

FDIC No. \_\_\_\_\_

Directors & Officers/Company Liability     Employment Practices     FI Bond/CSD

**NOTICE: The liability policy which may be issued based upon this application provides claims made coverage and is written on a no duty to defend basis. Defense costs are included within the limit of liability and are subject to any applicable retention. Amounts incurred as defense costs will reduce the limit of liability available to pay judgments or settlements. Please read your policy carefully.**

Applicant Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Individual authorized to receive notices on behalf of all insureds:

Name \_\_\_\_\_ Title \_\_\_\_\_

Mailing P.O. Box \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Telephone \_\_\_\_\_ E-mail \_\_\_\_\_

Website \_\_\_\_\_

Current GL and Property Carrier \_\_\_\_\_ GL and Property Policy Expiration Dates \_\_\_\_\_

## General Information

1. a. The Applicant is a:
  - Bank     Bank Holding Company     Financial Services Holding Co.     Savings Bank
  - Savings & Loan/Thrift     Other (*please list*) \_\_\_\_\_
- b. Corporate structure:
  - C-Corporation     S-Corporation     Limited Liability Company
- c. Type of ownership:
  - Stock Company     Mutual Company     Other \_\_\_\_\_
2. Number of:
  - Employees (*full and part-time*) \_\_\_\_\_ Full Service Branches \_\_\_\_\_ Safe Deposit Boxes \_\_\_\_\_
3. If a Stock Company:
  - a. Stock is:     Privately Held     Publicly Traded    Ticker Symbol \_\_\_\_\_ Exchange \_\_\_\_\_
  - b. Number of:
 

	<b>Holding Company</b>	<b>Subsidiary Bank</b>
i. Shareholders	_____	_____
ii. Shares outstanding	_____	_____
iii. % Shares owned directly or beneficially by directors, officers and employees	_____ %	_____ %
  - c. List all persons or entities that own more than 10% of common stock (*directly or beneficially*) or debentures convertible to common stock, which if exercised, would result in a controlling interest of 10% or more of common stock. Indicate name, percentage owned and if such individual/entity is represented on the board.

General Information *Continued*

4. List all Subsidiaries/entities applying for coverage. Include most recent year-end income and assets below or by attachment:

Name	Nature of Business	Parent Owner	% Owned	Date Established	Net Income	Total Assets

**It is understood and agreed that no coverage will be provided for any subsidiary or entity unless listed in the application and expressly agreed to by the Insurer.**

5. Regulatory information from the most recent exam:
- |  |                          |                          |
|--|--------------------------|--------------------------|
|  | <b>Yes</b>               | <b>No</b>                |
| a. Regulatory Agency _____ Date of Last Exam _____   |                          |                          |
| b. Have all criticisms in the exam been addressed by the Board of Directors/Trustees?  | <input type="checkbox"/> | <input type="checkbox"/> |
| c. Has the Financial Institution or any Subsidiary been placed under any type of formal regulatory order, agreement or action in the past 3 years or does management anticipate being placed under any such order in the next 12 months? | <input type="checkbox"/> | <input type="checkbox"/> |
| d. Has the Financial Institution or any Subsidiary been placed under any memorandum of understanding in the past 3 years or does management anticipate being placed under any such order in the next 12 months?                          | <input type="checkbox"/> | <input type="checkbox"/> |

**If the answer to Question 5(c) or 5(d) is Yes, provide details by attachment.**

6. Has the Applicant or any Subsidiary completed any of the following transactions in the past 3 years or does management anticipate any such transactions in the next 12 months:

- |  | Past 3 Years             | Next 12 Months           | N/A                      |
|--|--------------------------|--------------------------|--------------------------|
| a. Stock offering, merger, consolidation, acquisition, divestment or sale of stock in excess of 10% of shares outstanding? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| b. Conversion from a mutual to stock company or from a Bank Holding Company to a Financial Services Holding Company?       | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| c. Going-private, conversion from a C-Corp to a Subchapter S-Corp or any other transaction that eliminates shareholders?   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

**If any of the answers to Question 6 are Yes, provide details by attachment. Include a copy of the Prospectus/Placement Memorandum for stock offerings.**

7. **Levels of Review**

- a. Loan reviews are conducted:  Monthly  Quarterly  Annually  Other \_\_\_\_\_
- b. The loan review function is performed by:  Employee(s)  External Firm (specify) \_\_\_\_\_
- |  |                          |                          |
|--|--------------------------|--------------------------|
|  | <b>Yes</b>               | <b>No</b>                |
| c. For loans originated by the Applicant, are signatures on all notes and documents obtained in the presence of a bank employee, notary, attorney, closing agent, escrow agent or title company employee?  | <input type="checkbox"/> | <input type="checkbox"/> |
| d. For loans originated by third parties (e.g., mortgage brokers, other banks), are signatures on all notes and documents obtained in the presence of a bank employee, notary, attorney, closing agent, escrow agent, leasing or title company employee? | <input type="checkbox"/> | <input type="checkbox"/> |
| e. Is a written loan application required for every extension of credit?   | <input type="checkbox"/> | <input type="checkbox"/> |
- f. Please list the Applicant's current level of internally classified assets:  
 Substandard \$ \_\_\_\_\_ Doubtful \$ \_\_\_\_\_ Loss \$ \_\_\_\_\_

**Director & Officer Liability**

**8. Management (D&O)**

a. Indicate if there have been changes in any of the following positions during the past 3 years for reasons other than internal promotion, retirement or death (*provide details and attach resumes of any new hires*):

- No changes     President and/or CEO     Chief Financial Officer     Senior Loan Officer

b. List all board members who missed more than 25% of the board meetings within the past 12 months and reasons:

c. During the past 3 years, have there been any problems involving extensions of credit to directors or officers? Yes  No

d. During the past 3 years, has any past or present director, officer or employee been charged with a crime or been the subject of a criminal investigation or disciplinary proceeding by a regulatory agency or organization? Yes  No

**If the answer to Question 8(c) or 8(d) is Yes, provide details by attachment.**

**Lender Liability**

**Complete this section only if coverage is desired.**

9. Indicate if the Applicant or any Subsidiary engages in the following:

Description	Yes	No	Existing Amount
Loan servicing for third parties	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Out-of-territory lending greater than 25% of total loans	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Loan participations originated by third parties	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Loan participations sold with recourse	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Unsecured commercial lending	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Dealer floor planning	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Subprime lending	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
“Payday” lending ( <i>i.e. cash advances on checks held for future deposit</i> )	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Purchase of brokered loans, books of loans	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Use of mortgage brokers or other third-party loan or lease producers	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Origination of loan syndications or securitizations	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____

10. During the past 3 years, has any director or officer become aware of any of the following conditions: Yes  No

i. Concentration of credit that warrants reduction or correction? Yes  No

ii. Extension of credit that exceeds the legal lending limit? Yes  No

iii. Conflict of interest transaction? Yes  No

**If any of the answers to Question 10 are Yes, please provide details by attachment.**

**Depositor & Other Professional Service Liability**

**Yes No**

**Complete this section only if coverage is desired.**

**11. Depositor Liability**

- a. Prior to opening a corporate account, is the customer required to provide a signed corporate resolution or letter designating certain individuals to sign on the account?  Yes  No
- b. Does the Applicant prohibit the acceptance of checks made payable to corporate payees, but endorsed by individuals or endorsed over to individuals?  Yes  No
- c. Are account statements forwarded to customers on a monthly basis?  Yes  No  
**If No, how often?** \_\_\_\_\_
- d. Are makers' signatures verified on checks in excess of \$25,000 drawn on the Applicant?  Yes  No
- e. Are endorsements on negotiable instruments verified upon presentment?  Yes  No

**If any of the answers to Questions 11(a) through 11(e) are No, please provide details by attachment.**

**12. Professional Services**

Check all services currently offered or planned to be offered by the Financial Institution or any Subsidiary in the next 12 months. Please include annualized revenue for each checked service.

Real Estate		Investment Services	
<input type="checkbox"/> Appraisal Services	\$ _____	<input type="checkbox"/> Investment Advisory Services	\$ _____
<input type="checkbox"/> Property Management	\$ _____	<input type="checkbox"/> Security Broker/Dealer	\$ _____
<input type="checkbox"/> Real Estate Brokerage	\$ _____	<input type="checkbox"/> Investment Banking	\$ _____
<input type="checkbox"/> Title Company	\$ _____	<input type="checkbox"/> Securities Underwriting	\$ _____
		<input type="checkbox"/> Private Equity Investing	\$ _____
		<input type="checkbox"/> Trust Services <i>(Please complete Trust Application)</i>	\$ _____

Accounting/Processing		Insurance Services	
<input type="checkbox"/> Accounting Services	\$ _____	<input type="checkbox"/> Insurance Agency	\$ _____
<input type="checkbox"/> Actuarial Services	\$ _____	<input type="checkbox"/> Insurance Company	\$ _____
<input type="checkbox"/> Credit Card Processing	\$ _____		
<input type="checkbox"/> Tax Preparation	\$ _____		
<input type="checkbox"/> Data Processing	\$ _____		

**Other (specify)**

\_\_\_\_\_ \$ \_\_\_\_\_

**It is understood and agreed that coverage will not be provided for any service or activity unless listed above and expressly agreed to by the Insurer.**

**Employment Practices Liability**

Yes No

**Complete this section only if coverage is desired.**

- 13. Does the Applicant have a written manual of all personnel policies and procedures?  Yes  No
  - a. **If Yes, does it include an Employment-at-Will Statement?**  Yes  No
  - b. **If Yes, does it include a Sexual Harassment Policy?**  Yes  No
  - c. **If Yes, does it include a Discrimination Policy?**  Yes  No
- 14. Prior to terminating employees, does the Applicant seek legal counsel?  Yes  No
- 15. Has employee turnover been under 25% in both of the past 2 years?  Yes  No
- 16. List the number of employees impacted by layoffs, branch closings or reorganizations in the past 12 months. \_\_\_\_\_
- 17. List the number of employees that may be impacted by layoffs, branch closings or reorganizations in the next 12 months. \_\_\_\_\_
- 18. What percentage of employees are paid under a partial or full commission structure? \_\_\_\_\_
- 19. Please provide the percentage breakout of employees by pay level.  
 Less than \$100,000 \_\_\_\_\_ Greater than \$100,000 \_\_\_\_\_

**Fiduciary Liability**

**Complete this section only if coverage is desired.**

20. Complete the following for all Applicant sponsored Plans.

Company Plan Name	Asset Value	Year Established	Type of Plan*

*\*Plan Types: ESOP; 401k Plan; Profit Sharing Plan; Defined Benefit (Pension) Plan; or Other.*

**It is understood and agreed that coverage will not be provided for any service or activity unless listed above and expressly agreed to by the Insurer.**

- 21. What percentage of Applicant stock is owned by Employees through an ESOP? \_\_\_\_\_ %
  - 22. What percentage of Applicant stock is owned by Employees through a 401(k) Plan? \_\_\_\_\_ %
- Yes No
- 23. Is the investment manager prevented from exerting discretionary control over any Plan asset?  Yes  No
  - 24. Are all Company Plans fully funded?  Yes  No
  - 25. Have the past 3 actuarial assessments and external audit reports related to Company Plans been free from qualification?  Yes  No
  - 26. Are all Company Plans currently violation-free by the IRS, Department of Labor or any other regulatory body?  Yes  No

**If any of the answers to Questions 23 through 26 are No, provide details by attachment.**

**Insurance Services Liability**

**Yes No**

**Complete this section only if coverage is desired.**

27. Do the Applicant's insurance operations maintain a system to immediately notify insurance carriers of a claim?  Yes  No
28. Do the Applicant's insurance operations prohibit the placement of insurance with carriers rated B+ or lower (or not rated)?  Yes  No
29. Type of insurance offered: **% of Total Premium**
- Credit Life & Disability \_\_\_\_\_%
  - Homeowners, Personal Automobile, Health & Life \_\_\_\_\_%
  - Commercial P&C \_\_\_\_\_%
  - Annuities \_\_\_\_\_%
  - Crop \_\_\_\_\_%
  - Consulting/Loss Control Services \_\_\_\_\_%
  - Claims Adjusting/TPA \_\_\_\_\_%
  - Other (specify) \_\_\_\_\_%
- 100%**
30. Please provide the most recent year-end premium volume: \$ \_\_\_\_\_

**Brokerage/Advisory Services**

**Complete this section only if coverage is desired.**

31. Type of brokerage services offered:
- Referral-basis only (if applicable, skip to next section)  Investment advisory services only
  - Discount brokerage only (purchase and sale of securities only, no investment advice)  Full-service brokerage
32. Brokerage services are offered by:
- The Applicant's own employees
  - The Applicant's own employees, who are also managed and/or compensated by a third-party broker-dealer ("dual employees")  
Firm name \_\_\_\_\_
33. Total assets under management: \$ \_\_\_\_\_ Total number of accounts \_\_\_\_\_
34. If dual employees are used, does the Applicant's contract specify that the broker/dealer is responsible for their supervision? **Yes No**
35. Are all securities and funds forwarded directly to the client or deposited directly into the client's account?  Yes  No
36. Do address changes require management approval and a written, signed request from the client?  Yes  No
37. Are account statements forwarded directly to the client from a central location at least quarterly?  Yes  No
38. Are all transactions over \$10,000 verified with the client by an individual other than the broker?  Yes  No
39. Are all employees prohibited from accessing client funds?  Yes  No

**If any of the answers to Questions 34 through 39 are No, provide details by attachment.**

**Financial Institution Bond**

**Yes No**

**Complete this section only if coverage is desired.**

**40. Audit Function**

- a. The internal audit function is performed by:  Employee(s)  External Firm  Not Performed
- b. Internal audits are performed:  Monthly  Quarterly  Annually  Other \_\_\_\_\_
- c. Is the Audit Committee comprised only of outside directors?  Yes  No
- d. Audit reports submitted directly to the:  Board of Directors  Audit Committee  Not Submitted
- e. External audits are:  Full-scope  Directors-scope  No Audit Date of Last Audit \_\_\_\_\_
- f. The external audit is performed:  Annually  Every other year  Other
- g. Was the most recent audit opinion unqualified (*favorable*)?  N/A  Yes  No
- h. Were any material weaknesses noted in the most recent Management Letter?  N/A  Yes  No

**Attach a copy of the most recent Audit Report, Management Letter and Applicant’s response.**

**41. Segregation of Duties – Real Time Banking**

- a. Does the Applicant utilize any real time, end-to-end, or equivalent banking platforms?  Yes  No  
Please list
- b. With respect to any real time, end-to-end, or equivalent banking platform used by the Applicant, are duties sufficiently segregated such that one employee would be prevented from controlling a single transaction from origination to posting?  Yes  No
- c. Is everyone with access to the Applicant’s real time, end-to-end or equivalent banking platforms prevented from changing customer mailing addresses, phone numbers or email addresses, and issuing holds on customer statements or waiving customer account penalties?  Yes  No
- d. **If the answer to 41(b) is No and the answer to 41(c) is No, what compensating controls exist to mitigate the risk of fraud?**  
Please list

**Segregation of Duties – General**

- e. With the exception of any real time, end-to-end, or equivalent banking platforms, is there a formal program requiring the segregation of duties in all operational areas, so that no single transaction can be fully controlled from origination to posting by one employee?  Yes  No  
**If No, Is there a formal program requiring the rotation of duties without prior notice thereof?**  Yes  No
- f. **If both answers to 41(e) are No, what compensating controls exist to mitigate the risk of fraud?**  
Please list

**Financial Institution Bond *Continued***

**Yes No**

**42. Other Internal Controls**

- a. Are all loans prepared and disbursed by someone other than the officer approving the loan?  Yes  No
- b. Are all employees required to take vacations each year, and are they prohibited from accessing their work stations, either on bank premises or from a remote location, during the vacation period?  Yes  No  
 If Yes, vacations are required for a period of:  At least two consecutive weeks  At least one consecutive week
- c. Check kite suspect reports are reviewed:  Daily  Weekly  Other \_\_\_\_\_  Not Reviewed
- d. Are all currency shipments prepared, received and counted under dual control?  Yes  No
- e. Are employees' accounts segregated and reviewed for unusual activity at least monthly?  Yes  No
- f. Are dormant accounts flagged, segregated and maintained under dual control?  Yes  No
- g. Are all accounts (including suspense accounts) reconciled at least monthly by individuals who have no authority to post transactions to the accounts?  Yes  No

**If any of the answers to Question 42 are No, provide details by attachment.**

**43. Computer Systems**

- a. In addition to the Applicant's proprietary systems, is coverage requested for any of the following external systems upon which the Applicant relies to provide customer services:

**Process**

**Vendor**

- Core Processing \_\_\_\_\_
- ACH, Wires \_\_\_\_\_
- Mobile Banking \_\_\_\_\_
- Online/Internet Banking \_\_\_\_\_
- Brokerage \_\_\_\_\_
- Insurance \_\_\_\_\_
- Other (specify) \_\_\_\_\_

**It is understood and agreed that coverage will not be provided for any non-proprietary computer system unless the vendor is listed above and is expressly agreed to by the Insurer.**

**Losses, Pending Litigation And Claims History**

**Yes No**

**New Applicants Only**

- 44. During the past 3 years, have there been any Financial Institution Bond losses in excess of \$5,000, whether reimbursed or not?  Yes  No
- 45. Does any director or officer have knowledge of any fact, circumstance or situation involving the Applicant, its Subsidiaries, or any past or present director, officer or employee, which could reasonably be expected to give rise to a future claim?  Yes  No
- 46. Has any carrier declined, cancelled or non-renewed any policy similar to the coverage herein applied for? (Do not answer 46. if the applicant resides in Missouri.)  Yes  No
- 47. During the past 3 years, have there been or are there now any claims, lawsuits, administrative proceedings (EEOC, NLRB, etc.), employee grievances or negotiated settlements involving the Applicant, any subsidiary, or any past or present director, trustee, officer or employee?  Yes  No
- 48. During the past 3 years, has the Applicant been made aware of any unauthorized access to information housed in the Applicant's computer systems, website, internet service provider, website host or core processor?  Yes  No
- 49. During the past 3 years, has the Applicant sustained a systems intrusion, tampering, hacking or similar incident that resulted in damage to data, computer programs, a third party or other loss to the institution?  Yes  No



**Losses, Pending Litigation And Claims History *Continued***

**Yes No**

**All Applicants**

- 50. During the past 3 years, have there been or are there now any lawsuits, administrative charges or demands involving the Applicant, any Subsidiary, or any past or present director, trustee, officer or employee?
- 51. Is the Applicant, any Subsidiary or any past or present director, officer or employee a defendant in any lawsuit which could materially affect the financial condition of the Applicant or any Subsidiary?
- 52. Are there any claims or potential claims that have not been reported to the Insurer involving the Applicant, any Subsidiary or any past or present director, trustee, officer or employee?

**If any of the answers in this section are Yes, provide details by attachment.**

**Renewal Applicants:** It is understood and agreed that if the undersigned or any insured has knowledge of any fact, circumstance or situation which could reasonably be expected to give rise to a future claim, then any increased limit of liability or coverage enhancement shall not apply to any claim arising from or in any way involving such facts, circumstances or situations. In addition, any increased limit of liability or coverage enhancement shall not apply to any claim, facts, circumstances or situations for which the insurer has already received notice.

**New Applicants:** It is understood and agreed that any claim arising from any prior or pending litigation or written or oral demand shall be excluded from coverage. It is further understood and agreed that if knowledge of any fact, circumstance or situation which could reasonably be expected to give rise to a claim exists, any claim or action subsequently arising therefrom shall be excluded from coverage.

**Representation Statement**

The undersigned declare that, to the best of their knowledge and belief, the statements in this application, any prior applications, any additional material submitted, and any publicly available information published or filed by or with a recognized source, agency or institution regarding business information for the Applicant for the 3 years preceding the Bond/Policy's inception, and any amendments thereto [hereinafter called "Application"] are true, accurate and complete, and that reasonable efforts have been made to obtain sufficient information from each and every individual or entity proposed for this insurance. It is further agreed by the Applicant that the statements in this Application are their representations, they are material and that the Bond/Policy is issued in reliance upon the truth of such representations.

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 Bond/Policy. If a Bond/Policy is issued, it is understood and agreed that the Insurer relied upon this Application in issuing each such Bond/Policy and any Endorsements thereto. The undersigned further agrees that if the statements in this Application change before the effective date of any proposed Bond/Policy, which would render this Application inaccurate or incomplete, notice of such change will be reported in writing to the Insurer immediately.

**Fraud Warnings**

**ARKANSAS, LOUISIANA, 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 Arkansas and Louisiana 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 and 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 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 includes 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.

**Fraud Warnings Continued**

**Notice to KANSAS Applicants:** Any person who commits an act, 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, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or 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 commercial or personal 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 commits a fraudulent act.

**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 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.

**MARYLAND:** 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.

**MAINE, 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.

**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 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, may be committing a fraudulent insurance act, which may be a crime and may subject the person to criminal and civil penalties.

**Chief Executive Officer, President or Chairman of the Board**

**Print Name** \_\_\_\_\_ **Signature** \_\_\_\_\_

**Title** \_\_\_\_\_ **Date** \_\_\_\_\_

**Chief Financial Officer or Equivalent Officer**

**Print Name** \_\_\_\_\_ **Signature** \_\_\_\_\_

**Title** \_\_\_\_\_ **Date** \_\_\_\_\_

**A bond/policy cannot be issued unless the application is signed/dated by two individuals.**

**Agent Name** \_\_\_\_\_ **License Number** \_\_\_\_\_

**Agent Signature** \_\_\_\_\_

**Submit Application to:**

ABA Insurance Services Inc.  
 3401 Tuttle Road, Suite 300 • Shaker Heights, OH 44122  
 Telephone (800) 274-5222 • Fax (800) 456-6590 • www.abais.com