

# PERSONAL LINES HOMEOWNER COASTAL CHECKLIST

## Instructions

Please confirm compliance with all of the following items in Column A by completing shaded cells in columns C, and D where applicable. Blank boxes in the shaded area (Column C) indicate non-compliance with applicable Connecticut General Statutes, regulations, or Department positions. Blank boxes in Column C will cause the filing to be rejected per **Connecticut Bulletin PC-62**. This checklist must be completed with every applicable filing. If the checklist does not apply, be sure to explain exactly why in the notes.

Complete the Form, Page and Paragraph numbers (Column D) to indicate where compliance can be found in the filed document/s. If items in Column A are not applicable, enter NA in column C and explain in detail in the blank space at the end of the checklist.

A	B	C	D
Item	Department Reference (Law/Reg/Department Position)	Confirm compliance with item in Column A by inserting a check mark here	Provide Form/Page/Para Reference
That the SERFF state tracking number for the previous coastal Homeowner filing is included in the General Information tab in SERFF			Form _____ Page _____ Para _____
<b>NEW BUSINESS WITHIN 2600 FEET FROM THE COAST (Effective 10/1/14)</b>			Form _____ Page _____ Para _____
That the hurricane deductible does not exceed 5%	Important Notice Amended And Restated Filing Review Guidelines Related To 'Underwriting Coastal Homeowners Insurance Policies' Published 7/25/2014		Form _____ Page _____ Para _____
That the company does not decline to write policies solely for failure to install storm shutters or other mitigation products	<b>CGS 38a-316a(a)</b>		Form _____ Page _____ Para _____
<b>NEW BUSINESS OVER 2600 FEET FROM THE COAST (Effective 10/1/14)</b>			Form _____ Page _____ Para _____
That the hurricane deductible does not exceed 2%	Important Notice Amended And Restated Filing Review Guidelines Related To 'Underwriting Coastal Homeowners Insurance Policies' Published 7/25/2014		Form _____ Page _____ Para _____
That the company does not decline to write policies solely for failure to install storm shutters or other mitigation products	<b>CGS 38a-316a(a)</b>		Form _____ Page _____ Para _____
That the <u>Underwriting Guidelines and Manual Rules</u> do not mandate a hurricane deductible in more towns than those listed below:	Department Position		Form _____ Page _____ Para _____

# PERSONAL LINES HOMEOWNER COASTAL CHECKLIST

A Item	B Department Reference (Law/Reg/Department Position)	C Confirm compliance with item in Column A by inserting a check mark here	D Provide Form/Page/Para Reference
New London County - North Stonington, Stonington, Ledyard, Groton, New London, Waterford, East Lyme, Lyme, Old Lyme			
Middlesex County- Old Saybrook, Essex, Deep River, Chester, Clinton, Westbrook, Killingworth			
New Haven County- Madison, Guilford, North Branford, Branford, East Haven, New Haven, West Haven, Milford, Orange			
Fairfield County- Stratford, Bridgeport, Fairfield, Westport, Norwalk, Darien, Stamford, Greenwich			
That the definition of hurricane deductible states it is only applicable to losses due to a hurricane occurring anywhere in the State of Connecticut as reported by the NWS when such hurricane results in maximum sustained surface winds of 74 miles per hour or more anywhere in the State of Connecticut	<b>CGS 38a-316a(b)(1)</b>  Companies may not apply a mandatory wind, hail or hurricane deductible over a broad category of wind-related events such as windstorm or tropical storm		Form _____ Page _____ Para _____
That there is a list of the towns (not Zip Codes) included in the Coastal <u>Underwriting Guidelines and Manual Rules</u>	Department Position		Form _____ Page _____ Para _____
<b>RENEWAL REQUIREMENTS (Effective 10/1/14)</b>			
That the 2% mandatory hurricane deductible on risks over 2600 feet is waived if the customer chose to install an acceptable form of storm shutters based on a prior version of the Department's Coastal Guidelines	Department Position		Form _____ Page _____ Para _____
That a renewal policyholder consumer notice is included if this is the initial application of a mandatory hurricane deductible	<b>Bulletin PC 42-09</b>		Form _____ Page _____ Para _____
That the company will not non-renew a policy solely for failure to install storm shutters or other mitigation products	<b>CGS 38a-316a(a)</b>		Form _____ Page _____ Para _____
<b>HURRICANE DEDUCTIBLE FORMS</b>			Form _____ Page _____ Para _____
That the hurricane triggers are defined as follows: Commencing with the issuance of a hurricane warning by the NWS for anywhere in the State of Connecticut	<b>CGS 38a-316a(2)</b>		Form _____ Page _____ Para _____

## PERSONAL LINES HOMEOWNER COASTAL CHECKLIST

A Item	B Department Reference (Law/Reg/Department Position)	C Confirm compliance with item in Column A by inserting a check mark here	D Provide Form/Page/Para Reference
Ending in the earlier of: (1) 24 hours following termination of the last hurricane warning issued for any part of Connecticut by the NWS; or (2) 24 hours after the hurricane is downgraded from a hurricane by the NWS for any part of Connecticut			
That the hurricane triggers are defined in the policy form or endorsement, manual rules and in the coastal eligibility guidelines	Department Position     		Form _____ Page _____ Para _____
That the hurricane deductible is prominently displayed on the Declarations Page (dollar amount and percentage values)	Department Position     		Form _____ Page _____ Para _____
<b>DEFINITION OF COAST</b>			
That the company uses an "angle of impact" methodology or other supported method for defining the coast	Important Notice Amended And Restated Filing Review Guidelines Related To 'Underwriting Coastal Homeowners Insurance Policies' Published 7/25/2014		Form _____ Page _____ Para _____
That the company has provided the name of the vendor that is being used to define the Connecticut coastline Name of Vendor:  _____  Edition Date of Vendor Product in Use:  _____	Department Position     		Form _____ Page _____ Para _____
<b>COASTAL RATES</b>			
That a premium reduction or credit is given for applying a hurricane deductible			Form _____ Page _____ Para _____
That a premium reduction is given for installation of permanent storm shutters or impact-resistant glass	See CGS §38a-316b		Form _____ Page _____ Para _____

## **PERSONAL LINES HOMEOWNER COASTAL CHECKLIST**

A	B	C	D
Item	Department Reference (Law/Reg/Department Position)	Confirm compliance with item in Column A by inserting a check mark here	Provide Form/Page/Para Reference
BLANK SPACE-Explain all items from column C that were labeled NA			