

III. 11 OR MORE ATTORNEYS (CONTINUED)

E. PLEASE PROVIDE THE FOLLOWING INFORMATION ABOUT THE APPLICANT'S FIVE LARGEST CLIENTS ON THE BASIS OF GROSS BILLINGS IN THE MOST RECENT COMPLETED FISCAL YEAR:

CLIENT NAME	YEAR FIRST REPRESENTED	WORK PERFORMED (INCLUDING AREAS OF PRACTICE)	% OF GROSS BILLINGS

F. IN THE LAST THREE YEARS HAS THE APPLICANT REPRESENTED ANY FORTUNE 500 COMPANIES? YES NO

IF YES, PLEASE IDENTIFY THE CLIENT AND WORK PERFORMED: _____

G. DOES THE APPLICANT OR ANY OF ITS ATTORNEYS EVER EXERCISE DISCRETION OR CONTROL OVER ANY OF ITS CLIENT'S FUNDS, OTHER THAN CUSTODIAL? YES NO

IF YES, PLEASE DESCRIBE: _____

H. DOES THE APPLICANT OR ANY OF ITS ATTORNEYS EVER RENDER INVESTMENT ADVICE TO THE APPLICANT'S CLIENTS AND/OR MANAGE THE INVESTMENTS OF THE APPLICANT'S CLIENTS? YES NO

***PLEASE NOTE THAT THE POLICY FOR WHICH YOU ARE APPLYING WILL NOT COVER INVESTMENT ADVICE OR MANAGEMENT.**

I. PLEASE CHECK ALL THAT APPLY TO DESCRIBE THE APPLICANT'S POLICIES WITH REGARDS TO FILING SUITS FOR FEES:

- HAVE NO POLICIES HAVE WRITTEN POLICIES
- SUITS FOR FEES ARE PROHIBITED MAY BE BROUGHT BY ANY PARTNER MAY BE BROUGHT BY ANY ATTORNEY IN THE FIRM
- ALLOWED ONLY AFTER MANAGING PARTNER APPROVAL ALLOWED ONLY WITH MANAGEMENT COMMITTEE APPROVAL
- ALLOWED ONLY AFTER IT IS DETERMINED THE STATUTE OF LIMITATIONS FOR THE UNDERLYING WORK HAS EXPIRED

J. CHECK ALL THAT APPLY TO THE APPLICANT'S FIRM MANAGEMENT. DOES THE APPLICANT HAVE:

- A FULL TIME LAW FIRM ADMINISTRATOR A FULL TIME OFFICE MANAGER A RISK MANAGEMENT PARTNER
- AN ALA-MEMBER ADMINISTRATOR A MANAGEMENT COMMITTEE A FORMAL RISK MANAGEMENT PROGRAM
- A REQUIREMENT THAT NEW ATTORNEYS PARTICIPATE IN TRAINING THAT INCLUDES FIRM DOCKET, INTAKE AND CONFLICTS SYSTEMS
- A REQUIREMENT TO DO AN ANNUAL REVIEW OF EVERY ASSOCIATE'S WORK
- A REQUIREMENT TO DO AN ANNUAL REVIEW OF EVERY PARTNER'S WORK
- FORMAL PROCEDURES FOR THE MAINTENANCE & REVIEW OF CUSTODIAL FUNDS, CLIENT ACCOUNTS AND ESCROW FUNDS
- WRITTEN POLICIES FOR TRAINING AND REVIEW OF ATTORNEYS
- NONE OF THE ABOVE

K. PLEASE CHECK ALL THAT APPLY TO THE APPLICANT'S CLIENT SCREENING PROCEDURES.

WITH RESPECT TO NEW CLIENTS SCREENING, DOES THE APPLICANT:

- HAVE NO POLICIES OR PROCEDURES
- ALLOW ANY ATTORNEY TO ACCEPT A NEW CLIENT
- REQUIRE AN INDEPENDENT PARTNER'S APPROVAL BEFORE A NEW CLIENT'S ACCEPTANCE
- REQUIRE MANAGEMENT COMMITTEE OR AN OVERSIGHT COMMITTEE APPROVAL PRIOR TO ACCEPTANCE
- SEND A FIRM-WIDE COMMUNICATION ON THE POSSIBLE ENGAGEMENT PRIOR TO ACCEPTANCE
- REQUIRE A CONFLICTS CHECK BE PERFORMED BEFORE ACCEPTING A NEW CLIENT
- REQUIRE EVALUATION OF PROSPECTIVE CLIENTS, INCLUDING SUCH FACTORS AS THE PROSPECTIVE CLIENT'S FINANCIAL STRENGTH, REPUTATION, BUSINESS PRACTICES OR PROPENSITY TO CHANGE ATTORNEYS
- HAVE WRITTEN POLICIES FOR CLIENT SCREENING PROCEDURES
- OTHER (SPECIFY) _____

III. 11 OR MORE ATTORNEYS (CONTINUED)

L. PLEASE CHECK ALL THAT APPLY TO THE APPLICANT'S CONFLICT OF INTEREST PROCEDURES.

WITH RESPECT TO CONFLICT OF INTEREST CHECKING, DOES THE APPLICANT HAVE:

- | | |
|--|--|
| <input type="checkbox"/> NO POLICIES OR PROCEDURES | <input type="checkbox"/> WRITTEN POLICIES FOR CONFLICT OF INTEREST CHECKING |
| <input type="checkbox"/> INDEXES BY CLIENT NAMES | <input type="checkbox"/> INDEXES INCLUDING CURRENT AND FORMER CLIENTS |
| <input type="checkbox"/> MULTIPLE INDEX FILE CONFLICT/CLIENT CHECKING | <input type="checkbox"/> INDEXES INCLUDING CLIENTS OF MERGED OR ACQUIRED FIRMS |
| <input type="checkbox"/> INDEXES INCLUDING MATTERS APPLICANT HAS DECLINED | <input type="checkbox"/> INDEXES INCLUDING THE NAMES OF ADVERSE COUNSEL |
| <input type="checkbox"/> INDEXES INCLUDING THE NAMES OF ADVERSE PARTIES | <input type="checkbox"/> FIRM-WIDE CONFLICTS SYSTEMS INCLUDING ALL BRANCHES |
| <input type="checkbox"/> INDEXES INCLUDING CLIENT SUBSIDIARIES | <input type="checkbox"/> ORAL/MEMORY CONFLICT CHECKING |
| <input type="checkbox"/> CHECKING FOR CONFLICTS OF INTEREST ON ALL NEW MATTERS | <input type="checkbox"/> PROCEDURE FOR PROCEEDING ONCE A CONFLICT IS DETERMINED TO EXIST |
| <input type="checkbox"/> CENTRALIZED/FIRM-WIDE COMPUTERIZED CONFLICT CHECKING SYSTEM OR SOFTWARE | |
| <input type="checkbox"/> OTHER (SPECIFY) _____ | |

M. PLEASE CHECK ALL THAT APPLY TO THE APPLICANT'S CLIENT COMMUNICATION POLICIES AND PROCEDURES.

DOES THE APPLICANT:

- HAVE NO POLICIES OR PROCEDURES
- REQUIRE THE USE OF NON-ENGAGEMENT LETTERS ON ALL DECLINED NEW MATTERS
- REQUIRE THE USE OF DISENGAGEMENT LETTERS AT THE CONCLUSION OF ALL MATTERS
- REQUIRE ENGAGEMENT LETTERS FOR ALL NEW CLIENTS
- ALLOW EACH INDIVIDUAL ATTORNEY TO USE THEIR DISCRETION IN WHETHER TO SEND AN ENGAGEMENT, NON-ENGAGEMENT OR DISENGAGEMENT LETTER
- REQUIRE THE USE OF FEE AGREEMENTS ON ALL NEW MATTERS
- HAVE STANDARD FORM ENGAGEMENT LETTERS THAT CAN BE CUSTOMIZED
- HAVE FORM NON-ENGAGEMENT LETTERS THAT INCLUDE REFERENCE TO APPLICABLE STATUTES OF LIMITATION
- SEND NON-ENGAGEMENT LETTERS BY REGISTERED OR CERTIFIED MAIL
- HAVE WRITTEN POLICIES ON CLIENT COMMUNICATIONS INCLUDING ENGAGEMENT LETTERS
- OTHER (SPECIFY) _____

N. PLEASE CHECK ALL THAT APPLY TO THE APPLICANT'S CALENDAR/DOCKET CONTROLS:

- | | |
|--|--|
| <input type="checkbox"/> HAVE NO SYSTEMS OR PROCEDURES | <input type="checkbox"/> AT LEAST TWO INDEPENDENT DATE CONTROLS |
| <input type="checkbox"/> DUAL ENTRY | <input type="checkbox"/> COMPUTERIZED |
| <input type="checkbox"/> INDIVIDUAL ATTORNEY CALENDARS | <input type="checkbox"/> DOCKET CLERK/ADMINISTRATOR |
| <input type="checkbox"/> MAINTAINED BY MULTIPLE DOCKET CLERKS/NON-ATTORNEYS | <input type="checkbox"/> MAINTAINED BY ONE DOCKET CLERK/NON-ATTORNEY |
| <input type="checkbox"/> TRACKING OF STATUTES OF LIMITATIONS | <input type="checkbox"/> TRACKING OF LITIGATED MATTERS |
| <input type="checkbox"/> TRACKING OF NON-LITIGATED MATTERS | <input type="checkbox"/> ALL BRANCH OFFICES INTEGRATED |
| <input type="checkbox"/> HAVE WRITTEN POLICIES FOR DOCKET CONTROL | |
| <input type="checkbox"/> ROUTINE, AT LEAST WEEKLY, CIRCULATION OF MASTER CALENDAR/DOCKET | |
| <input type="checkbox"/> REQUIREMENT THAT MANAGEMENT BE NOTIFIED IF DEADLINE ABOUT TO BE MISSED | |
| <input type="checkbox"/> PARTICIPATION IN DOCKET/CALENDARING SYSTEMS AT DISCRETION OF THE INDIVIDUAL ATTORNEYS | |
| <input type="checkbox"/> OTHER (SPECIFY) _____ | |

O. DOES THE APPLICANT REFER CASES TO OTHER ATTORNEYS OR FIRMS?

YES NO

IF YES, CHECK ALL THAT APPLY:

- | | |
|--|--|
| <input type="checkbox"/> HAVE NO POLICIES OR PROCEDURES | <input type="checkbox"/> RESEARCH OR DETERMINE THE ATTORNEY'S COMPETENCE |
| <input type="checkbox"/> HAVE WRITTEN POLICIES ON REFERRALS | <input type="checkbox"/> VERIFY THAT THE ATTORNEY/FIRM CARRIES LEGAL MALPRACTICE INSURANCE |
| <input type="checkbox"/> REFER TO MORE THAN ONE ATTORNEY/FIRM | <input type="checkbox"/> ACCEPTS A REFERRAL FEE OR OTHER PAYMENT FOR THE REFERRAL |
| <input type="checkbox"/> DOCUMENT WITH A NON-ENGAGEMENT LETTER | |
| <input type="checkbox"/> HAVE A POLICY NOT TO ACCEPT REFERRAL FEES OR PAYMENT FOR THE REFERRAL | |
| <input type="checkbox"/> OTHER (SPECIFY) _____ | |

P. PLEASE CHECK ALL THAT APPLY TO WEBSITES, BLOGS, OR OTHER ONLINE MEDIUMS USED OR MAINTAINED BY THE APPLICANT:

- | | |
|---|--|
| <input type="checkbox"/> USES FOR CLIENT REFERRALS | <input type="checkbox"/> ACCEPTS NEW CLIENTS OR SCREENS NEW CLIENTS |
| <input type="checkbox"/> GATHERS INFORMATION ABOUT POTENTIAL CLIENTS | <input type="checkbox"/> ROUTINELY PROVIDES INFORMATION TO THE PUBLIC ABOUT LEGAL ISSUES |
| <input type="checkbox"/> MAINTAINS A LEGAL BLOG, CHAT ROOM, OR BULLETIN BOARD | <input type="checkbox"/> NONE OF THE ABOVE |

Q. IDENTIFY ALL SUCH WEBSITES, BLOGS, CHAT ROOMS, BULLETIN BOARDS OR OTHER ONLINE MEDIUMS OTHER THAN THE APPLICANT'S

WEBSITE ALREADY IDENTIFIED IN THIS APPLICATION: _____

IV. PLEASE READ AND SIGN

THE APPLICANT SHALL IMMEDIATELY INFORM THE COMPANY IF ANY STATEMENTS MADE ON THIS APPLICATION (INCLUDING ATTACHMENTS) WERE INACCURATE OR MISLEADING WHEN SUBMITTED, OR ARE NO LONGER ACCURATE, OR HAVE BECOME MISLEADING. IN THE EVENT THAT THE APPLICANT'S STATEMENTS ARE REASONABLY DETERMINED BY THE COMPANY TO BE UNTRUE OR MISLEADING THEN IT SHALL HAVE ALL RIGHTS ALLOWED PURSUANT TO GEORGIA LAW, INCLUDING THE RIGHT TO CANCEL THE POLICY AS OF THE DATE OF THE INCORRECT OR MISLEADING STATEMENT. IT SHALL ALSO HAVE THE RIGHT TO INCREASE THE PREMIUM, DEDUCTIBLES OR RETENTIONS CONSISTENT WITH HOW IT MIGHT HAVE RESPONDED IF FULLY ACCURATE AND NON-MISLEADING INFORMATION HAD BEEN SUBMITTED.

COMPLETION OF THIS FORM DOES NOT BIND COVERAGE OR OBLIGATE THE COMPANY TO OFFER COVERAGE. THE COMPANY'S RECEIPT OF THE APPLICANT'S ACCEPTANCE OF THE COMPANY'S QUOTATION IS REQUIRED BEFORE THE COVERAGE MAY BE BOUND AND A POLICY ISSUED.

THE APPLICANT AGREES TO COOPERATE WITH THE COMPANY IN IMPLEMENTING AN ONGOING PROGRAM OF LOSS CONTROL AND WILL ALLOW THE COMPANY TO REVIEW AND MONITOR SUCH PROGRAMS THAT THE APPLICANT UNDERTAKES IN MANAGING ITS PROFESSIONAL INSURANCE EXPOSURES.

THE APPLICANT HEREBY AUTHORIZES AND DIRECTS ANY PERSON OR ORGANIZATION WHATSOEVER TO RELEASE AND FURNISH TO THE COMPANY, AND ITS AGENTS OR REPRESENTATIVES, ANY AND ALL INFORMATION REQUESTED WHICH MAY RELATE TO INSURABILITY UNDER THE POLICY. THE APPLICANT FURTHERMORE AUTHORIZES THE RELEASE OF ALL SUCH INFORMATION BY THE COMPANY AS REQUIRED BY LAW TO ANY GOVERNMENTAL AGENCY OR PROFESSIONAL SOCIETY OR ASSOCIATION.

THE APPLICANT FURTHERMORE RELEASES AND AGREES TO HOLD HARMLESS THE COMPANY, AND ALL OF ITS AGENTS AND REPRESENTATIVES, ANY PRIOR INSURER, GOVERNMENTAL AGENCY, OR PROFESSIONAL SOCIETY OR ASSOCIATION FROM ANY LIABILITY ARISING OUT OF THE RELEASE OR REVIEW OF ANY AND ALL INFORMATION RELEASED OR FURNISHED PURSUANT TO THIS AUTHORIZATION AND APPLICATION FOR INSURANCE, NOTWITHSTANDING THE FACT THAT THERE MAY BE ERRORS, OMISSIONS, OR MISTAKES CONTAINED IN SUCH RELEASED INFORMATION.

SIGNATURE OF AUTHORIZED INDIVIDUAL

TITLE

DATE

PRINT NAME

V. FRAUD NOTICE

UNDER THE LAWS OF YOUR STATE, IT MAY BE A CRIMINAL OFFENSE TO KNOWINGLY PROVIDE FALSE, INCOMPLETE, OR MISLEADING INFORMATION TO AN INSURANCE COMPANY. PENALTIES FOR FRAUD MAY RESULT IN ONE OR MORE OF THE FOLLOWING: IMPRISONMENT, FINES OR DENIAL OF INSURANCE BENEFITS.

PLEASE INITIAL THE STATEMENTS ON THE FOLLOWING PAGES FOR THE STATES APPLICABLE TO THE COVERAGE BEING APPLIED FOR.

MANDATORY: ALL APPLICANTS MUST READ AND INITIAL THE FOLLOWING UNLESS IN ONE OF THE STATES BELOW:

ANY PERSON WHO KNOWINGLY 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 ALSO PUNISHABLE BY CRIMINAL AND/OR CIVIL PENALTIES IN CERTAIN JURISDICTIONS.

INITIAL HERE

VI. FRAUD NOTICE - STATE STATUTORY REQUIREMENT

MANDATORY: ALL ARKANSAS APPLICANTS MUST READ AND INITIAL THE FOLLOWING:

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.

INITIAL HERE

MANDATORY: ALL COLORADO APPLICANTS MUST READ AND INITIAL THE FOLLOWING:

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 WITH REGARD TO A SETTLEMENT OR AWARD PAYABLE FROM INSURANCE PROCEEDS SHALL BE REPORTED TO THE COLORADO DIVISION OF INSURANCE WITHIN THE DEPARTMENT OF REGULATED AGENCIES.

INITIAL HERE

MANDATORY: ALL DISTRICT OF COLUMBIA APPLICANTS MUST READ AND INITIAL THE FOLLOWING:

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.

INITIAL HERE

MANDATORY: ALL HAWAII APPLICANTS MUST READ AND INITIAL THE FOLLOWING:

FOR YOUR PROTECTION, HAWAII LAW REQUIRES YOU TO BE INFORMED THAT PRESENTING A FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT IS A CRIME PUNISHABLE BY FINES OR IMPRISONMENT, OR BOTH.

INITIAL HERE

MANDATORY: ALL KENTUCKY APPLICANTS MUST READ AND INITIAL THE FOLLOWING:

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.

INITIAL HERE

VI. FRAUD NOTICE - STATE STATUTORY REQUIREMENT (CONTINUED)

MANDATORY: ALL LOUISIANA APPLICANTS MUST READ AND INITIAL THE FOLLOWING:

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.

INITIAL HERE

MANDATORY: ALL MAINE APPLICANTS MUST READ AND INITIAL THE FOLLOWING:

IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES AND DENIAL OF INSURANCE BENEFITS.

INITIAL HERE

MANDATORY: ALL MARYLAND APPLICANTS MUST READ AND INITIAL THE FOLLOWING:

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.

INITIAL HERE

MANDATORY: ALL OHIO APPLICANTS MUST READ AND INITIAL THE FOLLOWING:

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.

INITIAL HERE

MANDATORY: ALL OKLAHOMA APPLICANTS MUST READ AND INITIAL THE FOLLOWING:

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.

INITIAL HERE

MANDATORY: ALL PENNSYLVANIA APPLICANTS MUST READ AND INITIAL THE FOLLOWING:

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.

INITIAL HERE

MANDATORY: ALL TENNESSEE APPLICANTS MUST READ AND INITIAL THE FOLLOWING:

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.

INITIAL HERE

MANDATORY: ALL VIRGINIA APPLICANTS MUST READ AND INITIAL THE FOLLOWING:

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.

INITIAL HERE

MANDATORY: ALL WEST VIRGINIA APPLICANTS MUST READ AND INITIAL THE FOLLOWING:

ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF 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.

INITIAL HERE