

SERFF Tracking Number: AMFA-127987200 State: Arkansas
Filing Company: Ameritas Life Insurance Corp. State Tracking Number:
Company Tracking Number: AL 64349 SCH
TOI: A03G Group Annuities - Deferred Variable Sub-TOI: A03G.002 Flexible Premium
Product Name: AL 64349 SCH
Project Name/Number: AL 64349 SCH/AL 64349 SCH

Filing at a Glance

Company: Ameritas Life Insurance Corp.

Product Name: AL 64349 SCH

SERFF Tr Num: AMFA-127987200 State: Arkansas

TOI: A03G Group Annuities - Deferred Variable SERFF Status: Closed-Approved- State Tr Num:
Closed

Sub-TOI: A03G.002 Flexible Premium

Co Tr Num: AL 64349 SCH

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Joanne Friend, Bobbie
Cramer

Disposition Date: 03/28/2012

Date Submitted: 03/23/2012

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: AL 64349 SCH

Status of Filing in Domicile: Pending

Project Number: AL 64349 SCH

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Large

Group Market Type: Employer

Overall Rate Impact:

Filing Status Changed: 03/28/2012

State Status Changed: 03/28/2012

Deemer Date:

Created By: Bobbie Cramer

Submitted By: Bobbie Cramer

Corresponding Filing Tracking Number:

Filing Description:

Re: Ameritas Life Insurance Corp. / NAIC No. 0943-61301 / FEIN No. 47-0098400

Submission Form Identification: AL 64349 SCH – Allocated Group Annuity Policy Schedule Page

Designation of Form as Individual or Group Market: Group

To be used with Policy Form Identification No.: AL 64349 – Allocated Group Annuity Policy

Enclosed for your review and approval is policy schedule page AL 64349 SCH which will replace the policy schedule page filed with policy form AL 64349 previously approved by your Department on 08/30/2006, under State Tracking #

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33213.

The change in the policy schedule is to show an annual recordkeeping charge which is tiered based on a predetermined schedule which reflects the lower cost of recordkeeping for larger account balances. It also clarifies how the charge is calculated. This new schedule page will be issued to new and existing policyholders.

This form is exempt from any "flesch score" or readability requirements in your statutes or regulations as it is subject to federal jurisdiction and the language contained therein is drafted to conform to the requirements of federal law.

No part of this filing contains any unusual or controversial items from normal company or industry standards.

Since our printers use various fonts and layouts, we reserve the right to format the pages to conform to the printer's requirements. No change in language will occur, only a possible page break or renumbering of a page.

The enclosed submission was filed concurrently with our domiciliary state of Nebraska. If you have any questions or comments regarding this filing, please refer them to me at 1-800-825-1551, extension 52329 or email address bcramer@ameritas.com. Thank you for your consideration of this submission. Be assured it is appreciated.

Sincerely,

Bobbie Cramer
Senior Contract Analyst

Company and Contact

Filing Contact Information

Bobbie Cramer, Senior Contract Analyst bcramer@ameritas.com
1876 Waycross Road 800-825-1551 [Phone] 52329 [Ext]
P O Box 40888 513-595-2918 [FAX]
Cincinnati, OH 45240

Filing Company Information

Ameritas Life Insurance Corp. CoCode: 61301 State of Domicile: Nebraska
5900 O Street Group Code: 943 Company Type:
P O Box 81889 Group Name: State ID Number:
Lincoln, NE 68501-1889 FEIN Number: 47-0098400
(800) 756-1112 ext. [Phone]

SERFF Tracking Number: AMFA-127987200 State: Arkansas
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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50/filing
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Ameritas Life Insurance Corp.	\$50.00	03/23/2012	57422222

SERFF Tracking Number: AMFA-127987200 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	03/28/2012	03/28/2012

SERFF Tracking Number: AMFA-127987200 *State:* Arkansas
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Disposition

Disposition Date: 03/28/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Group Retirement Annuity - Schedule Page		Yes

SERFF Tracking Number: AMFA-127987200 State: Arkansas
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Form Schedule

Lead Form Number: AL 64349 SCH

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	AL 64349 SCH	Schedule Pages	Group Retirement Annuity - Schedule Page	Initial		0.000	AL 64349 SCH.pdf

Schedule Page

This *schedule* is part of and subject to the provisions of Allocated Group Annuity

Contract No. [0000]

Contractholder [Trustees of the ABC Company 401 (k) Plan]

[INVESTMENT MANAGEMENT EXPENSES]

[SEPARATE ACCOUNT NAME - .0.0% - .50%]

INVESTMENT OPTIONS

See attached *application* for selected investment options.

GUARANTEED INVESTMENT ACCOUNT

At no time will the declared interest for the *guaranteed investment account* be less than [1.5%].

NET INVESTMENT FACTOR

An expense component is included in the net investment factor of the *separate accounts* as defined in the contract. The applicable expense factor is listed, on a daily (a) and an annual (b) basis, as follows:

Total Assets (including Separate Accounts and Guaranteed Investment Account)	(a)	(b)
[\$0 – 249,999]	[.xxxxxxxxxx]	[x.xxxx]
[\$250,000 – 749,999]	[.xxxxxxxxxx]	[x.xxxx]
[\$750,000 – 1,499,999]	[.xxxxxxxxxx]	[x.xxxx]
[\$1,500,000 – 2,999,999]	[.xxxxxxxxxx]	[x.xxxx]
[\$3,000,000 – 4,999,999]	[.xxxxxxxxxx]	[x.xxxx]
[\$5,000,000 and over]	[.xxxxxxxxxx]	[x.xxxx]

ANNUAL RECORDKEEPING CHARGE

The rate per participant is based on the average *participant account* balance (and the total assets in the *investment accounts* under contract) as set forth in the chart below. The charge is equal to the rate multiplied by the number of participants.

Average Participant Account Balance	Assets below \$750,000	Assets Over \$750,000
[Under \$10,000	[\$25	[\$15
\$10,000 to \$20,000	\$20	\$0
\$20,000 to \$30,000	\$15	\$0
\$30,000 to \$40,000	\$10	\$0
Over \$40,000]	\$0]	\$0]

Such fee is:

[] to be paid by the *contractholder* to us, or

[] to be deducted from the *participant accounts*

CONTINGENT DEFERRED SALES CHARGE

Years Contract in Force	Percent of Amount Withdrawn
7	[X]%
6	[X]%
5	[X]%
4	[X]%
3	[X]%
2	[X]%
1	[X]%

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: n/a - we are only submitting a schedule page which is not required to meet flesch readability requirements.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Application		
Comments:		
Attachments:		
AL 64349-1 E APP - 06.22.10.pdf		
AL 64349-1 S APP - 06.22.10.pdf		

	Item Status:	Status Date:
Satisfied - Item: Life & Annuity - Actuarial Memo		
Comments:		
Attachment:		
AL 64349 - Actuarial Memo 3-15-12.pdf		

Application Allocated Separate Accounts Group Annuity Contract

Ameritas Life Insurance Corp.
P. O. Box 81889
Lincoln, NE 68501-1889

APPLICANT

The Trustee(s) of the Plan _____ hereby apply (ies) for an Allocated Separate Accounts Group Annuity Contract No.: _____

PLAN INFORMATION

Name of Employer / Plan Sponsor: _____

Legal Name of Plan: _____

Employer's Tax Identification Number (EIN): _____

FUND SELECTION – Please select the funds you wish to make available to your plan. If your plan intends to participate in the Fiduciary Investment Safeguard, you must select: (1) at least one investment alternative from the following fund asset classes: Capital Preservation; Investment Grade Bond; Domestic Large Capitalization (large cap); Domestic Mid Capitalization (mid cap); Domestic Small Capitalization (small cap); International or World Stock (excluding Emerging Markets/Small Cap International funds); AND (2) a Qualified Default Investment Alternative that satisfies Labor Regulation Section 2550.404c-5(e).

Capital Preservation

- **Stable Value/Guaranteed**
 - Guaranteed Investment Account*
 - Stable Fixed Investment Account¹
- **Money Market**
 - Calvert Cash Reserves Institutional Prime*

Investment Grade Bond

- American Century Government Bond
- Calvert Income I
- Calvert Long-Term Income
- Calvert Short Duration Income*
- Calvert Short-Term Government*
- Calvert VP Barclays Capital Aggregate Bond Index
- Calvert VP Inflation Protected Plus
- Payden GNMA
- PIMCO Total Return
- Vanguard Long-Term Investment-Grade

High Yield/Multisector Bond

- Calvert High Yield Bond
- Fidelity Advisor Strategic Income
- Payden/Kravitz Cash Balance Plan (*Cash Balance Plans Only*)
- PIMCO High Yield

Domestic Large Cap

- **Large Growth**
 - Alger Capital Appreciation
 - Alger Large Cap Growth
 - American Century Growth
 - Ameritas Growth Account

Domestic Large Cap - Continued

- **Large Growth - Continued**
 - Calvert Large Cap Growth
 - Calvert Social Index
 - Calvert Social Investment Equity
 - Fidelity Advisor New Insights
 - Invesco Multi-Sector
 - Marsico Focus
 - T. Rowe Price Blue Chip Growth
 - Vanguard Growth Index

• Large Blend

- Calvert VP S&P 500 Index
- Fidelity® VIP Contrafund®
- FMI Large Cap
- Neuberger Berman Guardian
- Oppenheimer Main Street/VA

• Large Value

- American Century Equity Income
- American Century Value
- Calvert Large Cap Value
- MFS Value
- T. Rowe Price Equity Income
- Vanguard Value Index

Domestic Mid Cap

- **Mid Growth**
 - Alger Mid Cap Growth
 - American Century Heritage
 - Invesco Van Kampen Mid Cap Growth

Domestic Mid Cap - Continued

- **Mid Blend**
 - Calvert VP S&P MidCap 400 Index
 - FMI Common Stock
 - Neuberger Berman Regency
- **Mid Value**
 - American Century Mid Cap Value
 - Fidelity Advisor Value
 - Perkins Mid Cap Value

Domestic Small Cap

- **Small Growth**
 - Baron Small Cap
 - Wasatch Small Cap Growth
- **Small Blend**
 - Calvert Small Cap Value
 - Calvert VP Russell 2000 Small Cap Index
 - DWS Dreman Small Cap Value
 - Fidelity Advisor Small Cap
 - Neuberger Berman Genesis
 - Royce Pennsylvania Mutual
 - Royce Total Return
 - Third Avenue Small-Cap Value
 - Wasatch Small Cap Value
- **Small Value**
 - American Century Small Cap Value
 - Perkins Small Cap Value
 - Vanguard Small Cap Value Index

¹If your plan selects the Stable Fixed Investment Account, your plan may **NOT** select a competing fund, denoted by the * above.



Application Allocated Separate Accounts Group Annuity Contract

Ameritas Life Insurance Corp.
P. O. Box 81889
Lincoln, NE 68501-1889

FUND SELECTION (Continued)

International or World Stock

- **Large Cap International**

- Calvert VP EAFE International Index
- Invesco International Growth
- MFS International Value
- MFS Research International
- Thornburg International Value, R4
- Vanguard Total International Stock Index

- **World Stock**

- FTVIPT Templeton Growth Securities
- Oppenheimer Global Securities/VA
- Third Avenue Value

Real Estate

- Morgan Stanley IF US Real Estate
- Vanguard REIT Index

World Bond

- FTVIPT Templeton Global Bond Securities

Emerging Markets/Small Cap International

- Invesco Developing Markets
- Morgan Stanley IF Emerging Markets
- Third Avenue International Value

Technology

- Seligman Communications & Information
- Waddell & Reed Advisors Science and Technology

Utilities

- MFS Utilities

Healthcare

- DWS Health Care

Natural Resources

- Calvert VP Natural Resources

Qualified Default Investment Alternative

- **Balanced**

- Calvert VP Balanced Index
- Ivy Asset Strategy
- T. Rowe Price Capital Appreciation
- Vanguard Wellington

Qualified Default Investment Alternative - Continued

- **Target Date**

- American Century LIVESTRONG Income
- American Century LIVESTRONG 2015
- American Century LIVESTRONG 2025
- American Century LIVESTRONG 2035
- American Century LIVESTRONG 2045
- T. Rowe Price Retirement Income
- T. Rowe Price Retirement 2010
- T. Rowe Price Retirement 2020
- T. Rowe Price Retirement 2030
- T. Rowe Price Retirement 2040
- T. Rowe Price Retirement 2050

- **Lifestyle**

- Calvert Conservative Allocation
- Calvert Moderate Allocation
- Calvert Aggressive Allocation
- Calvert VP Lifestyle Conservative
- Calvert VP Lifestyle Moderate
- Calvert VP Lifestyle Aggressive

DEFAULT FUND: The PARTICIPANT DEFAULT FUND will be the [T. Rowe Price Capital Appreciation – Advisor Class] unless otherwise specified in writing, regardless if it is chosen as an investment option. (Please note that the participants will have access to this fund as an investment option). The Participant Default Fund will be used if contributions are received without investment instruction for a participant. The PLAN DEFAULT FUND will be the [Calvert Cash Reserves] and will be used in the case of a plan transferring from another provider prior to the receipt of any allocation information. Note that the default funds are subject to market fluctuation, as well as any applicable contract charges. As a result, losses are possible in the default funds. If utilizing a corporate unallocated account, please list the dollar amount or percentage along with fund selection.

This application is being made a part of the said contract, and attaches all the terms and conditions thereto.

Trustee Signature(s)

Soliciting Agent Signature

Trustee Printed Signature

Date

Date

You must positively identify the Trustees with a government-issued picture form of identification (I.D.). Examples of acceptable forms are: Driver's License, Passport, Military I.D, or Green card. Also obtain a copy of the government-issued I.D. and submit it with this application. If you are unable to make a copy, the following information must be provided.

Form of Identification

I.D. # / State

Expiration Date

Application Allocated Separate Accounts Group Annuity Contract

Ameritas Life Insurance Corp.
P. O. Box 81889
Lincoln, NE 68501-1889

Unless specific state language is noted below, the following general fraud notice applies.

FRAUD NOTICE

Any person knowingly or with intent to defraud; submits an application or files a claim containing false, incomplete or misleading information; is guilty of a crime and may be subject to fines and criminal penalties, including imprisonment. In addition, insurance benefits may be denied if false information provided by an applicant is materially related to a claim.

GA, KS, NE, VT and WA RESIDENTS

Any person who knowingly or with intent to defraud; submits an application or files a claim containing false, incomplete or misleading information; may be guilty of a crime and may be subject to fines and criminal penalties, including imprisonment. In addition, insurance benefits may be denied if false information provided by an applicant is materially related to a claim.

CO 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 a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

FL RESIDENTS

Any person who knowingly and with intent to injure, defraud or deceive any insurer, files a statement of claim or any application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

CA 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.

CT RESIDENTS

Any person who knowingly or with intent to defraud; submits an application or files a claim containing false, incomplete or misleading information; is guilty of a crime and may be subject to fines and criminal penalties, including imprisonment. In addition, insurance benefits may be denied if false information provided by an applicant is materially related to a claim during the contestability period.

TX RESIDENTS

Any person who makes an intentional misstatement that is material to the risk may be found guilty of insurance fraud by a court of law.

DC RESIDENTS

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

MD RESIDENTS

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

TN 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 may include imprisonment, fines, or denial of insurance benefits.

MA 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.

ME RESIDENTS

It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company.

NJ RESIDENTS

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

OR RESIDENTS

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 may have violated state law.

PA 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 material 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.

VA RESIDENTS

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 may have violated state law.

Application Allocated Separate Accounts Group Annuity Contract

Ameritas Life Insurance Corp.

P. O. Box 81889

Lincoln, NE 68501-1889

APPLICANT

The Trustee(s) of the Plan _____ hereby apply (ies) for an Allocated Separate Accounts Group Annuity Contract No.: _____

PLAN INFORMATION

Name of Employer / Plan Sponsor: _____

Legal Name of Plan: _____

Employer's Tax Identification Number (EIN): _____

FUND SELECTION – Please select the funds you wish to make available to your plan. If your plan intends to participate in the Fiduciary Investment Safeguard, you must select: (1) at least one investment alternative from the following fund asset classes: Capital Preservation; Investment Grade Bond; Domestic Large Capitalization (large cap); Domestic Mid Capitalization (mid cap); Domestic Small Capitalization (small cap); International or World Stock (excluding Emerging Markets/Small Cap International funds); AND (2) a Qualified Default Investment Alternative that satisfies Labor Regulation Section 2550.404c-5(e).

Capital Preservation

- **Stable Value/Guaranteed**
 - Guaranteed Investment Account*
 - Stable Fixed Investment Account¹
- **Money Market**
 - Calvert Cash Reserves Institutional Prime*

Investment Grade Bond

- American Century Government Bond
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- Calvert Long Term Income
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- Calvert VP Inflation Protected Plus
- Payden GNMA
- PIMCO Total Return

High Yield/Multisector Bond

- Calvert High Yield Bond
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- Payden/Kravitz Cash Balance Plan (*Cash Balance Plans Only*)
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 - Alger Capital Appreciation
 - Alger Large Cap Growth
 - American Century Growth
 - Ameritas Growth Account

Domestic Large Cap - Continued

- **Large Growth - Continued**
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 - Calvert Social Investment Equity
 - Invesco Multi-Sector
 - Fidelity Advisor New Insights
 - Marsico Focus
 - T. Rowe Price Blue Chip Growth

• Large Blend

- Calvert VP S&P 500 Index
- Fidelity® VIP Contrafund®
- FMI Large Cap
- Neuberger Berman Guardian
- Oppenheimer Main Street/VA

• Large Value

- American Century Equity Income
- American Century Value
- Calvert Large Cap Value
- MFS Value
- T. Rowe Price Equity Income

Domestic Mid Cap

- **Mid Growth**
 - Alger Mid Cap Growth
 - American Century Heritage
 - Invesco Van Kampen Mid Cap Growth

Domestic Mid Cap - Continued

- **Mid Blend**
 - Calvert VP S&P MidCap 400 Index
 - FMI Common Stock
 - Neuberger Berman Regency

• Mid Value

- American Century Mid Cap Value
- Fidelity Advisor Value
- Perkins Mid Cap Value

Domestic Small Cap

- **Small Growth**
 - Baron Small Cap
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• Small Blend

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- DWS Dreman Small Cap Value
- Fidelity Advisor Small Cap
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- Royce Pennsylvania Mutual
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- Real Estate**
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Emerging Markets/Small Cap

- International**
 - Invesco Developing Markets
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Technology

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Qualified Default Investment Alternative

- **Balanced**
 - Calvert VP Balanced Index
 - Ivy Asset Strategy
 - T. Rowe Price Capital Appreciation
- **Target Date**
 - American Century LIVESTRONG Income
 - American Century LIVESTRONG 2015
 - American Century LIVESTRONG 2025
 - American Century LIVESTRONG 2035
 - American Century LIVESTRONG 2045
 - T. Rowe Price Retirement Income
 - T. Rowe Price Retirement 2010
 - T. Rowe Price Retirement 2020
 - T. Rowe Price Retirement 2030
 - T. Rowe Price Retirement 2040
 - T. Rowe Price Retirement 2050
- **Lifestyle**
 - Calvert Conservative Allocation
 - Calvert Moderate Allocation
 - Calvert Aggressive Allocation
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This application is being made a part of the said contract, and attaches all the terms and conditions thereto.

Trustee Signature(s)

Soliciting Agent Signature

Trustee Printed Signature

Date

Date

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FL RESIDENTS

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TX RESIDENTS

Any person who makes an intentional misstatement that is material to the risk may be found guilty of insurance fraud by a court of law.

DC RESIDENTS

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

MD RESIDENTS

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

TN 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 may include imprisonment, fines, or denial of insurance benefits.

MA 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.

ME RESIDENTS

It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company.

NJ RESIDENTS

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

OR RESIDENTS

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 may have violated state law.

PA 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 material 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.

VA RESIDENTS

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 may have violated state law.