

## Form Filing Checklist - Homeowners/Property Insurance

See Ins 6.05, Wis. Adm. Code, For Requirements to File Insurance Forms

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### DISCLOSURE

The form filing checklists are intended only as guides for submitting various policy forms to the Office of the Commissioner of Insurance. The checklists are summaries, and are not intended as an OCI directive nor to interpret or address technical legal questions. Although efforts have been made to ensure that the checklists are current and accurate, information is subject to change on a regular basis without prior notice.

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ALL P&C Coverages, applicable to Wisconsin, as set forth in the NAIC Uniform Property & Casualty Product Coding Matrix. The matrix can be found at [https://www.naic.org/documents/industry\\_pcm\\_p\\_c\\_2019.pdf](https://www.naic.org/documents/industry_pcm_p_c_2019.pdf).

THE FOLLOWING CHECKLIST IS **IN ADDITION TO** THE P&C FORM FILING CHECKLIST WHICH CAN BE FOUND AT: <http://oci.wi.gov/ociforms/pcfileck.pdf>

(Unless otherwise noted, the citations referenced in the second column are Wisconsin statute numbers.)

Homeowners/Property Insurance – Additional Policy Form Requirements	Reference	Comments
Valued policy law	632.05 (2)	Policy limit for owner-occupied dwelling, wholly destroyed (not by insured's criminal fault) must be paid.
Lender prohibited from requiring insurance in excess of replacement value	632.07	A lender cannot require a borrower, as a condition to receive or maintain a loan secured by real property, to insure the property for an amount greater than the replacement value or market value of the improvements, whichever is greater.
Ordinance or law exclusion	Ins 4.01 (h) Wis. Adm. Code	The ordinance or law exclusion must be amended to allow a total loss in cases where an owner occupied residence is partially destroyed but ordered destroyed by a fire ordinance or similar law.
Applications	Ins 6.54 (3) (a) and (b), Wis. Adm. Code	Applications should not ask about criminal convictions unless the crime relates to the risk; i.e., arson, etc.
Vacancy or unoccupancy restrictions	Ins 6.76 (3) (e) 2, Wis. Adm. Code	Coverage may not be suspended until property vacant or unoccupied for more than 60 consecutive days.