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STATE OF MARYLAND
MARYLAND INSURANCE ADMINISTRATION
525 St. Paul Place, Baltimore, Maryland 21202-2272

To: Property and Casualty Insurers Writing Property Coverage

Re: Availability of Property Coverage in Maryland – 2003 Coastal Survey and Data Request

Date: November 14, 2003

Bulletin: Property and Casualty 03-15

Pursuant to §19-112 of the Insurance Article, the Maryland Insurance Administration (“MIA”) hereby requests each property and casualty insurer writing property coverage in Maryland to provide data related to homeowners insurance policies and certain commercial lines insurance policies for selected zip codes in coastal jurisdictions. This information is necessary for the MIA to study the availability of property coverage in coastal Maryland.

Please provide the following information:

1. The minimum distance to the shoreline that makes a risk eligible for coverage.

For:

- Homeowners HO 2/HO 3 or similar policy
- Renters HO 4 or similar policy
- Condominium HO 6 or similar policy
- Commercial Property – Any policy that provides coverage for commercial real property and/or commercial personal property including commercial multi-peril, businessowners or other similar policies that provide property coverage for commercial properties, hotels, apartment buildings, condominiums, etc.

2. Any mandatory windstorm deductibles in either a minimum dollar amount or a percentage amount.
3. Policy Counts as of:
 - January 1, 2001
 - January 1, 2002
 - October 1, 2003

The requested distance to shoreline underwriting restrictions, windstorm deductible data, and policy count data should be provided in the excel spreadsheet formats shown on the enclosed "2003 Coastal Survey Format". Enclosed is a sample worksheet to be used as a guide.

Please submit your data in the requested excel format via email. Electronic submission is mandatory. No paper documents will be accepted. Data should be submitted to:

marnold@mdinsurance.state.md.us or cruppel@mdinsurance.state.md.us

If you have any questions, please contact Cathy Ruppel, Insurance Analyst, by phone at (410) 468-2316, by fax at (410) 468-2306, or by email at cruppel@mdinsurance.state.md.us.

Please provide this information no later than December 8, 2003.

Alfred W. Redmer, Jr.
Insurance Commissioner

Enclosures: 2003 Coastal Survey Format
2003 Coastal Survey Excel "sample" spreadsheet

2003 Coastal Survey Format

All data must start in cell A2 of the spreadsheet. Please use Headers. Below lists the columns in which the data must be placed. The placement of data must conform to this format or the submission will be returned. The data must be placed in the following columns:

<u>Column</u>	<u>Description</u>
A	NAIC Group Code
B	NAIC Company Code
C	NAIC Company Name (Not NAIC Group Name)
D	Name of City/County
E	Selected Zipcode by County

For each Selected Zipcode:

F	Distance to Shoreline ¹ Underwriting Restriction
G	Mandatory Windstorm Deductible
H	HO 2/HO 3 or similar Policy Count as of October 1, 2003
I	HO 2/HO 3 or similar Policy Count as of January 1, 2002
J	HO 2/HO 3 or similar Policy Count as of January 1, 2001
K	HO 4 or similar Policy Count as of October 1, 2003
L	HO 4 or similar Policy Count as of January 1, 2002
M	HO 4 or similar Policy Count as of January 1, 2001
N	HO 6 or similar Policy Count as of October 1, 2003
O	HO 6 or similar Policy Count as of January 1, 2002
P	HO 6 or similar Policy Count as of January 1, 2001
Q	Commercial Policy Count as of October 1, 2003
R	Commercial Policy Count as of January 1, 2002
S	Commercial Policy Count as of January 1, 2001

¹As measured in feet, miles, or geographic area

Requirements:

1. All entries must be in numeric format (zero decimal places), except for columns C, D, F, and G. Round off to whole numbers.
2. If no data is available for a column, insert N/A.
3. In the event that further explanation is needed for any of the columns, please use an attachment.
4. Everything must be on one spreadsheet page.

2003 Coastal Survey Spreadsheet

	A	B	C	D	E	F	G	H
1	NAIC Group Code	NAIC Company Code	NAIC Company Name	City/County	Selected Zipcode by County	Distance to Shoreline Underwriting Restriction	Mandatory Windstorm Deductible	HO 2/HO 3 Policy Count as of 10/1/03
2	22	55555	XYZ Ins Co	Anne Arundel	20733	1	500	333
3	22	55555	XYZ Ins Co	Anne Arundel	20751	1	500	444
4	22	55555	XYZ Ins Co	Anne Arundel	20758	1	500	222
5	22	55555	XYZ Ins Co	Anne Arundel	20764	1	500	N/A
6				Anne Arundel	20776			
7				Anne Arundel	20778			
8				Anne Arundel	20779			
9				Anne Arundel	21012			
10				Anne Arundel	21032			
11				Anne Arundel	21037			
12				Anne Arundel	21056			
13				Anne Arundel	21122			
14				Anne Arundel	21140			
15				Anne Arundel	21146			
16				Anne Arundel	21401			
17				Anne Arundel	21402			
18				Anne Arundel	21403			
19								
20				Baltimore City	21201			
21				Baltimore City	21202			
22				Baltimore City	21224			
23				Baltimore City	21225			
24				Baltimore City	21226			
25				Baltimore City	21230			
26				Baltimore City	21231			
27								
28				Baltimore County	21162			
29				Baltimore County	21219			
30				Baltimore County	21220			
31				Baltimore County	21221			
32				Baltimore County	21222			

2003 Coastal Survey Spreadsheet

	A	B	C	D	E	F	G	H
33				Baltimore County	21237			
34								
35				Calvert	20615			
36				Calvert	20639			
37				Calvert	20657			
38				Calvert	20676			
39				Calvert	20678			
40				Calvert	20685			
41				Calvert	20688			
42				Calvert	20714			
43				Calvert	20732			
44								
45				Cecil	21901			
46				Cecil	21903			
47				Cecil	21915			
48				Cecil	21919			
49								
50				Dorchester	21613			
51				Dorchester	21622			
52				Dorchester	21626			
53				Dorchester	21631			
54				Dorchester	21634			
55				Dorchester	21669			
56				Dorchester	21672			
57				Dorchester	21675			
58				Dorchester	21677			
59				Dorchester	21869			
60								
61				Harford	21001			
62				Harford	21005			
63				Harford	21009			
64				Harford	21010			
65				Harford	21017			
66				Harford	21040			
67				Harford	21078			
68				Harford	21085			

2003 Coastal Survey Spreadsheet

	A	B	C	D	E	F	G	H
69								
70				Kent	21610			
71				Kent	21620			
72				Kent	21645			
73				Kent	21661			
74				Kent	21678			
75								
76				Queen Anne	21617			
77				Queen Anne	21619			
78				Queen Anne	21638			
79				Queen Anne	21658			
80				Queen Anne	21666			
81								
82				Saint Mary's	20606			
83				Saint Mary's	20618			
84				Saint Mary's	20626			
85				Saint Mary's	20628			
86				Saint Mary's	20630			
87				Saint Mary's	20636			
88				Saint Mary's	20650			
89				Saint Mary's	20670			
90				Saint Mary's	20680			
91				Saint Mary's	20684			
92								
93				Somerset	21816			
94				Somerset	21817			
95				Somerset	21820			
96				Somerset	21821			
97				Somerset	21838			
98				Somerset	21853			
99				Somerset	21870			
100				Somerset	21871			
101								
102				Talbot	21601			
103				Talbot	21612			
104				Talbot	21647			

