**14-1645. Insurance policies; false applications; essential elements.**

 For you to find the defendant guilty of making a false application, [as charged in Count \_\_\_\_\_\_\_\_]1, the state must prove to your satisfaction beyond a reasonable doubt each of the following elements of the crime:

 1. The defendant made a false or fraudulent statement or representation as to any application for insurance [or] \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (*describe other coverage*);

 2. The false statement or representation was material to the application for insurance which means the statement or representation had a natural tendency to influence the decision of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (*insert name of insurance company or other provider of coverage*).

 3. The defendant [knew the statement to be untrue]2 [acted with reckless disregard of the truth];

 4. This happened in New Mexico on or about the \_\_\_\_\_\_ day of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, \_\_\_\_\_\_.

USE NOTES

 1. Insert the count number if more than one count is charged.

 2. Use only applicable alternative or alternatives.

[Approved, effective January 20, 2005.]