

Property & Casualty TOP TEN

2006 Most Frequent Market Conduct Issues

Our regulatory editors carefully review and analyze results from all market conduct exams in all jurisdictions. As part of the review process, they track market conduct issues by line of business. According to their reviews, the top 10 market conduct issues in **Property & Casualty** in 2006 were as follows.

1. Failure to properly terminate a policy
2. Failure to acknowledge, pay, or deny claims within specified time frames
3. Using unapproved or unfiled rates
4. Failure to communicate a delay in the settlement of claims in writing
5. Failure to notify of producer appointments or terminations
6. Improper documentation of underwriting policies
7. Improper documentation of claims policies
8. Using unapproved or unfiled forms
9. Failure to produce requested records for an examination
10. Failure to provide required disclosures
(selection/rejection issues, notices in the claims process)

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