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BULLETIN NO. 2015-01

TO: All insurers writing property insurance subject to Alabama Act 2012-501 ("Homeowners Bill of Rights Act")

Alabama-licensed producers and surplus line brokers

**FROM: Jim L. Ridling
Commissioner of Insurance**

DATE: January 13, 2015

RE: Outline of Coverage and Comprehensive Policy Checklist

EFFECTIVE: Immediate

AFFECTS: Bulletin 2012-10 (10.16.2012); Bulletin 2013-02 (as revised 04.17.2013)

To implement Alabama Act No. 2012-501, the "Homeowners Bill of Rights Act," Bulletins 2012-10 and 2013-02 each include a form of Outline of Coverage and Comprehensive Policy Checklist to be used in homeowners insurance transactions in the admitted and surplus lines markets, respectively. The form Checklist accompanying Bulletin 2013-02 addressing surplus lines situations includes the following sentence at the end of the third paragraph on the first page of that Checklist: "*Consumer assistance is also available from the Department of Insurance, Consumer Services Division, 334-241-4141 or ConsumerServices@insurance.alabama.gov.*" This language does not appear in the Checklist form with Bulletin 2012-10 relating to the admitted market.

Due to apparent confusion, the Department has received considerable contacts from consumers that are best directed, in the first instance, to insurance companies, producers, or surplus line brokers as applicable. In the hope of avoiding that confusion going forward, **insurers, producers, and brokers are directed to delete reference to the Department's Consumer Services Division, the contact number, and the e-mail address from both forms of the Checklist.** Deletion of the entire

sentence quoted above (or its equivalent in a particular Checklist form) is the preferred response.

The content of Bulletin 2012-10 and of Bulletin 2013-02 as last revised on April 17, 2013, is not affected by this action.

Insurers, producers, and surplus line brokers should begin using an appropriate checklist which recognizes this change as soon as practicable.

Questions concerning this Bulletin may be directed to:

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-or -

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