



## DOMESTIC/FOREIGN INSURERS BULLETIN NO. 122

**TO: ALL PROPERTY AND CASUALTY INSURERS AUTHORIZED TO  
TRANSACTION BUSINESS IN DELAWARE**

**RE: CATASTROPHE CLAIM REPORTING FORM RELATING TO  
STORM ISAIAS**

**DATED: AUGUST 10, 2020**

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The Department is requesting all admitted and non-admitted property and casualty insurance companies and surplus lines insurers, including companies that write flood insurance, to complete the attached **claim reporting form** and return it to the Department. This information is requested concerning claims submitted relating to Storm Isaias ONLY. When reporting, please use the following checklist:

- ✓ In the event a company has no claims to report and does not anticipate any claims to be reported, only complete and file one report and so indicate that there are no claims.
- ✓ If a company has multiple insurers within a holding company group, the holding company group should aggregate the information into one form.
- ✓ The Department would appreciate receiving data for two periods. The first report for Delaware is due on August 17, 2020 and the second report is due on September 17, 2020. The September report should be an aggregate report that includes the data reported in the August report.
- ✓ Reports should be submitted electronically via e-mail to:  
[HurricaneIsaiasDE@delaware.gov](mailto:HurricaneIsaiasDE@delaware.gov).
- ✓ Please contact the Department (302)674-7370 immediately if your company (or group) is unable to compile the required data in accordance with these requirements or has any questions regarding this process.

Supplied data is considered confidential commercial data protected under Delaware law, 18 Del.C. §10002(1)(2), except when aggregated with data from all other insurers in a manner that does not permit any individual company information to be identified. Aggregated data is also of interest to the Federal Insurance Office under its authority “to monitor all aspects of the insurance industry.”

*NOTE: This Bulletin is intended solely for informational purposes. It is not intended to set forth legal rights, duties, or privileges, nor is it intended to provide legal advice. Readers should consult applicable statutes and rules and contact the Delaware Department of Insurance if additional information is needed.*

◆INSURANCE.DELAWARE.GOV◆

1351 W. NORTH ST., SUITE 101, DOVER, DELAWARE 19904-2465

(302) 674-7300 DOVER◆ (302) 259-7554 GEORGETOWN◆ (302) 577-5280 WILMINGTON

Questions concerning this Bulletin should be directed to the Department's Consumer Services Bureau at [consumer@delaware.gov](mailto:consumer@delaware.gov).

This Bulletin shall be effective immediately and shall remain in effect unless withdrawn or superseded by subsequent law, regulation or bulletin.

*Trinidad Navarro*  
Trinidad Navarro  
Delaware Insurance Commissioner

**STATE OF DELAWARE  
Data Call for Storm Isaias**

**Evaluation Date:** \_\_\_\_\_

**NAIC Company #:** \_\_\_\_\_ **Company Name:** \_\_\_\_\_

**Claims Reported as of:** \_\_\_\_\_

**Contact Information**

**Name:** \_\_\_\_\_

**Title:** \_\_\_\_\_

**Telephone:** \_\_\_\_\_

**E-Mail:** \_\_\_\_\_

**Instructions:**

- One report is to be submitted by the company.
- Data should be inception-to-date as of the evaluation date.
- Reporting does not apply to Reinsurance or Workers Comp claims. Reporting applies solely to Property & Casualty Insurers.
- E-mail the report to [HurricaneIsaiasDE@delaware.gov](mailto:HurricaneIsaiasDE@delaware.gov). Please do not submit printed copies.
- Data will only be released in aggregate form on an overall State level.

**Definitions:**

"**All Other**" shall exclude Workers Compensation, other than property damage claims, and non-Property/Casualty claims.

"**Business interruption**" includes losses under a commercial policy for loss of income, operating expenses, and extra expenses while a business is restoring operations.

"**Case Incurred Loss**" means indemnity case reserves and payments to date. Estimates of IBNR should not be included.

"**Commercial Property**" includes all commercial property losses, including those on commercial Dwelling Fire and Allied Lines policies. Business interruption losses should be excluded from this tab, but included on the separate "Business Interruption" tab.

"**Flood**" shall include both NFIP "write-your-own" and private insurance.

"**Loss**" means indemnity payments but excludes adjustment expense. Payments should be net of actual salvage and subrogation recoveries. For applicable lines, include losses associated with loss of use, additional living expense, fair rental value, etc.

"**Payment**" means loss payment and does not include adjustment expenses.

"**Residential Property**" is defined as any type of personal lines insurance provided against loss to real and personal property as defined in the standard fire policy and extended coverage thereon, a dwelling policy, the homeowners, tenants, and condominium unit owners multiple peril policy, mobile homeowners insurance policy, insurance against the perils of vandalism, malicious mischief, burglary, or theft, or liability insurance, or any combination thereof, delivered or issued for delivery in the State.

**STATE OF DELAWARE  
Data Call for Hurricane Isaias**

**CLAIM REPORTING FORM**

	<b>Claims Reported</b>	<b>Claims Closed with Payment</b>	<b>Claims Closed without Payment</b>	<b>Paid Loss</b>	<b>Case Incurred Loss</b>	<b>% Closed</b>
<b>Residential Property</b>						
<b>Commercial Property</b>						
<b>Personal Auto</b>						
<b>Commercial Auto</b>						
<b>Business Interruption</b>						
<b>Flood</b>						
<b>All Other Lines</b>						
<b>Totals</b>						