

# CONNECTICUT INSURANCE DEPARTMENT

## PERSONAL LINES HOMEOWNERS HOMEOWNERS COASTAL PROGRAM FILING COMPLIANCE QUESTIONNAIRE

<b>COMPANY</b>		<b>Co. File No.</b>			
<b>TYPE OF INSURANCE</b>					
<p><b>Instructions: All applicable items must be answered. Responses in the shaded area indicate non-compliance with applicable Connecticut rules and regulations including the Filing Review Guidelines Related to Underwriting Coastal Homeowners Insurance Policies published on 1/23/07 and revised on 11/09/09*. References that bring the submission into compliance must be included (enter NA in this column if the item is not applicable to the filing). If the company provides a response in the shaded column and/or fails to complete all items, the filing will be rejected and returned without further review.</b></p>					
	<b>Refer to 1/23/07 and 11/09/09 Filing Review Guidelines Related to Underwriting Coastal Homeowners Insurance Policies *</b>				Form/Page/Para Reference
	<b>Underwriting Guidelines and Manual Rules</b>				
<b>I.</b>	<b>NEW BUSINESS WITHIN 2600 FEET FROM THE COAST</b>				
	Does the hurricane deductible exceed 5%?		YES <input type="checkbox"/>	NO <input type="checkbox"/>	/ /
	Do the guidelines/rules include an alternative to permanently installed shutters? The Department requires the offer of any number of IBHS window protection measures.	YES <input type="checkbox"/>	NO <input type="checkbox"/>		/ /
	Are plywood shutters an acceptable option for loss mitigation measures?	YES <input type="checkbox"/>	NO <input type="checkbox"/>		/ /
	Are the guidelines/rules written to include reasonable and narrowly tailored standards for plywood shutters? <ul style="list-style-type: none"> <li>• Anchorage hardware be installed</li> <li>• Plywood is pre-cut</li> <li>• Plywood is stored on site in a dry and secure place</li> </ul>	YES <input type="checkbox"/>	NO <input type="checkbox"/>		/ /
<b>II.</b>	<b>NEW BUSINESS OVER 2600 FEET FROM THE COAST</b>				
	Does the hurricane deductible exceed 2%?		YES <input type="checkbox"/>	NO <input type="checkbox"/>	/ /
	Do the guidelines/rules require both loss mitigation and the application of a hurricane deductible? <i>The company shall permit the insured to choose either loss mitigation measures or a hurricane deductible</i>		YES <input type="checkbox"/>	NO <input type="checkbox"/>	/ /
	Does the filing include a list of the towns and zip codes where the hurricane deductible will be applied?	YES <input type="checkbox"/>	NO <input type="checkbox"/>		/ /
	Is the company accepting a variety of wind mitigation systems including those outlined by IBHS (See <a href="http://www.disastersafety.org">www.disastersafety.org</a> )	YES <input type="checkbox"/>	NO <input type="checkbox"/>		/ /
<b>III.</b>	<b>RENEWAL REQUIREMENTS</b>				
	Is the company including a policyholder notice in the renewal if this is the initial application of a mandatory hurricane deductible? [See Bulletin PC 42-04*]	YES <input type="checkbox"/>	NO <input type="checkbox"/>		/ /
	Will the company non-renew policies solely for failure to install permanent storm shutters? [CGS 38a-316a*]		YES <input type="checkbox"/>	NO <input type="checkbox"/>	/ /
	Has the company printed the Departments Consumer Affairs Division contact information on all non-renewal notices that are based on the insured's failure to undertake hurricane mitigation measures?	YES <input type="checkbox"/>	NO <input type="checkbox"/>		/ /
<b>IV.</b>	<b>HURRICANE DEDUCTIBLE FORMS</b>				
	Is the definition of hurricane limited to a tropical cyclone in which the maximum sustained wind is 74 mph or more? Companies <u>may not</u> apply a mandatory deductible over a broad category of wind-related events such as windstorm or tropical storm. (Manual Rules must comply with this requirement as well)	YES <input type="checkbox"/>	NO <input type="checkbox"/>		/ /

• \* See <http://www.ct.gov/cid>

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	Refer to 1/23/07 and 11/09/09 Filing Review Guidelines Related to Underwriting Coastal Homeowners Insurance Policies *				Form/Page/Para Reference
	Hurricane triggers are: <ul style="list-style-type: none"> <li>• Beginning at the time a hurricane warning is declared by the National Hurricane Center for the State of Connecticut?</li> <li>• Ending 24 hours after a hurricane warning is terminated, or 24 hours after a hurricane is downgraded from a hurricane, by the National Hurricane Center for the State of Connecticut?</li> </ul>	YES <input type="checkbox"/>	NO <input type="checkbox"/>		
	Are the hurricane triggers defined in the policy form or endorsement and the manual rules?	YES <input type="checkbox"/>	NO <input type="checkbox"/>		/ /
	Is the hurricane deductible prominently displayed on the Declarations page (dollar amount and percentage values)?	YES <input type="checkbox"/>	NO <input type="checkbox"/>		/ /
<b>V.</b>	<b>COASTAL DEFINITIONS</b>				
	Does the filing include the "angle of impact" methodology or other supported method for defining the coast?	YES <input type="checkbox"/>	NO <input type="checkbox"/>		/ /
	Has the company included the name of the vendor that is being used to define the Connecticut coastline?  Name of Vendor _____	YES <input type="checkbox"/>	NO <input type="checkbox"/>		/ /
<b>VI.</b>	<b>RATES</b>				
	Is a premium reduction or credit given for applying a hurricane deductible?	YES <input type="checkbox"/>	NO <input type="checkbox"/>		/ /
	Is a premium reduction given for installation of permanent storm shutters or impact resistant glass? [CGS 38a-316b*]	YES <input type="checkbox"/>	NO <input type="checkbox"/>		/ /
	<b>Please explain any NO or N/A responses below</b>				

• \* See <http://www.ct.gov/cid>