



JENNIFER M. GRANHOLM
GOVERNOR

STATE OF MICHIGAN
OFFICE OF FINANCIAL AND INSURANCE SERVICES
DEPARTMENT OF LABOR & ECONOMIC GROWTH
DAVID C. HOLLISTER, DIRECTOR

LINDA A. WATTERS
COMMISSIONER

January 15, 2004

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Re: Home Insurance Data Inquiries – Response Required by February 17, 2004

Dear xxxx:

As previously announced, the Office of Financial and Insurance Services is undertaking an investigation of automobile and home insurance rates. This inquiry has been prompted in part by the complaints of many policyholders that their rates have increased dramatically in recent years. As you know, it is the Commissioner's responsibility to ascertain that rates charged are not "excessive" as defined by the rating laws.

Attached are inquiries respecting the experience of your company with regard to home insurance.

This letter is not a call for the collection of data. Instead, to make an efficient use of data that your company has already collected, simply instruct your statistical agent to submit the data to OFIS. My staff has made arrangements with statistical agents to facilitate the transfer of data. If you have not reported the data to a statistical agent, then send it directly to OFIS.

I look forward to your full cooperation in this matter. At the same time, I should note that these inquiries are sent pursuant to MCL 500.438(3), which requires a "prompt" response. Given that the data is readily available, please send the data as soon as possible, but no later than February 17, 2004. If you have any questions regarding this inquiry please contact the Product Review Unit at (517) 373-0242.

Sincerely,

Linda A. Watters
Commissioner

Enclosure