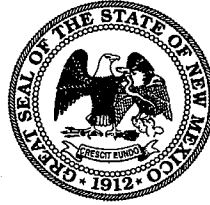


NEW MEXICO PUBLIC REGULATION COMMISSION

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Division of Insurance

Property/Casualty Bureau

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Superintendent of Insurance
Morris J. Chavez

INSURANCE DIVISION BULLETIN No. 2008-001

March 17, 2008

TO: PROPERTY/CASUALTY INSURERS

RE: HOMEOWNERS PREMIUM GUIDE DATA CALL

THE FOLLOWING BULLETIN is issued pursuant to Insurance Division Rule, 13.1.2 NMAC and 59A-17-11.1 NMSA 1978.


59A-17-11.1 NMSA 1978 directs the Superintendent of Insurance to implement a "consumer information system that will provide and disseminate price and other relevant information on a readily available basis to purchasers of homeowners, private passenger non-fleet automobile or property insurance for personal, family or household needs." Pursuant to that directive, this data call requires carriers to calculate the premiums they would charge various applicants for homeowners, renters and condominium insurance in New Mexico. Descriptions of the risks and coverages to be priced, as well as additional instructions for completing the data call, are contained in the "New Mexico Homeowners Premium Guide Data Call" spreadsheet available at <http://www.nmprc.state.nm.us/ib.htm>. Results shall be compiled on this spreadsheet and emailed to marta.barela@state.nm.us by April 30, 2008. This data call is a continuing request and carriers shall submit an annually updated response to this data call on or before every April 30 until further notice.

All groups of admitted insurance companies that wrote more than \$3,000,000 in direct written premiums in New Mexico during 2007 for homeowners insurance are required to answer this data call. Groups and non-group carriers that wrote a smaller volume of premiums are invited but not required to answer this call.

For carriers that are part of an insurance group, this call shall be answered for the entire group and not for each of its member companies. The group shall apply its intercompany placement guidelines to determine into which of its member companies each of the applicants would most likely be placed and then proceed to price the policies accordingly. If subsets of carriers within the group have different marketing methods or intercompany placement guidelines, then this call should be answered for each subset of carriers that shares the same marketing methods or intercompany placement guidelines.

Any questions regarding this data call may be directed to Marta Barela at marta.barela@state.nm.us.

DONE AND ORDERED this 17th day of March, 2008.



MORRIS J. CHAVEZ
Superintendent of Insurance