

Government of the District of Columbia
Department of Insurance Securities and Banking



Thomas E. Hampton
Commissioner

NOTICE

TO: Insurers and Health Maintenance Organizations Licensed to do Business
in the District of Columbia

SUBJECT: Updated Fraud Warning Language

DATE: March 27, 2009

Effective April 1, 2009, all new filings of applications for insurance and claim forms by Insurers and Health Maintenance Organizations will be required to use verbatim the Fraud Warning language listed below. The required Fraud Warning language must comply with the DC Code or NAIC Model. Insurers and Health Maintenance Organizations are not required to change previous policy forms that were already approved.

"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." [DC CODE]

OR

"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." [NAIC MODEL]

None of the above requirements shall be deemed to apply to reinsurers, and reinsurance contracts/claims.

If you have any questions concerning this notice, please contact Jamai Fontaine, Insurance Examiner Manager at jamai.fontaine@dc.gov or 202-442-7782.