



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

August 28, 2006

*****NOTICE TO ALL CONNECTICUT INSURANCE PRODUCERS
SELLING OR OFFERING FOR SALE
HOMEOWNERS INSURANCE IN CONNECTICUT*****

It has recently come to the Insurance Department's attention that some insurance companies may be improperly directing Connecticut Insurance Producers to not submit and/or refuse to quote homeowners business for residential properties located in coastal areas of the State of Connecticut. This action is allegedly being taken by insurance companies to avoid writing homeowners business in geographic locations where the impact of a hurricane or other significant wind event may be more severe than in non-coastal areas of the state.

This Notice is to request that Producers immediately bring to the Department's attention, any directives, requests or instructions given by insurance company representatives, agents and/or their employees advising Producers to refrain from submitting homeowners business due to the geographic location of the risk. Failure to submit homeowners business under these circumstances could result in enforcement action being taken by the Department in accordance with the Connecticut Unfair Insurance Trade Practices Act and other applicable laws. In advance, thank you for your cooperation.

Susan F. Cogswell
Insurance Commissioner