



How to File for Homeowners Arbitration

1. After the parties have attempted to resolve the matter informally and the Petitioner has provided the opposing party with all reasonably requested information, the Arbitration Secretary will schedule a hearing.
2. The fee for filing arbitration is \$50.00. A check made payable to "Delaware Insurance Department" must accompany the completed form. You must list the full name of the insurance company as indicated on the policy and include the insurer's NAIC# (for NAIC#, log on to insurance.delaware.gov. Click "for Business", click "Active Companies List", click "list of companies". The NAIC# is listed after the name of the insurance company).
3. Four copies of the Petition and all supporting documentation must be returned to the address below. The Claimant shall at the same time send a copy of the Petition and the supporting documents to the insurer or Insurer's representative. Please provide a "Proof of Service" form verifying that copies have been sent to the opposing party.
4. Upon receiving the request for arbitration along with your \$50.00 filing fee, the Arbitration Secretary will notify you of the date, time, and location of the hearing. A postponement will be granted only for extreme emergencies. The Arbitration Secretary can grant postponements.
5. The Homeowners Arbitration Panel consists of one Delaware attorney and two licensed insurance adjusters appointed by the Insurance Commissioner. The hearings are conducted in an informal manner and you are not required to retain an attorney.
6. Please be sure the arbitration form is complete and is received by the Insurance Commissioner within 90 days (Del C 18, Reg 901, sect 5.3) from the date an offer of settlement or denial has been made by the insurer.

If you have any questions please call our Dover office toll-free at (800) 282-8611 or for local calls (302) 674-7310 OR you can email consumer@state.de.us.

Delaware Insurance Department
Attn: Arbitration Secretary
841 Silver Lake Blvd.
Dover, DE 19904