or its authorized representative may make additional inspections if reasonably required to obtain the necessary underwriting information for the type of insurance requested.

4. The insured or applicant for insurance shall not be required to pay any fee for inspection under the plan.

5. Insurance may be refused only for specific conditions or other satisfactory reasons revealed by the inspection and action report.

6. At least twenty days' written notice will be given prior to cancellation or nonrenewal of insurance of risks eligible under this plan, except in case of nonpayment of premium or evidence of incendiarism, to allow time for an application for new coverage to be made under the plan.

7. No risk shall be written at an excess rate or by a non-admitted company unless the property has been declined by an admitted company at standard rates, based on information obtained from an inspection or other sources.

Application and inspection procedure

1. All requests for inspections under this plan shall be made to the Insurance Rating Bureau of the District of Columbia.

2. An application for inspection can be made by a property owner or his representative or by an insurance company, agent or broker. The application need not be made in writing but the written permission of the property owner or his representative may be required at the time an inspection is made.

3. The property owner or his representative may be present and accompany the inspector during the inspection but no one other than the owner of the property to be insured or his representative shall be required to be present.

4. An application for inspection of the contents of a building may be made on the same basis as inspections for buildings eligible under the plan.

5. A report will be made for each building or risk inspected. This report shall cover pertinent structural and occupancy features as well as the general condition of the building and surrounding structures.

6. The inspection will be made and the report filed as described below within a reasonable time (generally less than ten days) after the request is received.

Procedure after inspection

1. After the inspection a copy of the inspection form will be sent to the company or to the all-industry placement facility as designated by the person requesting the inspection. If a company designation is not made, the inspection form will be retained by the inspection bureau until the information is requested by a company. This form will: Indicate pertinent features of the risk—construction, maintenance, occupancy and surrounding property—as revealed by the inspection.

2. The company will promptly determine if the property meets reasonable underwriting standards at the applicable premium rate. The company may:

a. Agree to write the coverage

b. Agree to write the coverage if certain improvements are made. The required improvements must be clearly specified in an action report.

c. Decline to write the coverage. The reason for declination must be clearly specified in an action report.

3. In all cases, the company must promptly notify the Insurance Rating Bureau of the District of Columbia of its decision and return to it the inspection and action reports to be kept on file by the rating bureau.

4. If the company declines the risk or agrees to write it on condition that the property be improved as requested, the company shall also promptly send a copy of the inspection and action reports to the applicant for insurance and the Department of Insurance.

5. If the company agrees to write only a portion of the amount of insurance requested the all-industry placement facility shall use its best efforts to assist the producer in obtaining the remaining coverage from another company.

6. The Insurance Rating Bureau of the District of Columbia shall submit to the Department of Insurance quarterly reports setting forth by the individual company, the number of risks inspected under the plan, the number of risks accepted, the number of risks conditionally approved and reinspections made, and the number of risks declined and other information in the form requested by the Department of Insurance.

7. Daily reports for policies written under this plan shall be plainly marked so that proper records can be kept.