

**COMPETITOR SMILE DENTAL
ZIP CODE & AREA RATE FACTOR CHART**

Alabama	Kansas	Oklahoma
350-355, 359 1.00	660-662 0.91	740-743 0.91
All Areas 0.83	All Other 0.83	All Other 0.83
Alaska	Kentucky	Oregon
995-996 1.61	All Areas 0.83	977 1.00
All Areas 1.33	Louisiana	978 0.83
Arizona	707-711 0.91	All Areas 1.10
856-857, 864 0.91	712 1.00	Pennsylvania
All Other 0.83	All Other 0.83	170-178, 182-187 0.91
Arkansas	Michigan	190-192 1.00
All Areas 0.83	480-483, 490-491 0.91	All Other 0.83
California	488-489 1.00	South Carolina
900-905 1.46	All Other 0.83	All Areas 0.83
906-914 1.33	Minnesota	Tennessee
915-916 1.61	553-558, 564, 566 0.91	373-374 0.91
917-918 1.10	All Other 0.83	All Other 0.83
919-927, 930-934 1.33	Mississippi	Texas
939 1.33	390-392 0.91	751-753 1.00
943-948, 1.10	All Other 0.83	754 1.10
956-958 1.00	Missouri	756-757, 776-777 0.83
949, 961 1.33	640-641, 644-649 0.91	All Other 0.91
959 1.10	All Other 0.83	Utah
All Other 1.21	Montana	All Areas 0.83
Colorado	590-591 0.83	Virginia
803, 808-810 1.10	599 0.91	201, 220-221 1.21
All Other 0.83	All Other 1.00	222-223 1.33
Delaware	Nebraska	224-225, 230-232 0.83
All Areas 0.91	All Areas 0.83	228-229, 240-244 0.91
Dist Columbia	Nevada	233-237 1.21
All Areas 1.33	890-891 0.91	All Other 1.10
Georgia	894-895, 898 1.33	Washington
300-303 0.91	All Other 1.10	982-984 1.10
All Other 0.83	New Mexico	990-992 1.00
Hawaii	881 0.91	993 1.33
All Areas 1.00	882 1.21	All Other 1.21
Idaho	All Other 0.83	West Virginia
All Areas 0.83	North Carolina	255-257 1.10
Illinois	277 0.91	262-265 1.00
600-605 0.91	286 1.00	All Other 0.91
606-608 1.00	287-289 0.91	Wisconsin
All Other 0.83	All Other 0.83	All Areas 0.83
Indiana	North Dakota	Wyoming
463-464 0.91	580-581 0.91	All Areas 0.83
473 1.00	All Other 0.83	
All Other 0.83	Ohio	
Iowa	All Areas 0.83	
All Areas 0.83		

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Fraud Warning Statements

NAIC 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.

Arkansas

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

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 policy holder 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 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.

Kentucky

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.

Louisiana

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.

New Mexico

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 civil fines and criminal penalties.

Ohio

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 false or deceptive statements is guilty of insurance fraud.

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 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 to and civil penalties.

Virginia

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.

Tennessee

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.