

## BULLETIN

TO: All Property and Casualty Insurers Operating in Alabama  
FROM: Walter A. Bell, Commissioner  
DATE: March 9, 2005  
RE: Hurricane Ivan Reports

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Our February 23, 2005, bulletin was issued regarding complaints related to the handling of claims arising out of damage caused by Hurricane Ivan. The February 23rd bulletin instructed insurers to file a report regarding claims that remained open 30 days after the issuance of the bulletin.

This bulletin provides instructions to insurers for properly preparing and submitting the report.

A cover letter should be prepared providing the total number of claims submitted to the insurer as a result of Hurricane Ivan along with the total number of claims remaining open as of March 25, 2005. The cover letter should also provide the name, title and contact 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 claims inquiries from the Department.

Attached to the cover letter should be a more detailed report providing the following information:

- A. For open claims submitted between September 16, 2004, and November 15, 2004:
1. Total number of claims filed during this time period.
  2. Number of claims still open due to ACV/RCV issue.
  3. Number of other claims, not ACV/RCV issue, where the insurer is awaiting information from the insured.
  4. Number of other claims still open not addressed in #2 or #3 above, with the company's expected timetable for closure of these claims.
- B. For open claims submitted by the insured, or by a producer on behalf of an insured, between November 16, 2004, and January 15, 2005, the following information is required:
1. Total number of claims filed during this time period.
  2. Number of claims still open due to ACV/RCV issue.
  3. Number of other claims, not ACV/RCV issue, where you are awaiting information from the insured.
  4. Number of other claims still open not addressed in #2 or #3 above, with the company's expected timetable for closure of these claims.
- C. For open claims submitted by the insured, or by a producer on behalf of an insured, between January 16, 2005, and March 25, 2005, please provide the total number of claims filed during this time period and the number of claims still open.

For the purpose of this bulletin and the bulletin of February 23, 2005, an "open claim" means a claim for which a dispute exists between the insurer and the insured or a claim for which the

