

CDI Review Requirements Checklist Earthquake

CIC or CCR Section (§)	Standard Requirements
CIC § 38.6	Written records required to be provided by a licensee; authorization to provide by electronic transmission; requirements; deficiency in electronic procedures; report; procedures for suspected violations
CIC § 381	Required Contents
CIC § 430	Printing of Name
CIC § 510	Disclosure of consumer affairs unit to new policyholders
CIC § 530	Proximate and remote causes
CIC § 530.5	Combination of perils including landslide, mudslide, mudflow, or debris flow; proximate cause
CIC § 12926	Requiring compliance with code
	Applications
CIC § 2070	Standard Form; additions and omissions
Chapter 12 CIC § 679.70 – 679.74	Prohibition of Discriminatory Practices by Certain Admitted Insurers

Cancellations & Nonrenewal

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CIC § 481	Conditions for return; prohibited fully earned policy provisions; disclosure of provisions to refund premium other than on pro rata basis; inapplicability to ocean marine insurance; disclosure of fees or penalties for early cancellation.
CIC § 481.5	Unearned premium; refund; tender; interest; application to other premiums due
CIC § 675	Risks Covered by the Chapter
CIC § 675.1	Provisions applicable in the case of a total loss to the primary insured structure under a policy of residential property insurance subject to §675
CIC § 675.5	Commercial insurance policies covered by chapter
CIC § 676	Grounds for valid notice of cancellation
CIC § 677	Mailing of notice of cancellation to insured; statement of grounds and specific information supporting cancellation; review for wrongful cancellation
CIC § 677.2	Policies of commercial insurance; requirement of notice of cancellation; application of section
CIC § 678	Policy expiration; offer of renewal or notice of nonrenewal; application of section; required notice
CIC § 791.12	Adverse underwriting decision; prohibited grounds
	Punitive Damages
CIC § 533.5	Criminal or certain civil proceedings by law enforcement entities involving payment of any fine, penalty, or restitution; duty of insurer to defend; coverage or indemnity prohibited.

	Earthquake
Chapter 8.5 CIC § 10081 – 10089.4	Earthquake Insurance
Chapter 8.6 CIC § 10089.5 – 10089.55	California Earthquake Authority
	Pricing
CIC § 1853.5	Insurers having common ownership or management; concerted action
CIC § 1861.05	Approval of Insurance Rates
CIC § 2360.2	Eligibility Guidelines/ Qualification for Insurance and Rating Plan
CIC § 2360.3	Lowest Premium
CIC § 2360.5	Rates Charged by Insurers in Insurer Group

Rating Plan Requirements

CIC § 1855.3	Preparation and development of policy or bond forms or manuals
CIC § 1861.01	Insurance Rate Rollback
CIC § 2360.0	Definitions
CIC § 2360.7	Upgrades
Filing Requirements	
CIC § 1855.5	Submission of proposed insurance policy or bond forms or manuals to commissioner; review; hearing; approval or disapproval
CIC § 1857.7	Rate change application; contents
CIC § 1857.9	Established Insurer Reports
CIC § 2642.7	Lines of Insurance
CIC § 2643.3	Total Aggregate Earned Premiums
CIC § 2643.6	Interjurisdictional Allocations
CIC § 2648.4	Complete Application

General Filing Requirements

	General Filing Requirements
CIC § 803	Reinsurance of non-admitted insurers
CIC § 1857	Maintenance of records; data advisory committees to review requests for records
CIC § 2360.6	Documentation Supporting Rates
CIC § 2646.5	Burden of Proof