# Underwriting Guidelines for Personal Auto and Residential Property Insurance

**To: ALL INSURANCE COMPANIES, CORPORATIONS, EXCHANGES, FARM MUTUALS, COUNTY MUTUALS, MUTUALS, RECIPROCALS, ASSOCIATIONS, LLOYDS, OR OTHER INSURERS WRITING PROPERTY AND CASUALTY INSURANCE IN THE STATE OF insert state name; AGENTS AND REPRESENTATIVES; AND THE PUBLIC GENERALLY**

Governor Governor’s name issued a proclamation declaring a disaster due to the effects of disaster name. The proclamation directs that all necessary measures, both public and private, as authorized under applicable state code, be implemented to meet that threat.

President President’s name issued a major disaster declaration and ordered federal aid to supplement state and local recovery efforts in the area affected by disaster name.

Under Insurance code and number, insurers must file updated underwriting guidelines with name of insurance department each time the guidelines change.

Name of insurance department also reminds insurers of the following laws related to underwriting:

* List applicable insurance laws

Insurers that do not comply with statutory requirements are subject to enforcement action.

Questions regarding this bulletin should be directed to the Insert name of department, phone number, and email address.

For more information contact: insert email address.