

## PROPERTY/CASUALTY STANDARDS CHECKLIST

THIS CHECKLIST DOES NOT LIST ALL CODE AND RULE CITATIONS THAT MAY BE APPLICABLE TO YOUR FILING. YOU SHOULD CAREFULLY REVIEW THE REQUIREMENTS OF CHAPTERS 13, 14, 16, 18, 24 AND 25, IDAHO CODE, IF APPLICABLE. CERTAIN PLANS ARE SUBJECT TO DEPARTMENT RULES, IDAPA 18.01.19, IDAPA 18.01.20 AND IDAPA 18.01.34. THE IDAHO CODE AND THE DEPARTMENT'S ADMINISTRATIVE RULES (IDAPA) CAN BE ACCESSED THROUGH OUR WEBSITE, AT [WWW.DOI.STATE.ID.US](http://WWW.DOI.STATE.ID.US) UNDER "LINKS".

### SPECIFIC REQUIREMENTS:

CERTIFIED	REVIEW REQUIREMENTS	REFERENCE	COMMENTS
	ALL FORMS, INCLUDING POLICIES APPLICATIONS, RIDERS, ENDORSEMENTS, AMENDMENTS MUST BE FILED	<a href="#">IDAHO CODE §41-1812</a>	ALL INSURANCE POLICIES, RIDERS, ENDORSEMENTS, AMENDMENTS MUST BE FILED ON A FILE AND USE BASIS. RATING ORGANIZATIONS MAY FILE ON THE BEHALF OF THE INSURER IF THE RATING ORGANIZATION HAS FILING AUTHORITY.
	ARBITRATION REQUIREMENTS	<a href="#">IDAHO CODE §7-901</a>	UNIFORM ARBITRATION ACT
	BLOCK NONRENEWALS OF PLANS OTHER THAN HEALTH BENEFIT PLANS	<a href="#">IDAHO CODE §41-1841</a>	REQUIRES A 120-DAY NOTICE TO THE DIRECTOR AND IS IN ADDITION TO OTHER REQUIREMENTS, NOT A SUBSTITUTE
	CANCELLATION AND NONRENEWAL	<a href="#">IDAHO CODE §41-1842</a>	APPLIES TO SPECIFIC COMMERCIAL LINES. DEFINES THE REQUIRED TIME FRAMES FOR NOTICES OF CANCELLATION AND NONRENEWAL
	FICTITIOUS GROUPS	<a href="#">IDAHO CODE §41-1317</a>	DEFINES FICTITIOUS GROUPS AND DEFINES ALLOWABLE GROUP
	PROPERTY INSURANCE RATES	<a href="#">IDAHO CODE §41-1402</a>	STATES THAT RATES CANNOT BE EXCESSIVE, INADEQUATE OR UNFAIRLY DISCRIMINATORY
	WORKERS COMPENSATION RATES	<a href="#">IDAHO CODE §41-1606</a>	IDAHO IS AN ADMINISTRATIVE RATE STATE: A RATING ORGANIZATION FILES THE RATES WITH THE DIRECTOR AND THE DIRECTOR MAY APPROVE OR DISAPPROVE THE RATES.
	DEVIATIONS FROM ADMINISTRATIVE WORKERS COMPENSATION RATES	<a href="#">IDAHO CODE §41-1614</a>	DEFINES THE REQUIREMENTS FOR A CARRIER TO SUBMIT A WORKERS COMPENSATION RATE DEVIATION.
	CONTENTS OF POLICY IN GENERAL	<a href="#">IDAHO CODE §41-1815</a>	DEFINES THE CONTENTS THAT EVERY POLICY MUST INCLUDE
	INSURANCE RATES AND CREDIT RATING (USE OF CREDIT OR INSURANCE SCORES)	<a href="#">IDAHO CODE §41-1843</a> <a href="#">IDAPA 18.01.19</a>	STATES THAT A CARRIER MAY NOT CHARGE A HIGHER PREMIUM THAN WOULD OTHERWISE BE CHARGED, OR CANCEL, NONRENEW OR DECLINE TO ISSUE A PROPERTY OR CASUALTY POLICY OR COVERAGE BASED PRIMARILY UPON THE INDIVIDUAL'S CREDIT RATING OR CREDIT HISTORY. REVIEW CODE SECTION AND RULE

			FOR COMPLETE REQUIREMENTS.
	STANDARD FIRE POLICY	IDAHO CODE §41-2401	FIRE INSURERS MUST USE THE NEW YORK STANDARD FORM AS REVISED IN 1943, WITH ONLY THE ALLOWED EXCEPTIONS AS DEFINED IN THIS CODE SECTION.
	CANCELLATION OF OR REFUSAL TO RENEW AUTOMOBILE INSURANCE POLICIES	IDAHO CODE §§ 41-2506 THROUGH 41-2510 IDAPA 18.01.20	LIMITATIONS ON AND THE REQUIRED LANGUAGE FOR PERSONAL AUTO POLICY CANCELLATION AND NONRENEWAL NOTICES.
	OPTIONAL DEDUCTIBLES FOR WORKERS COMPENSATION (LARGE DEDUCTIBLE)	IDAHO CODE §72-306A	DEFINES THE REQUIREMENTS FOR WORKERS COMPENSATION LARGE DEDUCTIBLE PROGRAM. A CERTIFICATION OF COMPLIANCE WITH THIS CODE SECTION MUST BE INCLUDED WITH ALL LARGE DEDUCTIBLE FILINGS.
	CANCELLATION AND REFUND OF PREMIUM	BULLETIN 85-1	DEFINES GUIDELINES FOR CANCELLATION AND RATING OF PROPERTY & CASUALTY
	SERVICING OF CONTRACTS	BULLETIN 85-5	DEFINES HANDLING OF PROBLEMS WITH SERVICING OF CONTRACTS
	RETURN OF PREMIUM	BULLETIN 80-6	DEFINES ALLOWABLE CANCELLATION RETURN OF PREMIUM

\_\_\_\_\_  
Signature & Title of Company Officer

\_\_\_\_\_  
Date

**ID-FF ATTACH PC**