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Property & Casualty Insurance
Filing Guidance Notice 2006 - B

TO: Insurers Offering Property and Casualty Policies in Massachusetts

FROM: Lorraine E. Young, Director of Policy Form Review

DATE: April 21, 2006

RE: Excess/Umbrella Endorsements

The purpose of this notice is to provide filing guidance regarding the submission of Excess/Umbrella form filings.

In order to be more consistent with national standards, the Massachusetts Division of Insurance Policy Form Review unit is clarifying the form filing options for excess/umbrella coverage forms.

The Policy Form Review unit is accepting excess/umbrella **endorsement** forms for review. The Policy Form Review unit continues to accept excess/umbrella **base coverage policy** forms as well.

Directions for completing the Lockbox Form for excess/umbrella endorsement form filings

Please indicate the sub-type code for the line of business that describes the policy to which the endorsement will be used. This code should be entered into the box located in section 3 of the Lockbox form. The use of sub-type "CU" or "PE" for these filings will not be accepted.

Lockbox forms submitted with endorsement filings for excess/umbrella coverage that contain "CU or PE" codes will be returned to the filer for revision and the filing will not be assigned for review until the properly completed Lockbox form is received.

Please refer all inquiries regarding this notice to Lorraine E. Young, Director of Policy Form Review at (617) 521-7343 or via email at lorraine.e.young@state.ma.us.