



Karen Weldin Stewart, CIR-ML
Commissioner

Delaware Department of Insurance

DOMESTIC/FOREIGN INSURERS BULLETIN NO. 56

**TO: ALL INSURERS AUTHORIZED OR ADMITTED TO TRANSACT
BUSINESS IN DELAWARE AND ALL LICENSED INSURANCE
PRODUCERS**

RE: Activation of Catastrophe Response Plans

DATED: October 26, 2012

The potential for widespread property damage in this State resulting from Hurricane Sandy has increased during the previous 24 hours. Accordingly, all authorized or admitted property/casualty insurers writing or that have in-force property or multiline insurance policies covering property risks resident or located in this State on the date of this Bulletin are reminded of the need to activate their Disaster Response Preparation Plan or Catastrophe Plan (or however else designated), marshaling all appropriate resources to secure operations and provide timely assistance to insureds. Depending on the severity of the conditions, such obligations may include, but not be limited to, the obligation to suspend the cancellation and nonrenewal of policies for reasons related to the occurrence of the disaster or catastrophic event (e.g., for missed premium payments) and utilizing an expedited and simplified claims process.

All producer licensees are encouraged to take all necessary actions to ensure their ability to promptly service claims and provide other essential services to insureds affected by the storm.

This Bulletin shall be effective immediately.

**Karen Weldin Stewart, CIR-ML
Delaware Insurance Commissioner**