PREMIUM CHANGE EXPLANATIONS (Part BB of TED):

- Do the notice requirements apply to policies in the free trade zone?
- Can the notice requirements in § 2356(a) and § 2356(b) be sent on the declaration page?
- How should carriers consider inflation guard in their calculations?
- What constitutes a written request for a written explanation? Are companies permitted to direct these requests through a specific channel? i.e If someone sends a letter complaining about their rate but does not specify that they were directed to complain due to the law, how would the state view those inquiries?
- Can companies send the notice to everyone on renewal?
- How should mid-term endorsements be treated in regard to this law if companies already tell policyholders why the premium changed on endorsement? Would companies then have to include it again in the renewal explanation?
- What are considered primary rating factors? Will DFS define the term more specifically?
- If many factors impacted a rate change, would a company need to list all of them? Does each variable have to outline the specific premium percentage change?

FLEX FILING FOR AUTO (Part II of PPGG)

EXCESS PROFITS (Part KK of TED)