

# INSURANCE MATTERS

A Newsletter for Delawareans

December 2024



## End of the Year Insurance Checklist

As the year draws to a close, it's the perfect time to review your insurance policies to ensure you're fully protected and financially optimized heading into 2025. Whether it's auto, health, home, or life insurance, conducting an annual checkup helps you identify gaps in coverage, save money, and prepare for life's uncertainties.

Follow this comprehensive end-of-year insurance checklist to set yourself up for a secure and stress-free new year.

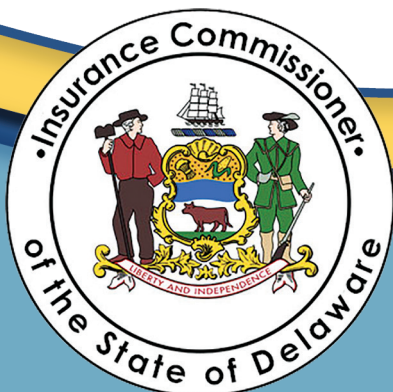
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- *Ask the Commissioner*

### Different Insurances you may want to review

- **Auto**
- **Homeowners/Renters**
- **Health**
- **Life**
- **Business Insurance**
- **Disability**



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Insurance Commissioner  
Delaware Department of Insurance  
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## End of the Year Insurance Checklist

The Delaware Department of Insurance wants to make sure you are covered going into 2025. Below are a few tips you can use as a guideline to help keep you prepared for the upcoming year.

### AUTO INSURANCE

- Update your policy to reflect any changes in vehicle information, like a new car or safety features.
- Review and possibly adjust your coverage levels, particularly for liability and collision.
- Ask your insurance provider about potential discounts, especially if your driving habits have changed (e.g., reduced commuting).

### HOMEOWNER INSURANCE

- Assess the dwelling coverage limit to ensure it matches the replacement cost of your home.
- Include any recent home improvements or renovations in the policy to reflect the updated home value.
- Verify that your personal property coverage is sufficient for new purchases or valuables acquired during the year.

### HEALTH INSURANCE

- Evaluate your current plan's coverage, including deductibles, and copayments, and whether it still suits your health needs.
- Check if your preferred doctors and hospitals remain in-network.
- Review and understand any changes in your prescription coverage.

### LIFE INSURANCE

- Regularly review your policy's coverage amount to ensure it aligns with your current financial obligations and family needs.
- Update beneficiary designations in light of major life events, such as marriage, childbirth, or divorce.
- Evaluate the ongoing affordability of premiums; consider adjusting them if your financial situation has changed.

### SMALL EMPLOYER INSURANCE

- Review all the necessary insurances needed to start your business, such as liability insurance.
- Do you have worker compensation insurance? This could protect you from injury lawsuits.
- Look into our Workplace Safety program. This could give you the opportunity to lower workers' compensation insurance premiums.

### COLLEGE INSURANCE

- Look into renters insurance if planning to live off campus. This could help protect your personal property from paying for damage.
- Review your health care plan. Will cover you out-of-state?
- If taking your car out-of-state, do you meet the state's minimum requirements for coverage?

# THE DOI CORNER



**Employee of the Quarter:**  
*Charles Santana*



**5 years with the State of Delaware**

- Christina Haas
- Jasmine Jenkins
- Shayna Cacho



**10 years with the State of Delaware**

- Tanisha Merced
- Laura Rumpfelt
- Michael Grillo



**20 years with the State of Delaware**

- Heather Liddicoat
- Catherine Reaves
- Susan Jennette



**25 years with the State of Delaware**

- Roberta Jones
- Jennifer Stinson



**30 years with the State of Delaware**

- Sally Frechette

# ASK THE COMMISSIONER

## Thank you for an amazing year!

As 2024 comes to a close, we at the Delaware Department of Insurance want to extend our heartfelt gratitude for your support, partnership, and dedication throughout this remarkable year.

This year has been one of collaboration and progress as we worked together to ensure fair, transparent, and effective insurance services for all Delawareans. We thank you that you trusted us to assist with your insurance needs, or that you helped us spread awareness of key initiatives, your involvement made a difference.

Thank you for trusting us to serve you and for joining us in building a stronger and more secure Delaware. We look forward to continuing this journey together in 2025.

Wishing you and your loved ones a happy, healthy, and prosperous new year!



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Delaware Insurance Commissioner

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## The consumer comes first.

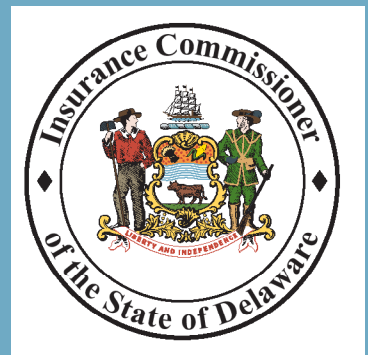
Our office is here to help if you have questions about or problems with your insurance coverage or insurance company.

Questions about insurance or complaints about an insurance company or insurance agent can be made to the Consumer Services Division by phone, by fax, by letter, by email or with an online complaint form.

**Phone: 302-674-7300**

**Fax: 302-739-6278**

**[consumer@delaware.gov](mailto:consumer@delaware.gov)**



## Our Mission

Protecting Delawareans through regulation and education while providing oversight of the insurance industry to best serve the public.