

LINE OF BUSINESS: Inland Marine

LINE(S) OF INSURANCE  
Other Commercial Inland Marine

CODES  
9.0005

Code: 9.0000

IF CHECKLIST IS NOT APPLICABLE, PLEASE EXPLAIN:

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REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
GENERAL REQUIREMENTS FOR ALL FILINGS			
COPIES, RETURN ENVELOPES ETC.	<a href="#">O.R. 365: 15-1-3 (4)</a> <a href="#">O.R. 365:15-7-3</a>	All filings including exhibits, forms, rate sheets and additional information shall be submitted with two (2) legible copies of all material. Such filings and exhibits shall be typewritten or printed. Companies that filed as a group listing all companies on the Transmittal Document may accomplish this requirement by submitting two copies plus one additional copy for each company.	
COVER LETTER AND EXPLANATORY MEMORANDUM			
FILING SUBMISSION	<a href="#">O.R. 365-15-1-3</a> <a href="#">O.R. 365:15-7-3</a>	Filing Requirements.	
EFFECTIVE DATE WORDING	<a href="#">O.R. 365:15-1-13</a>	All policies shall expire at 12:01 a.m. Standard Time on the expiration date stated in the policy.	
FREE CONTRACT PROHIBITED			
LIMITATIONS/RESTRICTIONS ON TRANSACTING BUSINESS			
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REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
LINE OF AUTHORITY			
NO FILE OR FILING EXEMPTIONS	<a href="#">36 O.S. 997</a>	Rates/Rules Exempt From Filing.	
SIDE BY SIDE COMPARISON			
GENERAL REQUIREMENTS FOR ALL FILINGS			
WATERCRAFT LONGER THAN 26 FEET			
THIRD PARTY FILERS AUTHORITY			
TRANSACTIONING OTHER BUSINESS			
FORMS—POLICY PROVISIONS			
ACCESS TO COURTS			
AMBIGUOUS & MISLEADING	<a href="#">36 O.S. 3611</a>	Commissioner shall disapprove and form or withdraw any previous approval if it contains or incorporates by reference any inconsistent, ambiguous or misleading clauses or exceptions.	
APPLICATIONS	<a href="#">36 O.S. 3610</a>	If an application is attached to and made a part of the policy, it must be submitted for approval.	
APPRAISALS			
ARBITRATION	<u>Cannon v. Lane</u> , 867 P.2d 1235	Binding arbitration provisions shall not be included in any insurance contract or policy language as it is “contrary to public policy and is unenforceable”.	

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
ASSESSIBLE POLICIES			
BANKRUPTCY PROVISIONS			
BLANK ENDORSEMENTS	<a href="#">365:15-1-19</a>	An endorsement to an insurance policy without specific language is not a complete form and shall not be approved. The Insurance Commissioner may approve a blank endorsement if the insurer provides a detailed description of how the form will be used.	
CANCELLATION & NON-RENEWAL	<a href="#">36 O.S. 3639</a>	Policies that have been in effect for more than 45 business days may only be cancelled for 8 specific reasons. Non-renewal notice must give named insured 45 days notice, if less than 45 days, policy must remain in effect until 45 business days after notice is given. Insurer must give named insured written notice of premium increase, change in deductible or reduction in limits at least 45 days prior to expiration.	
Calculation of Unearned/Return Premium			
Conditional Renewal			
Minimum Retained Premium	<a href="#">36 O.S. 3623.1</a>	A minimum premium charge is considered premium within the definition of this Code, and shall be subject to premium tax as provided in this Code. Minimum premium charge is the smallest acceptable premium for which an insurance company will write a policy. This minimum charge is necessary to cover fixed expenses, other than those expenses defined as fees above, in placing the policy on the books. A minimum premium charge includes, but is not limited to, minimum earned premium and minimum retained premium. An insurance consultant, insurance producer, limited lines producer, managing general agent or surplus lines insurance broker cannot charge a duplicate fee or minimum premium charge.	
Notice of Cancellation	<a href="#">36 O.S. 3639</a>		
Notice of Non-renewal	36 O.S. 3639		
Permissible Reasons for Cancellation	36 O.S. 3639		
Permissible Reasons for Non-renewal			
FORMS—POLICY PROVISIONS			
Required Policy Period			
Suspension			

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
CERTIFICATIONS	Commissioner Order 02-0765-PRJ Bulletin No. PC 2002-06	Review Bulletin on our website.	
CONINSURANCE			
CONSUMER INFORMATION			
Credit Scoring Notice			
Privacy notice			
VSI Warning			
Notification Form			
CONTENT OF POLICIES	<a href="#">36 O.S. 3613</a>	Contents of policies in general see statute for requirements.	
COUNTERSIGNATURES	<a href="#">36 O.S. 627</a>	Resident Agent Required	
DECLARATIONS PAGE	<a href="#">36 O.S. 3610</a>	Must be filed for approval.	
DISCLOSURES			
DEFINITIONS			
DISCRIMINATION			
DUTY TO DEFEND			
EXCLUSIONS & LIMITATIONS			
Mold			
Terrorism	Bulletin No. PC 2002-03 PC 2002-07	Review appropriate Bulletins on our website.	

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FICTITIOUS GROUPS	<a href="#">36 O.S. 6001</a> <a href="#">36 O.S. 6001.1</a> <a href="#">36 O.S. 6002</a>	No insurer, admitted or nonadmitted, shall make available through any rating plan or form, property, marine, vehicle, casualty or surety insurance to any firm, corporation, or association of individuals, any preferred rate or premium based upon any fictitious grouping of such firm, corporation or association of individuals.	
FORMS MISCELLANEOUS	<a href="#">36 O.S. 3610</a>		
FORMS—POLICY PROVISIONS			
FRAUD WARNING	<a href="#">36 O.S. 3613.1</a>	Every insurance policy or application and every insurance claim form shall contain a statement that clearly indicates in substance the following: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony. (Print in 10 point type or larger).	
GROUP POLICIES			
Extra-Territorial Approval Authority			
INSURANCE TO VALUE			
LIBERALIZATION CLAUSE			
LIMITS			
LOSS PAYEE			
LOSS SETTLEMENTS			
Appraisal			

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Action Against Company	<a href="#">36 O.S. 3617</a>	No policy delivered or issued for delivery in Oklahoma and covering a subject of insurance resident, located, or to be performed in Oklahoma, shall contain any condition, stipulation or agreement (1) requiring such policy to be construed according to the laws of any other state or country, except as necessary to meet the requirements of the motor vehicle financial responsibility laws or compulsory disability benefit laws of such other state or country, or (2) preventing the bringing of an action against any such insurer for more than six (6) months after the cause of action accrues, or (3) limiting the time within which an action may be brought to a period of less than two (2) years from the time the cause of action accrues in connection with all insurances other than property and marine and transportation insurances; in property and marine and transportation policies such time shall not be limited to less than one (1) year from the date of occurrence of the event resulting in the loss. Any such condition, stipulation or agreement shall be void, but such voidance shall not affect the validity of the other provisions of the policy.	
After Market Parts			
Deductibles			
Defense Costs	<a href="#">O.R. 365:15-1-15</a>	No insurance policy or contract shall be made, issued or delivered by any insurer or by any agent or representative thereof, that includes defense expenses within the limit of liability. The Insurance Commissioner may waive this requirement based upon factors such as noncompetitive market or type of insurance coverage. If the Insurance Commissioner waives this requirement, the initial page of the policy shall include a conspicuous notice indicating that the contract contains defense expenses within the limit of liability and advising the policyholder to read its provisions.	
Loss Valuation			
NOTICE REQUIREMENTS			
Payment of Loss Time Period	<a href="#">36 O.S. 1250.7</a>	Within 45 days after receipt of properly executed proofs of loss, claimant shall be advised of acceptance/denial or further investigation necessary.	
Appraisal			

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MEDICAL PAYMENTS			
MINIMUM STANDARDS FOR CONTENT (POLICIES AND STANDARD FORMS)			
ORDINANCE/LAW PROVISIONS			
FORMS—POLICY PROVISIONS			
POLICY MUST CONTAIN ENTIRE CONTRACT			
PRIMARY/UNDERLYING COVERAGE			
READABILITY			
REBATES	<a href="#">36 O.S. 1204</a> (8.)	Not permitted directly or indirectly.	
STANDARD FIRE POLICY			
SUBROGATION			
Suit			
TIMELINESS			
TRAVEL			
Baggage			
Trip Cancellation			
VOIDANCE			
OTHER			

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WAIVER OF PREMIUM	<a href="#">O.R. 365: 15-7-23</a>	Insurers may waive additional/return premium. Must file manual page Return Premium shall be returned upon insured's request.	

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Execution of Policies	<a href="#">36 O.S. 3618</a>	Every policy must be signed (facsimile) by officer.	
Policy Restrictions Voided	<a href="#">36 O.S. 3617</a>	No policy shall be construed according to the laws of another state, except to meet motor vehicle financial responsibility laws, or can limit the time an action can be brought against an insurer except as provided by this statute.	
Filing Standards Prior Approval-Policy Forms	<a href="#">36 O.S. 3610</a> <a href="#">O.R. 365: 15-1-3</a> <a href="#">O.R. 365: 15-1-19</a>	Every form that is made a part of the policy must be filed for approval. Specific requirements are listed in the Regulation. Endorsements that eliminate or restrict coverage issued during the policy term must be signed by the insured. This includes blank endorsements.	
Coverage of Trustor	<a href="#">36 O.S. 3616.1</a>	Unless specifically excluded, a trustor of property shall be a named insured.	
Nationwide inland marine definition	<a href="#">O.R. 365:15-1-6</a>	Provides description of various coverages.	
Required Transmittal Forms	Bulletin No. PC 2003-03	Property & Casualty Transmittal Document PC TD-1 pg 1 & 2, Form Filing Transmittal PC FFS-1 and Rate/Rule Filing Transmittal PC RRFS-1. Transmittal forms are not required for final printed pages, non-adoption of advisory organization filings, change of effective date for an approved filing, informational filings (not required to be filed), additional information or amendments to pending filings or withdrawal of obsolete forms having no impact on Oklahoma policyholders.	
Filing Fees Fee Requirements	<a href="#">36 O.S. 348.1</a> <a href="#">O.R. 365: 15-1-3 (2) (D)</a>	Form filings-\$50.00 for each individual insurer. See regulations for a list of filings that do not require filings fees.	
Withdrawal of Pending Filings	<a href="#">O.R. 365: 15-1-3 (9) (H)</a>	Pending filings may be withdrawn by the filing entity upon notice to the Insurance Department prior to the approval or disapproval thereof.	
Postage Requirements	<a href="#">O.R. 365: 15-1-3 (8)</a>	No submissions shall be accepted which arrive at the offices with postage due. No submissions will be returned unless the necessary postage accompanies the same.	
Unfair Discrimination	<a href="#">O.R. 365: 15-1-8</a>	Prohibits unfair discrimination.	
Rating/Advisory Organization	<a href="#">O.R. 365: 15-1-3</a>	Insures may deviate from its rating organization's filings. See reg NOTE: Please tell us if you are a member or subscriber to a rating	





