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BULLETIN

TO: All Property and Casualty Insurers Operating in Alabama
FROM: Walter A. Bell, Commissioner 
DATE: October 25, 2006
RE: Hurricane Katrina and Hurricane Ivan Reports

In order for the Alabama Department of Insurance to have accurate knowledge of any open claims from Hurricane Ivan in 2004 or Hurricane Katrina in 2005, the Department hereby requests all admitted and non-admitted companies doing business in the State of Alabama with open claims from either of these storms to submit a separate spreadsheet for each storm indicating the number of claims still open as of October 25, 2006.

For the purpose of this bulletin, an "open claim" means a claim for which a dispute exists between the insurer and the insured or a claim for which the company "reasonably expects to make a future payment." An insurer does not "reasonably expect to make a future payment" on a claim when it pays the insured an amount equal to or greater than the amount claimed by the insured on a proof of loss or similar document.

Insurers with no open claims related to these storms do NOT need to file a report. This directive applies only to companies with pending Hurricane Ivan OR Hurricane Katrina claims in Alabama. The directive applies to both personal and commercial lines, but does NOT apply to automobile claims.

A cover letter should be prepared providing the name, title, e-mail address and telephone number for the person within the company authorized to provide the Department with general claims information as well as for the person or persons authorized to handle individual claim inquires from the Department.

The spreadsheets should contain the following information:

1. Number of open claims.
2. The number of days those claims have been open.
3. The number of those open claims that are still open due to the following reasons
 - a. Awaiting information from the insured, for example: estimates, itemized lists, etc.
 - b. Wind vs. flood dispute
 - c. Valuation dispute issue
 - d. Mediation Pending
 - e. Lawsuit Pending
 - f. Other – if there are open claims for any reasons other than the ones listed above, please provide explanation in an Other column.

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Reports should be submitted as soon as possible, but NO LATER than November 27, 2006 to the Commissioner's office via

Electronic Mail: Myra.Frick@insurance.alabama.gov
SUBJECT: IVAN/KATRINA CLAIMS REPORT

Fax: 334-240-4409
ATTENTION: MYRA FRICK
SUBJECT: IVAN/KATRINA CLAIMS REPORT

In accordance with the Alabama Insurance Disaster Response Plan, reports submitted pursuant to this bulletin will be considered confidential and not subject to public review. All reports will be consolidated by the Department into a compiled summary on an aggregate basis. No individual company information will be identified publicly.

WAB/RN/bc