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BULLETIN NO. 2017-05

TO: All admitted and non-admitted insurers writing homeowners insurance in Alabama

FROM: Jim L. Ridling
Commissioner of Insurance 

DATE: September 8, 2017

RE: Strengthen Alabama Homes Claims Contact Registration

EFFECTIVE: Immediate – implementation as stated

The Strengthen Alabama Homes (SAH) program established under Ala. Code §§ 27-31E-1 *et seq.* is offering grants to homeowners in Mobile and Baldwin Counties to retrofit their homes to the IBHS Bronze or Silver level. Some grant applicants have homeowner policy claims pending with their insurer, or have just settled a claim for damage to their home, and SAH wants to ensure that its grant is not duplicating an insurer's claim settlement. To accomplish this, SAH is creating the procedures to call or send an inquiry to a grant applicant's insurer to determine if the grant applicant has a pending or recently settled claim. SAH will obtain authorization from all grant applicants to make such an inquiry to their insurer.

To implement this claim inquiry procedure, **each admitted and non-admitted (surplus lines) insurer writing homeowners insurance in Alabama must register a Claims Contact Person with ALDOI between October 1, 2017 and November 30, 2017.** Registration is available on the ALDOI website (aldoi.gov) under the Companies-SAH Insurer Contact Registration link on the home page. Registration WILL NOT be accessible through the Strengthen Alabama Homes website. ALDOI will send an email to the Claims Contact Person confirming registration. Each insurer must keep its contact information current. Contact information changes should be processed using the Companies-SAH Insurer Contact Registration link. After November 30, 2017, ALDOI will contact any unregistered homeowners insurers requesting their compliance.

The designated Claims Contact Person may receive a phone call or an email from SAH identifying the grant applicant's name, address, and policy number with the Contact Person's company. SAH will request a reply within 10 days to two questions:

- 1) Has this insured filed or settled a property claim on their home with the company in the last 90 days?
- 2) If "Yes" to question #1, please provide an explanation of the property damage incurred and the amount and date of settlement or anticipated settlement.

The grant applicant's grant amount awarded by SAH will be reduced appropriately to reflect any settlement.

SAH anticipates issuing approximately 20 grants per week, so any one insurer should not receive more than a few inquiries per week.

Questions regarding the requirements of this Bulletin may be directed to:

Brian E. Powell
Director, Strengthen Alabama Homes
Phone: 1-800- 433-3966
Fax: 334-956-7962
SAH@insurance.alabama.gov

For technical IT questions concerning the SAH Claims Registration identification or password, please email ITHelp@insurance.alabama.gov.

JLR/JFM/BP/bc