



# Insurance Matters

COMMISSIONER KAREN WELDIN STEWART, CIR-ML

## The Consumer Comes First.

*The Main Reason for Our Existence.*

Greetings!

Ask <sup>?</sup>the  
Commissioner

This edition of **Insurance Matters** presents information on teens and insurance, important dates for Elderinfo and Medicare, an article on weather preparedness, and information related to fraud and workplace safety. In addition, my staff is ready to advise you on various insurance topics to help you with problem solving and to inform you of your rights.

Department of Insurance?" I hope my answer will help you to gain new insight on the work being done on behalf of Delaware Consumers and serve as opportunity for you to access the resources that our office can provide.

Be sure to contact me with your suggestions for future topics and I hope you enjoy this edition!

Most Sincerely,

*Karen*

Karen Weldin Stewart,  
CIR-ML  
Commissioner

In the "Ask the Commissioner" section, I will address a question that some Delawareans have about our office. "Who are we and what exactly do we do in the

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# LIFE & HEALTH



## TEENS & INSURANCE

In Delaware and across the country, motor vehicle crashes are the leading cause of death for teenagers, out-distancing deaths from homicide, suicide, other accidental injuries, drug dependency, cancer or heart disease.

- ◆ One in three teen drivers crash in his/her first year driving.
- ◆ Teens aged 16-19 are four times more likely to crash than the average driver.
- ◆ Car accidents are the number one killer of 16 to 19 year olds.
- ◆ 38% of teens involved in fatal accidents were speeding.

Insurance companies in Delaware determine rates on factors such as: your driving record, how long you've been a licensed driver, how much you drive, where you live and what you drive. Here's some good news about insurance. Your teen won't need it until licensed and driving without you or an instructor in the car. Once your teen gets a level one learner's permit, you'll want to talk to your insurance agent about costs and other issues involved in adding your teen to your policy. Most families do this by adding the teen to their existing auto insurance policy. You could also use this as a time to comparison shop to find the best insurance option for the whole family and your vehicles.

The Delaware Department of Insurance has partnered with SmartDrive, a nonprofit organization that offers online courses to teens. The program goal is to reduce loss of life and property in senseless motor vehicle crashes. The program operates in 112 schools in 3 states, offers cash incentives, merchandise and scholarships to program participants and helps to raise awareness for teen drivers. In 2011, Commissioner Stewart's dedication to this issue led to the creation of "SmartSkills", a hands-on driving program that serves as a graduate school to our current driver's education programs. For additional informational please visit their website at [www.smartdrivedc.org](http://www.smartdrivedc.org). Also, our department is available to answer any questions you may have regarding insurance matters and teens at (302) 674-7379.

# Consumers & Business



## STORMS HAPPEN

Delaware is located in a watershed region from rivers and tributaries of the Chesapeake Bay to the waterways on the east coast of the State. Our state's location to these bodies of water exposes both consumers and businesses to the possibility of experiencing flood damage. Be aware that your insurance policy defines what is covered, and may not provide the adequate protection and coverage.

As a consumer you need to:

1. Contact your insurance agent
2. Read your policy
3. Ask questions.

You do not want to wait until after a severe storm to find out that your policy may not offer protection under the circumstances you experience. Flood insurance is offered by the Federal Government. Hurricanes may cause water damage and it may be unclear whether or not you are covered under a homeowners or business policy. Questions to consider are: What happens if your septic backs up as a result of the storm or your sump pump malfunctions? Are you covered? Do not wait until a problem occurs. Ask now and secure whatever protection you need. Be proactive and understand your insurance policy before calamity strikes and contact your insurance company as soon as you can after a disaster.

To assist with documenting your possessions for claim purposes, we have included a new and innovative way of cataloging your belongings. Go to our website at [www.delawareinsurance.gov](http://www.delawareinsurance.gov) for more information.

# Consumers & Business



## MEDICARE & YOU

ELDER*info* is the Delaware State Health Insurance Assistance Program (SHIP). A free service, ELDER*info* provides unbiased information and counseling to people covered by Medicare. ELDER*info* and the Department of Insurance host free **Welcome to Medicare** events throughout the state.

Why? We've found that many people who join Medicare have questions and concerns about their new, different type of health insurance. In addition, important deadlines exist for certain new benefits. New and soon-to-be beneficiaries can meet with our professional staff and learn about Medicare benefits, supplemental insurance policies, Medicare Advantage plans and prescription drug coverage. Please call our office at **(800) 336-9500** or **(302) 674-7364** to register; seating for **Welcome to Medicare** events is limited.

Monday, June 11th  
10:15 a.m.—12:00 noon

Hockessin Library  
1023 Valley Road  
Hockessin, DE

Wednesday, June 13th  
10:00 a.m.—12:00 noon

Modern Maturity Center  
West Conference Room  
1121 Forrest Avenue  
Dover, DE

Monday, June 18th  
10:00 a.m.—12:00 noon

Newark Senior Center  
200 White Chapel Road  
Newark, DE

Thursday, June 21st  
10:00 a.m.—12:00 noon

Rockland Place  
1519 Rockland Road  
Wilmington, DE  
\*Free lunch provided by Rockland Place

Tuesday, June 26th  
10:00 a.m.—12:00 noon

Georgetown Community CHEER  
20520 Sand Hill Road  
Georgetown, DE

# Workplace & Safety FRAUD



## REPORTING INSURANCE FRAUD

It is estimated that insurance fraud costs exceed over 80 billion dollars annually in the U.S. Those costs are usually borne by consumers through higher premium rates for coverage. Reporting insurance fraud can help reduce premium costs and can be done safely, confidentially and anonymously. Here are some tips to follow when reporting suspected insurance fraud;

- ◆ Provide dates and names
- ◆ Addresses and phone numbers of those involved
- ◆ Loss amount
- ◆ Name of insurer
- ◆ Any relevant documents
- ◆ Full details of the incident

Consumers may report suspected insurance fraud to the Delaware Department of Insurance Fraud Bureau through the Department's website at [www.delawareinsurance.gov](http://www.delawareinsurance.gov) or by calling (800) 632-5154. Another option is to contact a representative of the specific insurer which could initiate a fraud investigation and referral to the Department's Fraud Bureau.

# Workplace & Safety FRAUD



## WORKPLACE SAFETY

The Delaware Insurance Commissioner's Office, in coordination with the Delaware Compensation Rating Bureau, offers Delaware employers an opportunity to lower workers compensation insurance premiums by participating in the Delaware Workplace Safety Program. In 2011, 1426 employers participated in the Workplace Safety program.

**Businesses may earn discounts up to 19 percent** by providing and maintaining a safe place to work. Since the program's inception in 1989, employers have saved millions of dollars in premiums, and more importantly, have enhanced the safety and health of their employees. Only benefits can be gained by participating in the Workplace Safety Program. Failure to qualify cannot be the basis for premium increases or sanctions imposed by other safety enforcement authorities. There are no penalties for failing to qualify.

For more information, call (302) 674-7377 or send an email to [doi\\_safety\\_resource@state.de.us](mailto:doi_safety_resource@state.de.us).

# Ask? the Commissioner



## Ask the Commissioner

### “What exactly does the Insurance Department do?”

As mandated by Title 18 of the Delaware Code, the Department of Insurance and Delaware’s Insurance Commissioner work on behalf of Delawareans to:

1. Investigate consumer complaints and inquiries
2. Ensure the financial health and solvency of companies to assure that they have the money to pay claims
3. Prosecute insurance fraud
4. License agents and brokers
5. Fund volunteer fire departments and other first responders
6. Police the conduct of carriers, agents and brokers in Delaware
7. Foster economic development as insurance companies domicile in Delaware
8. Communicate timely and relevant insurance-related information to Delawareans

Our office is made up of six divisions and a newly added Legal Department to fulfill our mission. The dedicated staff and I are available in our Dover and Wilmington offices Monday-Friday from 8:00 a.m.- 4:30 p.m. to serve the Delaware Consumer. I am also available to visit your business or professional organization to discuss why Insurance Matters! Please contact my office at (302) 674-7305 to make those arrangements.



**NEW!**

#### Go Mobile

Scan or click the QR Code to see the Delaware Insurance Department’s Website on your mobile device.