

Limited Lines Discussion (June 2009)

Ancillary License proposal:

Information based on responses to Limited Lines Survey (April 2009)

Proposed Definition:

Limited Line Ancillary - insurance offered, solicited, or sold as an add on in connection with and incidental to the purchase of a non-insurance product sold directly to the consumer ~~for a specified time period of [insert relevant time period per state law]~~ whether at the business or by pre-selection of coverage in master, corporate, group or individual agreements that i) is non-transferable; and ii) is limited to the following kinds of insurance: a) telecommunication equipment, b) self-service storage, c) pet, d) travel; e) car rental; f) **motor club**, g) **pre-paid legal plans**, or h) any other coverage designated by the insurance commissioner

ANCILLARY LINE (COMBINING ALL LINES INDICATED UNDER NEW DEFINITION)

	Individual	Affiliate	BE	BE and DRP only	Branch
Car Rental	AL, DC, FL, HI, IL, KY, MS, NJ, OH, OK, PA, RI, VA, WA, WV, WY	AL, HI, WA	AL, AZ, DC, FL, HI, IL, KY, MD, NE, NH, NJ, OH, OK, PA, RI, WA, WY	AK, NV, UT	PA, RI
Self-Service Storage	AZ, FL, IL, NJ, WA		AZ, FL, IL, NC, NJ, WA	UT	
Pet	ID, VA		ID		ID
Travel	AR, AZ, CT, DE, DC, FL, HI, ID, KS, KY, LA, MA, MD, MN, MS, NE, NV, ND, NH, NJ, NM, NY, OH, OK, OR, PA, RI, SD, TN, UT, WA, WV, WI, WY	AR, HI, UT, WA	AR, CT, CE, DC, FL, HI, ID, KS, KY, LA, MA, NE, NV, ND, NH, NJ, NM, NY, OH, OK, PA, RI, UT, WA, WY	AK	NE, PA, RI, WA
Motor Club	AL, DE, FL, LA, MS, NE, NC, NH, UT, VA, WY	UT	AL, DE, FL, LA, MS, NH, UT, WY		
Telecommunications Equipment	MN, NY, WA		FL, NY, WA		FL
Pre-Paid	AL, AR, NE,	UT	AL, AR, ND, NJ, UT		

Legal/Legal Expenses/Legal Insurance	ND, NJ, OK, TN, UT, VA, WI				
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Car Rental Insurance

AL, AK, AZ, DC, FL, HI, IL, KY, MD, MS, NE, NV, NH, NJ, OH, OK, PA, RI, UT, VA, WA, WV, WY

Self-Service Storage

AZ, FL, IL, NC, NJ, UT, WA (2010)

Pet

ID, VA

Travel

AK, AR, AZ, CT, DE, DC, FL, HI, ID, KS, KY, LA, MA, MD, MN, MS, NE, NV, ND, NH, NJ, NM, NY, OH, OK, OR, PA, RI, SD, TN, UT, WA, WV, WI, WY

Motor (Automobile) Club

AL, DE, FL (maybe), MS, NE, NC, NH, UT, VA, WY

Telecommunications Equipment

FL, MN, NY, WA

Pre-Paid Legal, Legal Expense, Legal Insurance (Do we need to define product???)

AL, AR, NE, ND, NJ, OK, TN, UT, VA, WI