



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

APPENDIX 7

DATA CALL NOTICE:
COASTAL UNDERWRITING GUIDELINES
UNDER CONN. GEN. STAT. SECTION 38a-689

To: Property & Casualty Insurers Licensed to write Homeowners Insurance

From: Commissioner Susan F. Cogswell

Date: October 3, 2006

As many of you are aware, the Connecticut Insurance Department is conducting a study to determine the availability of homeowners' insurance in the coastal areas of Connecticut. In connection with that effort and in order to gain a better perspective of the types of underwriting criteria used by companies in underwriting coastal risks, we are asking all companies to provide their underwriting criteria for writing homeowners risks including how the company uses deductibles as set forth in the attached survey. We have attempted to keep the survey fairly short so as to avoid unduly burdening your staff.

A few comments regarding the attached survey. In the event multiple companies within your group write homeowners' insurance, please provide underwriting and deductible criteria for new and renewal business for the top three companies within your group using premium volume. Also submit copies of each company's underwriting guidelines showing the date of the Department's approval. Please do not submit rate, financial, actuarial or other information supporting the guidelines to avoid providing information that is not specifically responsive to this request.

Finally, please complete and return the survey no later than **October 18, 2006** to the attention of George Bradner, Director Property and Casualty Division. This information may be submitted via fax (860) 297 3941 or email to George Bradner at the email address below. Any questions should be directed to Mr. Bradner either at (860) 297-3866 or email at George.Bradner@ct.gov.

In advance, we thank you for your anticipated cooperation.