

## BULLETIN

TO: All Property and Casualty Insurers Operating in Alabama  
FROM: Walter A. Bell, Commissioner  
DATE: March 21, 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.

A bulletin dated March 9 provided instructions to insurers for properly preparing and submitting the report. This bulletin supersedes and replaces the March 9 bulletin.

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 claim 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. Total number of claims open awaiting information from the insured
3. Total number of claims open other than those addressed in #2.

B. For open claims submitted between November 16, 2004, and January 15, 2005, the following information is required:

4. Total number of claims filed during this time period.
5. Total number of claims open awaiting information from the insured
6. Total number of claims open other than those addressed in #2.

C. For open claims submitted 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 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.

