited number of drafts, in any amount, at any time up to your account balance. If you wish to withdraw the proceeds in full, you can write a draft for the total amount of the account at any time. You also have the right to receive an initial lump-sum payment in the form of a bank check. Please note that NYL GBS reserves the right to reduce account balances for any payment made in error. You also have the right to name a beneficiary to your account. If an account becomes inactive (as defined by your State's Department of Insurance), NYL GBS will return any remaining balance held in a RAA to your State of residence if no named beneficiary can be located.

This account is not insured by the Federal Deposit Insurance Corporation or any federal agency, but is guaranteed by the state guarantee association. Please contact the National Organization of Life and Health Insurance website (www.nolhga.com) to learn more about the coverage limitations to the account under a state guaranty association.

All funds are held by the insurance company, or one of its affiliates, which, like a bank, may earn money on the invested amounts that exceed the interest credited to the account and the cost of the additional benefits and services described below. For beneficiaries under policies issued by Connecticut General Life Insurance Company (CGLIC) and Life Insurance Company of North America (LINA), the custodian of the account funds will be CGLIC. For beneficiaries under policies issued by New York Life Group Insurance Company of NY (NYLGICNY), the custodian of the accounts funds will be NYLGICNY.

Disclosure on Interest Earned

You earn an attractive interest rate on the funds in your NYL GBS Survivor Assurance Account from the day it is established until the date it is closed. The NYL GBS Survivor Assurance interest rate is reviewed weekly and will be based upon the previous week's Bank Rate Monitor Index (BRM) or any successor money market index. The BRM Index is the average annual effective yield earned on the money market accounts offered by 100 large US Bank and Thrifts across the country. Any amount that remains in the account will continue to earn interest at a rate equal to the national average bank money market rate.

Please call our toll-free number 855.836.0697 for the current rate. Both your principal and any interest you earn are guaranteed by the insurance company. Any interest earned on the account may be taxable and you should consult a tax, investment, or other financial advisor regarding tax liability and investment options. Interest earned on your account is compounded daily and is credited to your account at the end of each month. All funds, including earned interest, are fully guaranteed by the insurance company.

If you have additional questions or would like additional information about the NYL GBS Survivor Assurance, you can **call us at 800.570.3778**

Or write us at: NYL GBS Survivor Assurance
PO Box 534029
Pittsburgh, PA 15253-4029

For further information, please contact your State Department of Insurance using the information provided on the next page.

Draft Accounts are setup by BNY Mellon Bank, located at 500 Ross Street, Pittsburgh, PA 15262.

The issuance of this notice is not the admission of the existence of any insurance nor does it recognize the validity of any claim and is without prejudice to the company's legal rights with respect to the insurance.

NYL GBS Survivor Assurance Disclosure Notice

State Insurance Department Contact Information

Alabama PO Box 303351 Montgomery, AL 36130 (334) 269-3550 www.aldoj.gov	Alaska PO Box 110805 Juneau, AK 99811 (907) 465-2515 https://www.commerce.alaska.gov/web/ins/	Arizona 100 N. 15th Ave, Suite 261 Phoenix, AZ 85007-2630 (602) 364-3100 https://insurance.az.gov	Arkansas 1 Commerce Way, Bldg 4, STE 502 Little Rock, AR 72202 (800) 282-9134 www.insurance.arkansas.gov	California 300 South Spring Street, 14th Floor South Tower Los Angeles, CA 90013 (800) 927-4357 www.insurance.ca.gov
Colorado 1560 Broadway, STE 850 Denver, CO 80202 (800) 930-3745 https://doi.colorado.gov/	Connecticut 153 Market Street, 7th Floor Hartford, CT 06103 (800) 203-3447 www.ct.gov/cid/site/default.asp	Delaware Delaware Dept of Insurance 351 W. North Street. Suite 101 Dover, DE 19904 (800) 282-8611 http://insurance.delaware.gov	District of Columbia 1050 First Street, NE, Suite 801 Washington, DC 20002 (202) 727-8000 http://disb.dc.gov	Florida The Larson Building 200 East Gaines Street, RM 1001A Tallahassee, FL 32399 (850) 413-3089 www.flair.com
Georgia Office of Insurance and Safety Fire Commissioner Two Martin Luther King, Jr. Drive West Tower, Suite 704, Floyd Bldg. Atlanta, Georgia 30334 (800) 656-2298 www.oci.ga.gov	Hawaii PO Box 3614 Honolulu, HI 96811 (808) 586-2790 http://cca.hawaii.gov/ins/	Idaho 700 West State Street PO Box 83720 Boise, ID 83720 (208) 334-4250 www.doi.idaho.gov	Illinois 122 S. Michigan Avenue, 19th Floor Chicago, Illinois 60603 (312) 814-2420 http://insurance.illinois.gov/	Indiana 311 W Washington Street STE 103 Indianapolis, IN 46204 (317) 232-2385 http://www.in.gov/idoi
Iowa 1963 Bell Avenue, Suite 100 Des Moines, Iowa 60315 (502) 564-3630 www.iid.state.ia.us	Kansas 1300 SW Arrowhead Road Topeka, Kansas 66604 (617) 432-2484 www.ksinsurance.org	Kentucky PO Box 517 Frankfort, KY 40602 (800) 595-6053 http://insurance.ky.gov/	Louisiana PO Box 94214 Baton Rouge, Louisiana 70804-9214 (800) 259-5300 www.lidi.louisiana.gov	Maine 34 State House Station Augusta, ME 04333 (800) 300-5000 www.maine.gov/pfr/insurance
Maryland 200 St. Paul Place, STE 2700 Baltimore, MD 21202 (800) 492-6116 http://insurance.maryland.gov	Massachusetts 1000 Washington Street, 8th Floor Boston, MA 02118 (617) 521-7794 http://www.mass.gov/ocabr/government/oca-agencies/doi-lp/	Michigan PO Box 30220 Lansing, MI 48909 (877) 999-6442 www.michigan.gov/ofir	Minnesota 85 7th Place East, STE 280 Saint Paul, MN 55101 (651) 539-1500 http://mn.gov/commerce	Mississippi PO Box 79 Jackson, MS 39205 (800) 562-2957 www.mid.state.ms.us
Missouri PO Box 690 Jefferson City, MO 65102 (800) 726-7390 www.insurance.mo.gov	Montana 840 Helena Ave. Helena, MT 59601 (800) 332-6148 http://csimt.gov	Nebraska PO Box 82089 Lincoln, NE 68501 (877) 564-7323 www.doi.nebraska.gov	Nevada 1818 E. College Pkwy., STE 103 Carson City, NV 89706 (888) 872-3234 https://doi.nv.gov	New Hampshire 21 South Fruit Street, STE 14 Concord, NH 03301 (800) 852-3416 www.nh.gov/insurance
New Jersey 20 West State Street PO Box 325 Trenton, NJ 08625 (800) 446-7467 www.state.nj.us/dobi/index.html	New Mexico PO Box 1689 Santa Fe, New Mexico 87504-1689 (855) 427-5674 www.osi.state.nm.us	New York One State Street New York, NY 10004 (212) 709-3500 www.dfs.ny.gov	North Carolina 1201 Mail Service Center Raleigh, NC 27699 (800) 662-7777 www.ncdoi.com	North Dakota 600 E. Boulevard Ave., 5th Floor Bismarck, ND 58505 (800) 247-0560 www.nd.gov/ndins
Ohio 50 W. Town Street, STE 300 Columbus, OH 43215 (800) 686-1526 www.insurance.ohio.gov	Oklahoma 400 NE 50th Street Oklahoma City, Oklahoma 73105-1816 (800) 522-0071 www.ok.gov/oid	Oregon PO Box 14480 Salem, OR 97309 (888) 877-4894 http://dfr.oregon.gov	Pennsylvania 1326 Strawberry Square Harrisburg, PA 17120 (877) 881-6388 www.insurance.pa.gov	Puerto Rico 361 Calle Calaf P.O. Box 195415 San Juan, Puerto Rico 00919 (787) 304-8686 English: https://ocs.pr.gov/English Spanish: https://ocs.pr.gov/
Rhode Island 1511 Pontiac Avenue, Building 69-2 Cranston, RI 02920 (401) 462-9500 http://www.dbr.ri.gov/divisions/insurance	South Carolina PO Box 100105 Columbia, SC 29202 (803) 737-6160 www.doi.sc.gov	South Dakota 124 South Euclid Avenue, 2nd Floor Pierre, SD 57501 (605) 773-3563 http://dlr.sd.gov/insurance	Tennessee Davy Crockett Tower Twelfth Floor 500 James Robertson Pkwy. Nashville, TN 37243 (800) 342-4029 www.tn.gov/commerce/insurance	Texas PO Box 149104 Austin, TX 78714 (800) 578-4677 www.tdi.texas.gov
Utah PO Box 146901 Salt Lake City, Utah 84114-6901 (800) 439-380 www.insurance.utah.gov	Vermont 89 Main Street Montpelier, VT 05620 (800) 964-1784 www.dfr.vermont.gov	Virginia PO Box 1157 Richmond, VA 23218 (800) 552-7945 www.scc.virginia.gov/boi	Virgin Islands <i>For St. Croix</i> 1131 King Street, 3rd Floor, Suite 101 Christiansted, St. Croix, VI 00820 (340) 773-6459	Washington PO Box 40255 Olympia, WA 98504 (800) 562-6900 www.insurance.wa.gov
West Virginia PO Box 50540 Charleston, WV 25305 (888) 879-9842 www.wvinsurance.gov	Wisconsin PO Box 7873 Madison, WI 53707 (800) 236-8517 www.oci.wi.gov	Wyoming 106 East 6th Avenue Cheyenne, WY 82002 (800) 438-5768 http://doi.wyo.gov		

The issuance of this notice is not the admission of the existence of any insurance nor does it recognize the validity of any claim and is without prejudice to the company's legal rights with respect to the insurance.

IMPORTANT CLAIM NOTICE

California Residents: 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.

Colorado Residents: 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 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 Residents: 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.

Florida Residents: 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 Residents: Any person who knowingly and with intent to defraud any insurance company or other person (1) files an application for insurance or statement of claim containing any materially false information; or (2) conceals for the purpose of misleading, information concerning any material fact thereto, may be guilty of insurance fraud determined by a court of law.

Kentucky Residents: Any person who knowingly and with intent to defraud any insurance company or other person files a 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.

Louisiana Residents: 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.

Maryland Residents: 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.

Minnesota Residents: A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

New Jersey Residents: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

Oregon Residents: Any person who includes any false or misleading information on an application for an insurance policy, may be guilty of fraud and may be subject to civil or criminal penalties if intentional and material to the risk assumed.

Pennsylvania Residents: 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.

Rhode Island Residents: 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.

Puerto Rico Residents: Caution: 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.

Tennessee Residents: 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.

Texas Residents: 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.

Virginia Residents: Any person who, with the intent to defraud or knowing that he is facilitating a fraud against an insurer, submits application or files a claim containing a false or deceptive statement may have violated state law.

Washington Residents: 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.