



UNIVERSALLY APPLICABLE BULLETIN NO. 10

TO: ALL ENTITIES REGULATED BY THE DELAWARE DEPARTMENT OF INSURANCE

RE: PHISHING ALERT – FRAUDULENT EMAILS REQUESTING LICENSE VERIFICATION

DATED: November 4, 2025

The Delaware Department of Insurance (the “Department”) has identified an active phishing campaign targeting insurance carriers and other regulated entities, including third-party administrators (TPAs). These fraudulent emails impersonate the Department, using a spoofed email address (admin@insurance.delaware.gov), and attempt to solicit license verification through embedded links.

Important: The Department does not send license verification requests via unsolicited links or unverified email communications. Official emails from the Department will originate from email addresses ending in @delaware.gov or @state.de.us.

Security and Transparency

The Department takes cybersecurity seriously and remains committed to protecting the integrity of communications with its regulated entities. We will continue to monitor this situation closely and provide updates as needed to ensure all stakeholders are informed and protected against emerging threats.

What You Should Do

If you receive such an email:

- **Do not** click on any links or download attachments.
- Report the message to your IT or cybersecurity team, following your organization's phishing protocol.

Safety Steps to Avoid Phishing Scams

To help safeguard your organization, the Department recommends the following best practices:

- Verify the sender's email address. Watch for spoofed addresses, subtle misspellings, or unfamiliar domains.
- Avoid clicking on unexpected links or attachments. Hover over links to preview the destination URL before clicking.
- Be cautious of urgent or threatening language. Pause and verify before taking action.
- Do not download unexpected attachments, especially from unknown senders.
- Enable multi-factor authentication (MFA) for email and system access.
- Keep software and antivirus tools updated to detect and block threats.

Reminder to Remain Vigilant

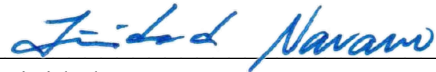
The Department urges all regulated entities to remain vigilant against phishing and other cybersecurity threats. Ongoing awareness, staff training, and proactive security measures are essential to protecting sensitive information and maintaining the integrity of regulatory communications.

Contact Information

For questions regarding this Bulletin, please contact the appropriate team:

- **Company Licensing:** berg@delaware.gov
- **Producer Licensing:** licensing@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
Delaware Insurance Commissioner

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.