



### Your Disability Benefit Claim

This packet contains the forms necessary to apply for Long Term Disability benefits. Every space on these forms should be filled in to avoid delay in processing your application. If a section does not apply, or information is not available, write “NA” in the space so that we know you did not overlook that particular question. **If a form is received incomplete, it may be returned for completion.**

### How To Apply For Benefits

The Long Term Disability Benefits application includes claim forms and an Authorization.

#### 1. The Employee’s Statement

- Answer every question completely. Be sure to use the appropriate section for injury, sickness or pregnancy. If a question does not apply to you write “NA”.
- Use an additional page, if necessary, to give full and complete answers.
- Attach copies of any Social Security, Public Employees Retirement System, Workers’ Compensation or other benefit determinations you have received. If you have applied for any other benefits but have not yet received them, please send a copy of the application receipt. This information is needed to accurately calculate your monthly benefits. If you are unable to make copies of these documents please send the originals. We will photocopy and return them to you promptly.
- Remember to sign and date your statement. **An unsigned or undated statement will be returned to you.**

#### 2. The Authorization to Obtain and Release Information

- Please sign and date the Authorization to Obtain and Release Information and attach it to the Employee’s Statement. Your signature lets Standard Insurance Company get the information about you that we need to determine your eligibility for benefits. The Authorization to Obtain and Release Information also lets The Standard release this information to specific persons.

**You will receive copies of the Authorization upon your request.**

#### 3. The Attending Physician’s Statement

- **Part A** should be completed by you.
- **Part B** should be completed by your physician.
- **If you have seen more than one physician for your disability, a statement should be completed by each physician.** (You may request additional forms from your employer.) Your physician(s) should mail the completed form directly to The Standard.

#### 4. The Employer’s Statement

- This form should be completed by your employer, who will mail it to The Standard.

**You are responsible for making sure all required forms are completed and returned to our office.** If you have any questions, our office is here to help you.

*Please type or print. Form may be returned for unanswered questions.*

**1. Claimant**

Full Name \_\_\_\_\_ Social Security No. \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Phone No. ( \_\_\_\_\_ ) \_\_\_\_\_

Birthdate \_\_\_\_\_ Sex  Male  Female Height \_\_\_\_\_ Weight \_\_\_\_\_

Name of Spouse \_\_\_\_\_ Birthdate \_\_\_\_\_

No. of Dependent Children \_\_\_\_\_ Birthdate of Youngest \_\_\_\_\_

Do you need a translator?  Yes  No I speak: \_\_\_\_\_

**2. Employment**

Name of Employer \_\_\_\_\_ Group Policy No. \_\_\_\_\_

State your job title and describe your duties at work.

Last full day at work \_\_\_\_\_ Date you became unable to work at your occupation as a result of disability \_\_\_\_\_

Are you now or have you worked at your occupation or any other occupation since the date of your injury?  Yes  No

Are you self-employed at any activity?  Yes  No

Have you returned to work?  Yes  No

If yes, date returned part time \_\_\_\_\_ Date returned full time \_\_\_\_\_

If no, date expected to return part time \_\_\_\_\_ Date expected to return full time \_\_\_\_\_

Cause of disability:  Motor Vehicle Accident  Other Accident  Illness  Work Related Injury/Illness  Pregnancy

If your disability is work related, have you filed a Workers' Compensation claim?  Yes  No

Contact Name \_\_\_\_\_ Telephone No. \_\_\_\_\_

**3. Sickness/Injury**

Describe illness or injury \_\_\_\_\_ Date first noticed \_\_\_\_\_

Cause of illness or injury \_\_\_\_\_

Have you ever had the same condition or a related illness before?  Yes  No

**4. Pregnancy**

Date you expect to cease work \_\_\_\_\_ Expected delivery date \_\_\_\_\_

Actual delivery date \_\_\_\_\_

Please indicate any foreseeable complications.

**5. Attending Physician** *List all physicians consulted for this injury or illness. Use separate sheet, if needed.*

Physician's Name _____	Specialty _____	Phone No. (____) _____
Street Address _____		Fax No. (____) _____
City _____	State _____	ZIP _____
Date first consulted for this injury or illness _____		Date last consulted _____
Physician's Name _____	Specialty _____	Phone No. (____) _____
Street Address _____		Fax No. (____) _____
City _____	State _____	ZIP _____
Date first consulted for this injury or illness _____		Date last consulted _____

**6. Hospital** *If you were hospitalized for this condition, please complete. Please attach copy of hospital bill if available.*

Hospital Name _____	Address _____
From _____	Through _____ Reason for Hospitalization _____

**7. History** *List all illnesses or injuries for which you have received treatment over the past five years. Use separate sheet if needed.*

Ailment	Date	Physician's Name	Complete Address

**8. Benefits From Other Sources**

Have you applied for or are you receiving benefits from:	Applied		Receiving		Date Applied For	Amount Received		Effective Date
	Yes	No	Yes	No		Weekly	Monthly	
a. Social Security	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
b. Workers' Compensation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
c. State Disability Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
d. Retirement or Pension (Employer, PERS, STRS, PERA, etc.) <i>Please specify type _____</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
e. Other _____ (e.g., unemployment or union benefits, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

*Please send copies of any letters or notices approving or denying benefits.*

**9. Vocational** *Complete the following and/or attach a resume.*

Highest grade completed _____	Degree earned _____		
<b>Work Experience:</b> <i>Complete the following starting with your most recent work experience.</i>			
Job Title & Employer	Dates of Employment	Duties	Last Salary
1.	From _____ To _____		
2.	From _____ To _____		
3.	From _____ To _____		

**Acknowledgement**

I hereby certify that the answers I have made to the foregoing questions are both complete and true to the best of my knowledge and belief. I acknowledge that I have read the applicable fraud notice on page 4 of this form.

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
DATE

Some states require us to provide the following information to you:

**ALABAMA, MARYLAND AND RHODE ISLAND RESIDENTS**

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**DISTRICT OF COLUMBIA RESIDENTS**

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**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.

**NEW YORK RESIDENTS**

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**PENNSYLVANIA RESIDENTS**

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**ALL OTHER RESIDENTS**

Some states require us to inform you that any person who knowingly and with intent to injure, defraud or deceive an insurance company, or other person, files a statement containing false or misleading information concerning any fact material hereto commits a fraudulent insurance act which is subject to civil and/or criminal penalties, depending upon the state. Such actions may be deemed a felony and substantial fines may be imposed.

## Authorization to Obtain and Release Information

**I AUTHORIZE THESE PERSONS** having any records or knowledge of me or my health:

- Any physician, medical practitioner or health care provider.
- Any hospital, clinic, pharmacy or other medical or medically related facility or association.
- Kaiser Permanente.
- Any insurance company or annuity company.
- Any employer, policyholder or plan sponsor.
- Any organization or entity administering a benefit or leave program (including statutory benefits) or an annuity program.
- Any educational, vocational or rehabilitation counselor, organization or program.
- Any consumer reporting agency, financial institution, accountant, or tax preparer.
- Any government agency (*for example, Social Security Administration, Public Retirement System, Railroad Retirement Board, Workers' Compensation Board, etc.*).

**TO GIVE THIS INFORMATION:**

- Charts, notes, x-rays, operative reports, lab and medication records and all other medical information about me, including medical history, diagnosis, testing and test results. Prognosis and treatment of any physical or mental condition, including:
  - Any disorder of the immune system, including HIV, Acquired Immune Deficiency Syndrome (AIDS) or other related syndromes or complexes.
  - Any communicable disease or disorder.
  - Any psychiatric or psychological condition, including test results, but excluding psychotherapy notes. Psychotherapy notes do not include a summary of diagnosis, functional status, the treatment plan, symptoms, prognosis and progress to date.
  - Any condition, treatment, or therapy related to substance abuse, including alcohol and drugs.

**and:**

- Any non-medical information requested about me, including such things as education, employment history, earnings or finances, return to work accommodation discussions or evaluations, and eligibility for other benefits or leave periods including, but not limited to, claims status, benefit amount, payments, settlement terms, effective and termination dates, plan or program contributions, etc.

**TO STANDARD INSURANCE COMPANY, THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK, THE STANDARD BENEFIT ADMINISTRATORS AND THEIR AUTHORIZED REPRESENTATIVES (referred to as "The Companies", individually and collectively), AND MY EMPLOYER'S ABSENCE MANAGEMENT PROGRAM ADMINISTRATOR ("Absence Manager").**

- I acknowledge that any agreements I have made to restrict my protected health information do not apply to this authorization and I instruct the persons and organizations identified above to release and disclose my entire medical record without restriction.
- I understand that each of The Companies and Absence Manager will gather my information only if they are administering or deciding my disability or leave of absence claim(s), and will use the information to determine my eligibility or entitlement for benefits or leave of absence.
- I understand that I have the right to refuse to sign this authorization and a right to revoke this authorization at any time by sending a written statement to The Companies and Absence Manager, except to the extent the authorization has been relied upon to disclose requested records. A revocation of the authorization, or the failure to sign the authorization, may impair The Companies and Absence Manager's ability to evaluate or process my claim(s), and may be a basis for denying or closing my claim(s) for benefits or leave of absence.
- I understand that in the course of conducting its business The Companies and Absence Manager may disclose to other parties information about me. They may release information to a reinsurer, a plan administrator, plan sponsor, or any person performing business or legal services for them in connection with my claim(s). I understand that The Companies and Absence Manager will release information to my employer necessary for absence management, for return to work and accommodation discussions, and when performing administration of my employer's self-funded (and not insured) disability plans.
- I understand that The Companies and Absence Manager comply with state and federal laws and regulations enacted to protect my privacy. I also understand that the information disclosed to them pursuant to this authorization may be subject to redisclosure with my authorization or as otherwise permitted or required by law. Information retained and disclosed by The Companies and Absence Manager may not be protected under the Health Insurance Portability and Accountability Act [HIPAA].
- I understand and agree that this authorization as used to gather information shall remain in force from the date signed below:
  - For Standard Insurance Company, the duration of my claim(s) or 24 months, whichever occurs first.
  - For The Standard Life Insurance Company of New York, the duration of my claim(s) or 24 months, whichever occurs first.
  - For The Standard Benefit Administrators, the duration of my claim(s) administered by The Standard Benefit Administrators or 24 months, whichever occurs first.
  - For Absence Manager, 24 months.
- I understand and agree that The Companies and Absence Manager may share information with each other regarding my disability and leave of absence claim(s). This authorization to share information shall remain valid for 12 months from the date signed below.
- I acknowledge that I have read this authorization and the New Mexico notice on page 6. A photocopy or facsimile of this authorization is as valid as the original and will be provided to me upon request.

Name (please print) \_\_\_\_\_ Social Security No. \_\_\_\_\_

Signature of Claimant/Representative \_\_\_\_\_ Date \_\_\_\_\_

If signature is provided by legal representative (e.g., Attorney in Fact, guardian or conservator), please attach documentation of legal status.

## **Authorization to Obtain and Release Information**

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Standard Insurance Company is a licensed insurance company in all states except New York. The Standard Life Insurance Company of New York is an insurance company licensed only in New York. An absence manager may be hired by your employer and may be one of The Companies.

### **FOR RESIDENTS OF NEW MEXICO**

The state of New Mexico requires Standard Insurance Company to provide you with the following information pursuant to its Domestic Abuse Insurance Protection Act.

The Authorization form allows Standard Insurance Company to obtain personal information as it determines your eligibility for insurance benefits. The information obtained from you and from other sources may include confidential abuse information. "Confidential abuse information" means information about acts of domestic abuse or abuse status, the work or home address or telephone number of a victim of domestic abuse or the status of an applicant or insured as a family member, employer or associate of a victim of domestic abuse or a person with whom an applicant or insured is known to have a direct, close personal, family or abuse-related counseling relationship. With respect to confidential abuse information, you may revoke this authorization in writing, effective ten days after receipt by Standard Insurance Company, understanding that doing so may result in a claim being denied or may adversely affect a pending insurance action.

Standard Insurance Company is prohibited by law from using abuse status as a basis for denying, refusing to issue, renew or reissue or canceling or otherwise terminating a policy, restricting or excluding coverage or benefits of a policy or charging a higher premium for a policy.

Upon written request you have the right to review your confidential abuse information obtained by Standard Insurance Company. Within 30 business days of receiving the request, Standard Insurance Company will mail you a copy of the information pertaining to you. After you have reviewed the information, you may request that we correct, amend or delete any confidential abuse information which you believe is incorrect. Standard Insurance Company will carefully review your request and make changes when justified. If you would like more information about this right or our information practices, a full notice can be obtained by writing to us.

If you wish to be a protected person (a victim of domestic abuse who has notified Standard Insurance Company that you are or have been a victim of domestic abuse) and participate in Standard Insurance Company's location information confidentiality program, your request should be sent to Standard Insurance Company.

**Part A. To Be Completed By Employee**

*For a prompt review of your claim, ALL of this form must be thoroughly completed by the appropriate persons.*

Full Name		Employer/Company Name		Group Policy No.	
Social Security No.		Phone No. ( ) ( )		Birthdate	
Address			City	State	ZIP
Date returned to work			Date expected to return to work		

**Part B. To Be Completed By Attending Physician**

*The following information is needed to document the patient's inability to work. The patient is responsible for obtaining a complete form without expense to The Standard. Please complete this form and mail or fax it to The Standard using the contact information listed above.*

<b>1. Diagnosis</b>	A. Diagnosis		ICDA Classification		
B. Symptoms			Height	Weight	B/P
			Dominant Hand <input type="checkbox"/> Left <input type="checkbox"/> Right		
<b>2. Pregnancy</b> (if applicable)	A. Expected date of delivery	B. Actual date of delivery	<input type="checkbox"/> Vaginal <input type="checkbox"/> C-section		
<b>3. History and Treatment</b>	A. Date you recommended the patient stop work		B. When did symptoms appear or accident happen?		
C. Has the patient ever had the same or similar condition? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, when?					
D. Is this condition related to the patient's employment? <input type="checkbox"/> Yes <input type="checkbox"/> No			E. Did you complete a Workers' Compensation claim form? <input type="checkbox"/> Yes <input type="checkbox"/> No		
F. Date of first visit for this condition		G. Frequency of subsequent visits: <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Other _____		H. Date of most recent visit	
I. Describe planned course and duration of treatment					
J. Hospitalization? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, <input type="checkbox"/> Inpatient <input type="checkbox"/> Outpatient			K. Name of Hospital		
L. Address of Hospital					
M. Date admitted Date discharged		N. Surgery? <input type="checkbox"/> Yes <input type="checkbox"/> No		O. Date Surgery completed/scheduled	
P. Reason/Surgery Type			Q. Surgery/Post-Surgery Complications? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please describe		
<b>4. Level of Functional Impairment</b> <i>Please attach recent chart notes/pertinent records.</i>					
A. Describe patient's physical and/or mental limitations and restrictions (functional capacity).					
B. How long from today's date will the described limitations impair the patient?					
C. Factors Delaying Recovery (if applicable)					
D. When do you anticipate the patient can return to work? State anticipated date _____ or, unable to determine because of _____, follow up in _____ months.					
E. Is the patient competent to manage insurance benefits? <input type="checkbox"/> Yes <input type="checkbox"/> No If no, is the patient competent to appoint someone to help manage the insurance benefits? <input type="checkbox"/> Yes <input type="checkbox"/> No					
<b>5. Physician Information</b> <i>Please type or print.</i>					
Name of physician completing this form			Specialty		Phone No. ( ) ( )
Address		City	State	ZIP	Fax No. ( ) ( )
<b>Acknowledgement</b> – I certify that the answers I have made to the above questions are complete and true to the best of my knowledge and belief. I acknowledge that I have read the fraud notice on page 8 of this form.					
Signature _____				Date _____	

Some states require us to provide the following information to you:

**ALABAMA, MARYLAND AND RHODE ISLAND 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.

**CALIFORNIA RESIDENTS**

For your protection, California law requires the following to appear on this form: 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**

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**DISTRICT OF COLUMBIA RESIDENTS**

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**1. Employee**

Name of Employee \_\_\_\_\_  
 Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_  
 Job Title \_\_\_\_\_ Date Employed \_\_\_\_\_ Social Security No. \_\_\_\_\_

**2. Information**

Date employee's LTD coverage became effective \_\_\_\_\_ Was employee insured under previous LTD carrier?  Yes  No  Effective Date \_\_\_\_\_  
 Work Location: Address \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_  
 Employee's status on date disability commenced:  
 Actively at Work?  Yes  No If no, reason \_\_\_\_\_ Number of hours worked per week \_\_\_\_\_  
 Last day of work before disability commenced \_\_\_\_\_  Exempt or  Non-Exempt  Union or  Non-Union  
 Number of hours worked this day \_\_\_\_\_ Date employee returned to work after disability ended \_\_\_\_\_  
 Have you considered allowing the claimant to work in another occupation, or modify or alter the job duties of the claimant's occupation, how the job is done (i.e., work schedule), or worksite?  Yes  No If yes, what alternatives were offered to the claimant?  
 \_\_\_\_\_  
 Is disability caused or contributed to by employment?  Yes  No  Undetermined  
 Has employee filed a Workers' Compensation claim?  Yes  No  Don't Know  
 Workers' Compensation Carrier Name \_\_\_\_\_ Claim No. \_\_\_\_\_ Date of Injury \_\_\_\_\_  
 Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_  
 Phone No. ( \_\_\_\_\_ ) \_\_\_\_\_ Person to contact \_\_\_\_\_  
 Is employment now terminated?  Yes  No Is employment scheduled for termination?  Yes  No  
 Reason \_\_\_\_\_ Date of termination \_\_\_\_\_

**3. Salary at Time of Disability *Please check only one box.***

Basic Monthly Earnings Monthly Rate \$ \_\_\_\_\_  Basic Weekly Earnings Weekly Rate \$ \_\_\_\_\_  
 Basic Yearly Earnings Annual Rate \$ \_\_\_\_\_  Basic Hourly Earnings Hourly Rate \$ \_\_\_\_\_  
 Basic Annual Contract Earnings Contract Amount \$ \_\_\_\_\_ Length of Contract:  9 month  12 month  Other \_\_\_\_\_  
 Shift Differential  
 Is employee receiving any other contract pay?  Yes  No  
 Date of last increase \_\_\_\_\_ Earnings prior to increase \$ \_\_\_\_\_ per \_\_\_\_\_ Effective date \_\_\_\_\_

**4. Deductible Income/Benefits From Other Sources**

Is employee covered by or now receiving benefits from the following?	Covered		Receiving			Date of Application	Amount		Effective Date
	Yes	No	Yes	No	Don't Know		Weekly	Monthly	
a. Social Security	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
b. Workers' Compensation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
c. State Disability Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
d. Retirement or Pension (Employer, PERS, STRS, PERA, etc.) <i>Please specify</i> _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
e. Other _____ (e.g., unemployment or union benefits)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

**5. Life Insurance**

Was employee covered by Group Life Insurance with \_\_\_\_\_ Date life insurance became effective \_\_\_\_\_  
The Standard on cease work date?  Yes  No **Please attach original enrollment card.**

Amount of Basic Life insurance \$ \_\_\_\_\_ Additional/Optional \$ \_\_\_\_\_ Supplemental \$ \_\_\_\_\_ AD&D \$ \_\_\_\_\_  
Dependent's Coverage?  Yes  No If yes,  Spouse  Child  
**IMPORTANT: Please continue payment of premiums until otherwise notified.**

**6. Tax Information**

If this employee subject to: Social Security taxes?  Yes  No Medicare taxes?  Yes  No  
State Disability taxes?  Yes  No Unemployment Compensation taxes?  Yes  No

If subject to Social Security taxes what are the employee's year to date Social Security wages? \_\_\_\_\_

What percentage of the LTD premium does the employee pay \_\_\_\_\_ % with "pre-tax" funds.\*  
the employee pay \_\_\_\_\_ % with funds that have been taxed.\*

\* If yes, are employer paid premiums included in the employee's salary?  Yes  No  
**\*IMPORTANT: Remember to calculate the premium contribution percentage information according to the IRS Group Policy (three year averaging) rule.**

**7. Attachments**

**Please attach copies of the following:**

a. Job Description c. Income From Other Sources (Deductible Benefits) Documents  
b. Enrollment or Election Form for Long Term Disability Insurance (Social Security, Workers' Compensation, PERS, etc.)

**8. Employer Representative Completing This Form**

Employer \_\_\_\_\_ Phone No. \_\_\_\_\_ Policy Number \_\_\_\_\_  
Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

**Acknowledgement**  
I hereby certify that the answers I have made to the foregoing questions are both complete and true to the best of my knowledge and belief.  
I acknowledge that I have read the applicable fraud notice on page 11 of this form.

Signature \_\_\_\_\_ Date \_\_\_\_\_  
Prepared by \_\_\_\_\_ Title \_\_\_\_\_  
Phone No. ( \_\_\_\_\_ ) \_\_\_\_\_ Fax No. ( \_\_\_\_\_ ) \_\_\_\_\_

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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.

**ALL OTHER RESIDENTS**

Some states require us to inform you that any person who knowingly and with intent to injure, defraud or deceive an insurance company, or other person, files a statement containing false or misleading information concerning any fact material hereto commits a fraudulent insurance act which is subject to civil and/or criminal penalties, depending upon the state. Such actions may be deemed a felony and substantial fines may be imposed.