

## CDI Requirements Checklist Private Passenger Auto

CCR or CIC Section (§)	Standard Requirements
<b>CIC § 38.6</b>	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
<b>CIC § 381</b>	Required Contents
<b>CIC § 430</b>	Printing of Name
<b>CIC § 510</b>	Disclosure of consumer affairs unit to new policyholders
<b>CIC § 660</b>	Definitions
<b>CIC § 669.7</b>	Certain Automobile Insurance
<b>CIC § 12926</b>	Requiring compliance with code
	<b>Applications</b>
<b>CIC § 679.72</b>	Prohibition against discrimination on insurance application or report

	<b>Bankruptcy Provision</b>
<b>CIC § 11580</b>	Required Policy Provisions
	<b>Cancellation &amp; Nonrenewal</b>
<b>CIC § 1861.03</b>	Unfair Insurance Practices; prohibitions
<b>CIC § 662</b>	Mailing or delivery of notice of cancellations to named insured, lienholder, or additional interest; time; reasons for cancellation; electronic delivery
<b>CIC § 663</b>	Policy expiration; delivery or mailing of renewal offer or notice of nonrenewal
<b>CIC § 481</b>	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
<b>CIC § 481.5</b>	Unearned premium; refund; tender; interest; application to other premiums due
<b>CIC § 791.12</b>	Adverse underwriting decision; prohibited grounds.
	<b>Loss Settlement</b>
<b>CIC § 530</b>	Proximate and remote causes
<b>CIC § 551</b>	Notice of casualty loss; 20-day period

	<b>Punitive Damages</b>
<b>CIC § 533.5</b>	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.
	<b>UM/UIM, PIP, No Fault</b>
<b>CIC § 11580.2</b>	Uninsured motorist endorsement or coverage; underinsured motorist coverage
<b>CIC § 1580.26</b>	Required coverage; uninsured motor vehicles; property damage; prerequisites for payment; election not to accept coverage; vehicles insured for both property damage and collision; uninsured motor vehicle defined.
	<b>Pricing</b>
<b>CIC § 995(d)</b>	Policy Fees
<b>CCR § 2360.3</b>	Lowest Premium
<b>CIC § 488</b>	Increase in premium on private passenger auto; convictions for traffic violations committed while operating motor vehicle for compensation during hours of employment
<b>CIC § 488.5</b>	Increase in private rate for local and federal law enforcement officers; operation of emergency or official government vehicles
<b>CIC § 491</b>	Rating plan of motor vehicle insurer; increase in premium based upon accident in which insured was not at fault
	<b>Auto Minimum Coverage Limits</b>
<b>CIC § 11580.1(b)</b>	Automobile liability insurance; required and optional provisions
	<b>Discounts</b>

<b>CIC § 11580.15</b>	Discounts on motor vehicle policies; disclosure
<b>CCR § 2632.12</b>	Good Driver Discount
<b>CIC § 1861.025</b>	Good Driver Discount policy; criteria for qualification
<b>CCR § 2632.13.1</b>	Eligibility to Purchase Good Driver Discount Policy.
<b>CIC § 11628.3</b>	Operators over 55; driver improvement course graduates; reduction in premium
	<b>Rating Plan Requirements</b>
<b>CCR § 2360.0</b>	Definitions
<b>CCR § 2632.3</b>	Class Plan
<b>CCR § 2632.5 and CIC § 1861.02</b>	Rating Factors
<b>CCR § 2632.7</b>	Analysis of Rating Factors
<b>CCR § 2632.8</b>	Factor Weights
<b>CCR § 2632.9</b>	Use of Data
<b>CCR § 2360.7</b>	Coverage Change
	<b>Territory Definitions</b>

<b>CIC § 11628</b>	Rosenthal Auto Insurance Nondiscrimination Law
	<b>Symbols</b>
<b>CCR § 2632.11</b>	Submission of Class Plans, Symbols, And Implementation Data
	<b>Filing Requirements</b>
<b>CIC § 1861.01(c) 1861.05(b) and CCR Title 10 Chapter 5 Subchapter 4.8</b>	Approval of Insurance Rates Review of Rates and Filing Instructions
<b>CIC § 1857.7</b>	Rate Change Application
<b>CIC § 1857.9</b>	Established Insurer Reports
<b>CCR § 2642.7</b>	Line of Insurance
<b>CCR § 2643.3</b>	Total Aggregate Earned Premium
<b>CIC § 1853.97</b>	Auto Liability & Physical Damage combined filing
<b>CCR Title 10 Chapter 5 Subchapter 4.7</b>	Private Passenger Automobile Rating Factor
<b>CIC § 1855.5</b>	Submission of Form and Manuals by Advisory Organization (AO)

	<b>General Filing References</b>
<b>CIC § 1857</b>	Maintenance of records
<b>CCR § 2360.6</b>	Documentation Supporting Rates
<b>CIC § 803</b>	Reinsuring Non-Admitted Insurers
<b>CCR § 2646.5 and CIC § 1861.05</b>	Burden of proof
<b>CIC § 11580.1</b>	Automobile Liability Insurance; (Required and Optional Provisions)
<b>CIC § 11580.07</b>	Collision Coverage; Prohibited as Condition for Insurance of Comprehensive coverage; exceptions
<b>CIC § 11580.09</b>	Notice stating limits of future coverage; definitions; grounds for valid notice of cancellation; reasons for nonrenewal or premium increase; inclusions
<b>CIC § 11580.6</b>	Mexico Coverage; Warning
<b>CIC § 11580.011</b>	Coverage for Child Passenger Restraint Systems