

Adopted Clarification by Market Conduct Annual Statement Blanks (D) Working Group on 02/22/2018

Homeowners Policies – Policies that combine liability insurance with one or more other types of insurance such as property damage, personal property damage, medical payments and additional living expenses.

Include:

- Mobile/Manufactured homes intended for use as a dwelling regardless of where [or what line] on the Statutory Annual Statement state page associated premium is reported.
- Renters insurance, policies covering log homes, land homes, and site built homes are included.
 - Inland Marine or Personal Articles endorsements.

Exclude:

- Farmowners is not included as it is considered to be Commercial Lines for purposes of this project.
- Umbrella policies.
- Lender-placed or creditor-placed policies.