

# STATE OF ALASKA

DEPARTMENT OF COMMERCE AND  
ECONOMIC DEVELOPMENT

DIVISION OF INSURANCE

TONY KNOWLES, GOVERNOR

P.O. BOX 110805  
JUNEAU, ALASKA 99811-0805  
PHONE: (907) 465-2515  
FAX: (907) 465-3422  
TDD: (907) 465-5437

## BULLETIN B99-06

**TO: All Insurance Companies Writing Property Insurance in Alaska**

**RE: Fire Hazard Mitigation Discounts**

The Alaska Division of Insurance has recently received a number of inquiries asking whether Alaska's insurance laws would allow the use of rating adjustments based upon whether dwelling residents are smokers or non-smokers or whether smoking is allowed on a particular premises.

Unless done in an unfairly discriminatory manner, Alaskan law allows insurers to recognize most risk characteristics or hazards that affect the subject of an insurance policy. The division acknowledges that smoking at an insured premises is a hazard that may well increase the risks for that property. The division is therefore willing to entertain proposals for rating systems that recognize the difference in expected losses that may result from smoking-related accidents at locations where smoking is permitted or actually occurs regularly.

If you have any questions regarding this bulletin, please contact the Division of Insurance; P.O. Box 110805; Juneau, AK 99811-0805, (907) 465-2515; fax (907) 465-3422; or via electronic mail at: .

DATED: May 18, 1999



Marianne K. Burke  
Director of Insurance