LINE OF BUSINESS: Property

LINE(S) OF INSURANCE CODES Commercial Property 1.0001

Code: 1.0000

IF CHECKLIST IS NOT APPLICABLE, PLEASE EXPLAIN:

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
GENERAL REQUIREMENTS FOR ALL FILINGS			
COPIES, RETURN ENVELOPES, ETC.			
COVER LETTER AND EXPLANATORY MEMORANDUM			
EFFECTIVE DATE WORDING			
FILING SUBMISSION			
FREE CONTRACT PROHIBITED			
HIGHLY PROTECTED RISK			
LIMITATIONS/RESTRICTIONS ON TRANSACTING BUSINESS			
LINE OF AUTHORITY			
NAIC #			
NO FILE OR FILING EXEMPTIONS			

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
GENERAL REQUIREMENTS FOR ALL FILINGS			
THIRD PARTY FILERS AUTHORITY			
TRANSACTING OTHER BUSINESS			
FORMS¾POLICY PROVISIONS			
ACCESS TO COURTS			
AMBIGUOUS & MISLEADING			
APPLICATIONS			
APPRAISALS			
ARBITRATION			
ASSESSIBLE POLICIES			
BANKRUPTCY PROVISIONS			
BLANK ENDORSEMENTS			
CANCELLATION & NON-RENEWAL Calculation of Unearned/Return Premium Conditional Renewal			
Minimum Retained Premium Notice of Cancellation			
Notice of Cancellation Notice of Non-renewal Permissible Reasons for Cancellation			
Permissible Reasons for Non-renewal Required Policy Period			
Return Premium			

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
FORMS¾POLICY PROVISIONS			
CERTIFICATIONS			
CONINSURANCE			
CONSUMER INFORMATION			
Credit Scoring Notice Privacy notice			
VSI Warning			
Notification Form			
CONTENT OF POLICIES			
COUNTERSIGNATURES			
DECLARATIONS PAGE			
DISCLOSURES			
DEFINITIONS			
DISCRIMINATION			
Domestic Abuse			
DUTY TO DEFEND			
EXCESS COVERAGE			
EXCLUSIONS & LIMITATIONS			
Asbestos Lead			
Mold			
Terrorism			

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
FORMS¾POLICY PROVISIONS			
Windstorm			
FICTITIOUS GROUPS			
FORMS MISCELLANEOUS			
FRAUD WARNING			
GROUP POLICIES			
Extra-Territorial Approval Authority			
INSURANCE TO VALUE			
LIBERALIZATION CLAUSE			
LIMITS			
LOSS PAYEE			
LOSS SETTLEMENTS			
Appraisal			
Action Against Company			
Arbitration Deductibles			
Defense Costs			
Loss Valuation			
Notice Requirements			
Payment of Loss Time Period			
Appraisal			
MORTGAGEE/LIENHOLDER			
ORDINANCE/LAW PROVISIONS			

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
FORMS¾POLICY PROVISIONS			
PARTICIPATING POLICIES			
PERSONAL INJURY PROTECTION			
POLICY MUST CONTAIN ENTIRE CONTRACT			
PREMIUM AUDIT			
PREMIUM REFUND			
PRIMARY/UNDERLYING COVERAGE			
PUNITIVE DAMAGES			
READABILITY			
REBATES			
STANDARD FIRE POLICY			
SUBROGATION			
Suit			
TIMELINESS			
WATER/SEWER BACK-UP			
VALUED POLICIES			
VOIDANCE			
WARRANTIES			

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
FORMS¾POLICY PROVISIONS			
OTHER			
RATE, RULE, RATING PLAN, CLASSIFICATION, AND TERRITORY FILING REQUIREMENTS			
INDIVIDUAL RISK RATING			
ACTUARIAL CERTIFICATIONS FOR RATES			
ADOPTIONS OF RATE SERVICE ORGANIZATIONS (RSO) FILINGS			
Loss Costs			
CONSENT-TO-RATE			
CREDIT SCORING AND REPORTS			
CATASTROPHE HAZARDS			
CREDIBILITY AND OTHER FACTORS			
DEFENSE COSTS			
DISCOUNTS			
EXPIRATION DATE(S) FOR APPROVED RATES			
GROUP POLICIES Extra-Territorial Approval Authority			
REVIEW REQUIREMENTS			

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
RATE, RULE, RATING PLAN, CLASSIFICATION, AND TERRITORY FILING REQUIREMENTS			
LOSS RATIO STANDARDS			
MID-TERM CHANGES			
LOSS COST MULTIPLIERS			
PREMIUM REFUND OR RETENTION			
PRICING			
Charges			
Minimum Premium Rules			
Multi-tier			
Payment Plans			
Premiums			
Service Charges			
Surcharges			
Other Fees			
RATE RANGES			
RATING PLAN REQUIREMENTS			
Expense Modification Plan			
Experience Rating			
IRPM			
Large Deductible			
Retrospective Rating			
Schedule Rating Small Deductible			
Wrap-up Rating			
wiap-up italing			
RATE/LOSS COST SUPPORTING			
Competition			

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
RATE, RULE, RATING PLAN, CLASSIFICATION, AND TERRITORY FILING REQUIREMENTS			
REVIEW REQUIREMENTS			
Expenses			
Experience			
Judgment			
Credibility			
Profit Loading			
RETURN ON EQUITY/INVESTMENT INCOME			
RISK CLASSIFICATION			
SUPPORTING DATA			
TRENDING			
OTHER			