



JENNIFER M. GRANHOLM  
GOVERNOR

STATE OF MICHIGAN  
OFFICE OF FINANCIAL AND INSURANCE REGULATION  
DEPARTMENT OF ENERGY, LABOR & ECONOMIC GROWTH  
STANLEY "SKIP" PRUSS, DIRECTOR

KEN ROSS  
COMMISSIONER

August 14, 2009

OFFICE OF THE PRESIDENT / CEO  
AAIS  
1745 S Naperville Rd Ste 200  
Wheaton IL 60187-8132

**Re: Submission to OFIR of all home insurance policy forms currently being used by your company including condo, renters, applications, supplemental applications, declarations pages with sample completed declarations pages, and coverage termination forms**

Dear President/CEO:

The Office of Financial and Insurance Regulation (OFIR) is charged with monitoring and evaluating insurance markets in Michigan to ensure solvency as much as possible and to protect consumers. In an effort to monitor more effectively, by 9-14-09, you must submit to OFIR all home insurance policy forms including condo, renters, applications, supplemental applications, declarations pages with sample completed declarations pages, and termination forms.

You must submit all of your home insurance coverage forms to OFIR electronically in Adobe PDF format using files that are no larger than 3 megabytes. Which means you may need to submit more than one file in your email to OFIR in order for us to receive all of the forms you currently utilize. Each form must contain the company name, form title, coverage designations, form number, and every designation and provision that policyholders would see when you issue the form to them. Also, you must provide an index of the forms that you submit that contains the form number, the title of the form, and the date you began issuing the form to policyholders.

If you are a member/subscriber of ISO or AAIS that has given ISO/AAIS the authority to file forms on your behalf or a service purchaser of ISO/AAIS that uses its forms, you do not have to file ISO/AAIS forms that you utilize. You must communicate to OFIR that you are a member/subscriber to ISO/AAIS or a service purchaser of its forms in your response to the 438 request. In addition, you must submit all other home insurance forms that you utilize that ISO/AAIS does not file on your behalf. Your forms index listing must identify **all** of the forms that you utilize, including ISO/AAIS forms.

**Please submit forms separately for the company identified above and put the authorized company name as the first item in the subject line.** For example, "Subject: ABC insurance company – current home insurance forms." Send the forms to the following email address:

August 14, 2009 letter from the Michigan Office of Financial and Insurance Regulation

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[ofir-homeownerspolicyforms@michigan.gov](mailto:ofir-homeownerspolicyforms@michigan.gov)

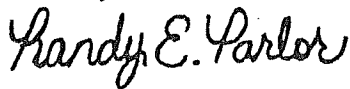
In addition, you must provide the name, mailing address, telephone number, and email address of your company representative (with expertise concerning your policy forms and endorsements) that we can contact if we have any questions concerning your response to this request.

Each company that has filed home insurance rules and rates in Michigan or that writes such coverage must comply with this request by September 14, 2009. This inquiry is sent pursuant to MCL 500.438(3), which requires a "prompt" response. Please send the information as soon as possible, but no later than September 14, 2009. Failure to submit responses to this request within this time period will result in the commencement of administrative action and may result in fines, license suspension, or other penalties.

If you have any questions, please contact Ms. Sandy Roudebush at 517-335-1707 or 877-999-6442.

Thank you kindly for your prompt response to this request.

Sincerely,

A handwritten signature in black ink that reads "Randy E. Parlor". The signature is written in a cursive, slightly slanted style.

Randy E. Parlor  
Director  
Product Review Section  
Licensing and Product Review Division