

LINE OF BUSINESS: Crop

Code: 2.0000

LINE(S) OF INSURANCE

CROP-HAIL
FEDERALLY REINSURED

CODES

2.0001
2.0002

IF CHECKLIST IS NOT APPLICABLE, PLEASE EXPLAIN:

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
GENERAL REQUIREMENTS FOR ALL FILINGS			
COPIES, RETURN ENVELOPES, ETC.	O.R. 365: 15-1-3 (4)	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			
EFFECTIVE DATE WORDING	O.R. 365:15-1-13	All policies shall expire at 12:01 a.m. Standard Time on the expiration date stated in the policy.	
FILING SUBMISSION	O.R. 365-15-1-3	Filing Requirements.	
FREE CONTRACT PROHIBITED			
LIMITATIONS/RESTRICTIONS ON TRANSACTING BUSINESS			
LINE OF AUTHORITY			

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
NAIC #			
NO FILE OR FILING EXEMPTIONS			
THIRD PARTY FILERS AUTHORITY			
GENERAL REQUIREMENTS FOR ALL FILINGS			
TRANSACTIONING OTHER BUSINESS			
FORMS—POLICY PROVISIONS			
ACCESS TO COURTS			
AMBIGUOUS & MISLEADING	36 O.S. 3611	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	36 O.S. 3610	If an application is attached to and made a part of the policy, it must be submitted for approval.	
APPRAISALS			
ARBITRATION	Cannon v. Lane, 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”.	
ASSESSIBLE POLICIES			
BLANK ENDORSEMENTS	O.R. 365:15-1-19	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.	

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
CANCELLATION & NON-RENEWAL			
Calculation of Unearned/Return Premium			
Conditional Renewal			
Minimum Retained Premium			
Notice of Cancellation			
Notice of Non-renewal			
Permissible Reasons for Cancellation	O.R. 365: 15-1-14	At least 10 days notice proof of mailing.	
Permissible Reasons for Non-renewal	O.R. 365: 15-1-14	At least 20 days notice proof of mailing.	
Required Policy Period			
Return Premium			
Suspension			
CERTIFICATIONS			
CONINSURANCE			
FORMS—POLICY PROVISIONS			
CONSUMER INFORMATION			
Credit Scoring Notice	36 O.S. 955	Disclosure statement required on new applications.	
Privacy notice			
VSI Warning			
Notification Form			
CONTENT OF POLICIES	36 O.S. 3613	Contents of policies in general see statute for requirements.	
COUNTERSIGNATURES	36 O.S. 627	Resident Agent Required.	
DECLARATIONS PAGE			

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
DISCLOSURES			
DEFINITIONS			
DISCRIMINATION			
DUTY TO DEFEND			
EXCESS COVERAGE			
EXCLUSIONS & LIMITATIONS			
Asbestos			
Lead			
Mold			
Terrorism	Bulletin PC 2002-03	Not applicable for personal lines.	
Windstorm			
FICTITIOUS GROUPS	36 O.S. 6001 36 O.S. 6001.1 36 O.S. 6002	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	36 O.S. 3610		
FORMS—POLICY PROVISIONS			
FRAUD WARNING	36 O.S. 3613.1	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).	

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
GROUP POLICIES			
Extra-Territorial Approval Authority			
INSURANCE TO VALUE			
LIBERALIZATION CLAUSE			
LIMITS			
LOSS PAYEE			
LOSS SETTLEMENTS			
Appraisal			
Action Against Company	36 O.S. 3617	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 avoidance shall not affect the validity of the other provisions of the policy.	
Arbitration	Cannon v. Lane, 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".	
Deductibles			

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
Defense Costs	O.R. 365:15-1-15	Defense Expenses within limit of liability is allowable for Professional Liability coverage only. A warning message is necessary and must be displayed at the top of the Declarations pages and/or coverage insuring agreement form.	
Loss Valuation			
NOTICE REQUIREMENTS			
Payment of Loss Time Period	36 O.S. 1250.7	Within 45 days after receipt of properly executed proofs of loss, claimant shall be advised of acceptance/denial or further investigation necessary.	
Appraisal			
MORTGAGEE/LIENHOLDER			
PARTICIPATING POLICIES	36 O.S. 2121	If so provided in its articles of incorporation, a domestic stock or domestic mutual insurer may issue any or all of its policies with or without participation in profits, savings, or unabsorbed portions of premiums, may classify policies issued on a participating or nonparticipating basis, and may determine the right to participate and the extent of participation of any class or classes of policies. No dividend, otherwise earned, shall be made contingent upon the payment of renewal premium on any policy.	
POLICY MUST CONTAIN ENTIRE CONTRACT			
PREMIUM AUDIT			
FORMS—POLICY PROVISIONS			
PUNITIVE DAMAGES			
READABILITY			
REBATES	36 O.S. 1204 (8.)	Not permitted directly or indirectly.	
SUBROGATION			

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
Suit			
TIMELINESS			
VOIDANCE			
WARRANTIES			
OTHER			

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
Execution of Policies	36 O.S. 3618	Every policy must be signed (facsimile) by officer.	
Policy Restrictions Voided	36 O.S. 3617	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	36 O.S. 3610 O.R. 365: 15-1-3 O.R. 365: 15-1-19	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.	
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	36 O.S. 348.1 O.R. 365: 15-1-3 (2) (D) O.R. 365:15-7-3	<ol style="list-style-type: none"> 1) Rate (or loss cost) and rule filings with a premium effect-\$100.00 for each individual insurer. 2) Form filings-\$50.00 for each individual insurer. <p>See regulations for a list of filings that do not require filings fees.</p>	
Withdrawal of Pending Filings	O.R. 365: 15-1-3 (9) (H)	Pending filings may be withdrawn by the filing entity upon notice to the Insurance Department prior to the approval or disapproval thereof.	
Postage Requirements	O.R. 365: 15-1-3 (8)	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	O.R. 365: 15-1-9	Prohibits unfair discrimination.	
Rating/Advisory Organization	O.R. 365: 15-1-3	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	
Coverage of Trustor	36 O.S. 3616.1	Unless specifically excluded, a trustor of property shall be a named insured.	
RATE, RULE, RATING PLAN, CLASSIFICATION, AND TERRITORY FILING REQUIREMENTS			

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
INDIVIDUAL RISK RATING			
ACTUARIAL CERTIFICATIONS FOR RATES			
ADOPTIONS OF RATE SERVICE ORGANIZATIONS (RSO) FILINGS			
Loss Costs			
CONSENT-TO-RATE	36 O.S. 988 (F) O.R. 365:15-7-6	Regulation provides filing requirements.	
CREDIT SCORING AND REPORTS			
RATE, RULE, RATING PLAN, CLASSIFICATION, AND TERRITORY FILING REQUIREMENTS			
CATASTROPHE HAZARDS			
CREDIBILITY AND OTHER FACTORS			
DEFENSE COSTS	O.R. 365:15-1-15	Defense Expenses within limit of liability is allowable for Professional Liability coverage only. A warning message is necessary and must be displayed at the top of the Declarations pages and/or coverage insuring agreement form.	
DISCOUNTS			
EXPIRATION DATE(S) FOR APPROVED RATES			
GROUP POLICIES			
Extra-Territorial Approval Authority			
LOSS RATIO STANDARDS			

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
MID TERM CHANGES			
LOSS COST MULTIPLIERS			
PREMIUM REFUND OR RETENTION			
PRICING			
Charges			
Minimum Premium Rules			
Multi-tier			
Payment Plans			
Premiums			
Service Charges			
Surcharges			
Other Fees			
RATE RANGES			
RATE, RULE, RATING PLAN, CLASSIFICATION, AND TERRITORY FILING REQUIREMENTS			
RATING PLAN REQUIREMENTS			
Expense Modification Plan			
Experience Rating			
IRPM			
Large Deductible			
Retrospective Rating			
Schedule Rating			
Small Deductible			
Wrap-up Rating			
RATE/LOSS COST SUPPORTING INFORMATION			
Competition			
Expenses			
Experience			

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
Judgment			
Credibility			
Profit Loading			
RETURN ON EQUITY/INVESTMENT INCOME			
RISK CLASSIFICATION			
SUPPORTING DATA			
TRENDING			
OTHER			
Agent Commissions	Bulletin No. PC 2000-03	Multiple agent commission levels are prohibited within one company.	
Policy Fees	36 O.S. 3623.1	Nothing in this code shall be construed to prevent an insurer from charging and collecting separate initial membership fees and policy fees in addition to premiums for insurance, and such fees shall not be considered premium within the definition of this Code, but shall be subject to premium tax.	