

# CONNECTICUT INSURANCE DEPARTMENT

## PERSONAL LINES HOMEOWNERS UNDERWRITING GUIDELINE/RULE FILING COMPLIANCE QUESTIONNAIRE

<b>COMPANY</b>	<b>Co. File No.</b>
<b>TYPE OF INSURANCE</b>	

**Instructions: All applicable items must be answered. Responses in the shaded area indicate non-compliance with applicable Connecticut rules and regulations including Department Bulletin PC-46\* Personal Underwriting Guidelines\*. Form, page and paragraph 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.**

					Form/Page/Para Reference
<b>I.</b>	<b>GENERAL UNDERWRITING (Bulletin PC-46*)</b>				
	Does the filing include a complete set of guidelines with a statement that it supersedes the previously filed guidelines?	YES <input type="checkbox"/>	NO <input type="checkbox"/>		/ /
	Does the filing clearly identify all of the changes being made and include a comparison of the new guidelines to the previous set of guidelines?	YES <input type="checkbox"/>	NO <input type="checkbox"/>		/ /
	Do the guidelines clearly specify what is applicable to new business, renewal or both?	YES <input type="checkbox"/>	NO <input type="checkbox"/>		/ /
	If applicable, are the guidelines distinct for each program and do they state what might cause an insured to be transferred between programs at renewal?	YES <input type="checkbox"/>	NO <input type="checkbox"/>		/ /
	Do the guidelines include a statement that they do not apply if they are in conflict with state law?	YES <input type="checkbox"/>	NO <input type="checkbox"/>		/ /
	For exposures that have referral criteria or need underwriter approval prior to binging coverage, has the company provided the Department with the criteria that the underwriter will use to determine eligibility?	YES <input type="checkbox"/>	NO <input type="checkbox"/>		/ /
	Do the eligibility requirements include acceptability for 1-4 family dwellings? See [CGS 38a-296*] for definition of policy.	YES <input type="checkbox"/>	NO <input type="checkbox"/>		/ /
	Do guidelines comply with Department coastal guidelines dated 1/23/07 and 11/09/09 Filing Review Guidelines Related to Underwriting Coastal Homeowners Insurance Policies.	YES <input type="checkbox"/>	NO <input type="checkbox"/>		/ /
<b>II.</b>	<b>Review Connecticut Insurance Regulation Sections 38a-824-1 to 38a-824-3 and Bulletin PC-43– Availability of Insurance in Urban Areas and Coastline Neighborhoods*</b>				
	Does at least 1 company in the insurance group offer Homeowners coverage written as low as the greater of market Value or 50% of Replacement Cost per Bulletin PC-43 and CGS 38a-824-1 to 38a-824-3?	YES <input type="checkbox"/>	NO <input type="checkbox"/>		/ /
	Does the company intend to refuse to issue, renew, cancel or limit the amount of coverage solely because of the age of the structure?		YES <input type="checkbox"/>	NO <input type="checkbox"/>	/ /
	Does the company intend to vary the application of standards or practices, such as the use of all peril deductibles or minimum dwelling limits by geographic location of the risk?		YES <input type="checkbox"/>	NO <input type="checkbox"/>	/ /
	Does the company intend to refuse to issue, renew, or cancel Homeowners policies solely because a risk is located within a particular neighborhood, including those a specified distance from the coast?		YES <input type="checkbox"/>	NO <input type="checkbox"/>	/ /

- \*See <http://www.ct.gov/cid>
- \*\*See <http://www.ct.gov/cid/Divisions/Property & Casualty>

PL Homeowners  
Ed.Date: 05/2010

Note: Include coastal program with Underwriting guideline filings

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Does the company intend to restrict eligibility due to exposure to lead poisoning? Coverage may be limited by use of a limited lead endorsement such as ISO Form HO 05 80 10 00.		YES <input type="checkbox"/>	NO <input type="checkbox"/>	/ /
Does the company base new business eligibility on prior company cancellations or nonrenewal actions? Company guidelines cannot base eligibility on prior company underwriting guidelines. Review Connecticut General Statute Section 38a-987*.		YES <input type="checkbox"/>	NO <input type="checkbox"/>	/ /
Do the guidelines state that new business underwriting guidelines are the basis for which risks are declined prior to issuance and for cancellations within the first 60 days.	YES <input type="checkbox"/>	NO <input type="checkbox"/>		/ /
Do the guidelines state that for midterm cancellations must be based upon the following specific reasons in the policy contract:  i. Substantial change in the risk since the policy was issued ii. Material misrepresentation if fact, if known, would have caused the policy not to be issued iii. Nonpayment	YES <input type="checkbox"/>	NO <input type="checkbox"/>		/ /
Do the guidelines state that if the return premium is not refunded with the notice of cancellation or when this policy is returned, the company will refund it within a reasonable time after the date cancellation takes effect?	YES <input type="checkbox"/>	NO <input type="checkbox"/>		/ /
<b>III. NON-RENEWALS [See CGS 38a-323]*</b>				
Do the guidelines state that nonrenewals are based upon renewal underwriting guidelines?	YES <input type="checkbox"/>	NO <input type="checkbox"/>		/ /
<b>IV. FINANCIAL HISTORY PROGRAMS FOR PERSONAL RISK INSURANCE (Use of Credit Score or Financial Stability)**</b>				
If the financial measurement program was not previously filed, is it included in this filing? Note: If credit included in this filing, please also complete additional questions on the rate filing checklist	YES <input type="checkbox"/>	NO <input type="checkbox"/>		/ /
Is the financial history measurement program applicable to new business only?	YES <input type="checkbox"/>	NO <input type="checkbox"/>		/ /
Does the company intend to rate policies using financial history (score) in combination with specific credit information (bankruptcy, foreclosure, liens, repossessions, court judgments)?		YES <input type="checkbox"/>	NO <input type="checkbox"/>	/ /
Do rates penalize insured for no credit history?		YES <input type="checkbox"/>	NO <input type="checkbox"/>	/ /
Will the company decline or terminate a policy due to the insured's score or lack of a valid score?		YES <input type="checkbox"/>	NO <input type="checkbox"/>	/ /

- \*See <http://www.ct.gov/cid>
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	YES <input type="checkbox"/>	NO <input type="checkbox"/>		/ /
<b>Is underwriting criteria filed to determine appropriate placement for insured's with no credit history?</b>				
<b>MISC FILING REQUIREMENTS: (All filings must be submitted with the following):</b>				
Does the filing include either a 'detailed' description or 'detailed' cover letter explaining purpose and/or changes?	YES <input type="checkbox"/>	NO <input type="checkbox"/>		/ /
Does the filing include side-by-side comparisons for the proposed revisions?	YES <input type="checkbox"/>	NO <input type="checkbox"/>		/ /
<b>Please explain any NO or N/A responses below:</b>				

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