

Home State Checklist Test

Does the policy insure only one (1) insured?

Yes

No

If yes, skip to Home State Determination section

If no, continue to Multiple Insureds (Affiliated Groups) section.

Multiple Insureds (Affiliated Groups)

An “affiliated group” means a group of entities that are all affiliated such as corporate affiliates (e.g.. parent, direct and indirect subsidiaries, sister companies in the same group)

Does the policy insure two (2) or more named insured of an “affiliated group” as defined above ?

Yes

No

If **yes**, which insured of the affiliated group has the largest percentage of premium:

This insured is used to determine the HOME STATE in the “HOME STATE DETERMNATION” section

If **No**, contact your supervisor or director of data services.

Home State Determination

Business:

What is the state of the insured's principal place of business?

The state of the insured's principal place of business is the state where the insured is headquartered and conducts its main business operations. If the insured's high-level officers direct, control and coordinate the business activities of the insured in more than one state, the principal place of business may be the state in which the greatest percentage of the insured's taxable premium for the applicable insurance contract is allocated. Principal place of business may or may not be the state where the insured is domiciled or incorporated.

Is any portion of the premium allocable to the insured's principal place of business state as defined above?

Yes

No

If **yes**, the Home State is the state of the insured's principal place of business or principal residence.

If **no**, the Home State is the state to which the largest percentage of premium is allocable.

State _____

Individual:

What is the state of the insured's principal residence?

The state of the insured's "principal residence" is the state in which the insured resides for the greatest number of days during a calendar year. If the insured resides outside the United States, the state of principal residence is the state to which the greatest percentage of the insured's taxable premium for the applicable insurance contract is allocated.

Is any portion of the premium allocable to the insured's principal residence state as defined above?

Yes

No

If **yes**, the Home State is the state of the insured's principal residence.

If **no**, the Home State is the state to which the largest percentage of premium is allocable.
State _____