

Hurricanes Katrina and Rita

Final Data Collection Summary

Note: Adjustments were made to Claims Information and Financial Projections due to erroneous data, duplications and/or hard-copy company submissions. Therefore, total claims reported may not match across reporting phases.

Collected and provided by:

National Association of Insurance Commissioners
IDRS - Insurance Disaster Reporting System

Please direct any specific questions to:

Alabama: Alabama Department of Insurance at (334) 269-3550 or e-mail at Insdept@insurance.alabama.gov

Florida: Market Research Program - Data Collection Unit at (850) 413-3147 or e-mail at DisasterReporting@fldfs.com

Louisiana: Actuarial Division at 225-342-4689 or e-mail at disasterreporting@ladoj.com

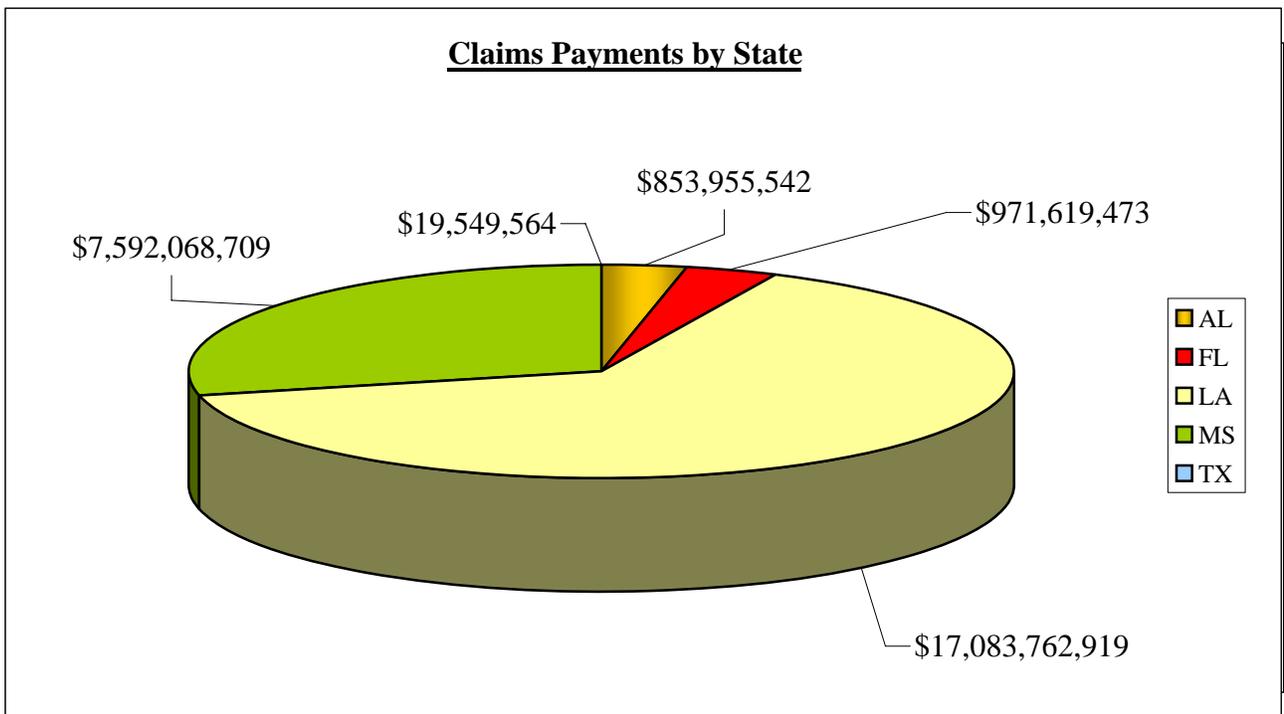
Mississippi: Examination Division at (601) 359-3569 or e-mail at finanexam@mid.state.ms.us

Texas: Financial Program at (512) 322-5040 or e-mail at neal.rockhold@tdi.state.tx.us

National Association of Insurance Commissioners
IDRS - Insurance Disaster Reporting System

**Phase I - Aggregate Data of The Collective States
As of December 31, 2006**

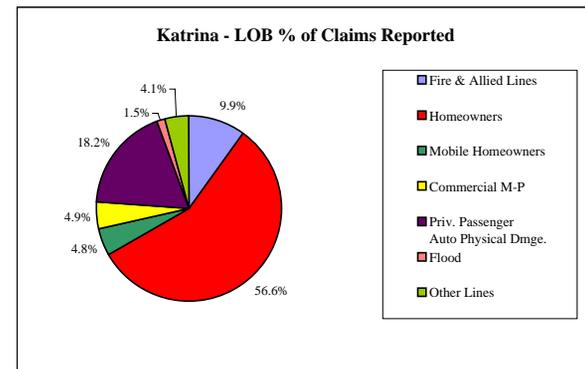
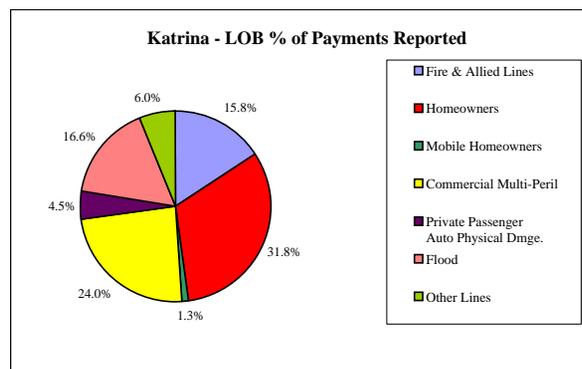
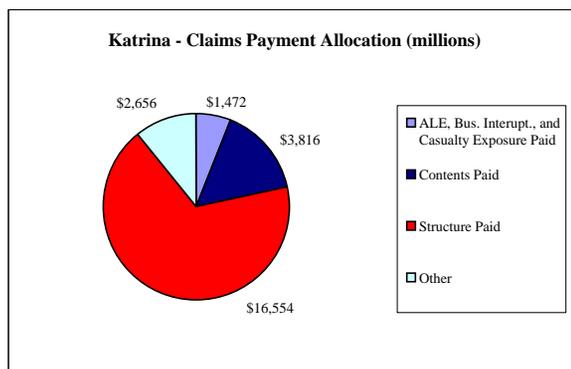
KATRINA					
State Exposure	Claims Information			Financial Projections	
	Claims Reported	Claims Determined to be a Total Loss	Total Claim Payments	Estimate of Expected Gross Loss	Projected Net Retention
AL	107,739	2,239	\$853,955,542		
FL	127,550	3,139	\$971,619,473		
LA	664,717	76,848	\$17,083,762,919		
MS	431,195	30,237	\$7,592,068,709		
TX	660	31	\$19,549,564		
Total	1,331,861	112,494	\$26,520,956,207	\$41,854,442,706	\$13,420,619,669



Note: For Aggregate data, adjustments were made to Claims Information and Financial Projections due to erroneous data, duplications and/or hard-copy company submissions.

**National Association of Insurance Commissioners
IDRS - Insurance Disaster Reporting System
Phase II - Aggregate Line-of-Business Reporting for Hurricane Katrina
As of December 31, 2006**

	Fire & Allied Lines	Farm-owners	Home-owners	Mobile Homeowners	Commercial Multi-Peril	Commercial Auto Physical Damage	Private Passenger Auto Physical Damage	Flood	Ocean Marine	Other Lines	Total
Alabama											
Number of Claims Rptd	9,332	2,201	66,329	8,626	4,120	290	9,367	1,751	217	1,988	104,221
Number of Claims Determined to be a Total Loss	56	1	56	171	10	56	1,427	147	83	265	2,272
Total Claim Payments Made to Date	\$109,369,638	\$ 17,663,333	\$ 306,284,463	\$ 27,494,320	\$ 204,119,162	\$ 2,435,212	\$ 30,406,735	\$ 53,470,045	\$ 61,206,848	\$ 31,622,213	\$ 844,071,969
Florida											
Number of Claims Rptd	21,194	32	62,148	1,764	4,536	698	17,667	3,493	147	2,143	113,822
Number of Claims Determined to be a Total Loss	59	-	45	49	15	15	2,634	23	3	318	3,161
Total Claim Payments Made to Date	\$ 236,182,006	\$ 1,124,257	\$ 332,042,962	\$ 13,000,205	\$ 160,614,536	\$ 18,768,982	\$ 52,947,214	\$ 43,889,876	\$ 3,509,017	\$ 31,225,043	\$ 893,304,098
Louisiana											
Number of Claims Rptd	36,342	217	355,975	14,606	32,231	4,493	133,298	6,015	5,700	19,314	608,191
Number of Claims Determined to be a Total Loss	1,248	2	637	925	479	1,119	50,140	18,476	172	3,760	76,958
Total Claim Payments Made to Date	\$ 2,293,307,182	\$ 4,189,227	\$ 5,191,932,547	\$ 92,127,351	\$ 4,225,066,750	\$ 96,054,970	\$ 780,356,456	\$ 3,557,365,412	\$ 253,241,035	\$ 784,112,328	\$ 17,277,753,258
Mississippi											
Number of Claims Rptd	57,118	956	222,683	35,126	19,628	2,650	67,061	7,234	335	9,758	422,549
Number of Claims Determined to be a Total Loss	1,173	1	722	1,183	125	663	19,820	3,275	30	2,435	29,427
Total Claim Payments Made to Date	\$ 1,717,785,300	\$ 13,711,080	\$ 2,662,072,993	\$ 202,273,188	\$ 1,736,503,392	\$ 44,192,964	\$ 330,967,654	\$ 768,209,061	\$ 67,380,572	\$ 181,122,613	\$ 7,724,218,817
Texas											
Number of Claims Rptd	211	-	833	4	333	17	175	-	11	30	1,614
Number of Claims Determined to be a Total Loss	-	-	7	-	-	-	8	-	10	3	28
Total Claim Payments Made to Date	\$ 2,464,271	-	\$ 4,619,027	\$ 2,266	\$ 81,835,589	\$ 152,979	\$ 1,020,535	\$ -	\$ 1,096,408	\$ 723,565	\$ 91,914,640
Total Claims Payments to Date	\$ 4,359,108,397	\$ 32,498,670	\$ 8,496,951,992	\$ 334,897,330	\$ 6,408,139,429	\$ 161,605,107	\$ 1,195,698,594	\$ 4,422,934,394	\$ 386,433,880	\$ 1,028,805,762	\$ 26,831,262,782



National Association of Insurance Commissioners
IDRS - Insurance Disaster Reporting System

Phase III - Aggregate General Claims Data - Katrina

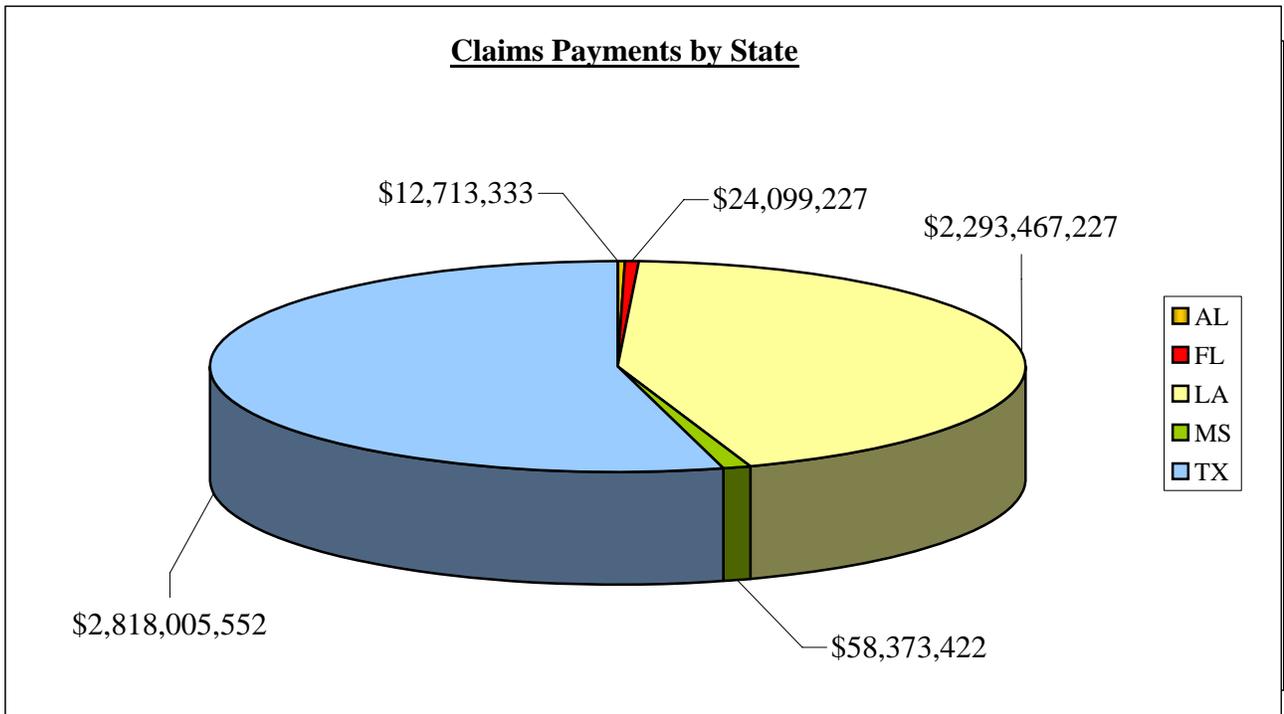
As of December 31, 2006

	Total Claims Reported To Date	Total # of Adjusted Claims	# of Closed Claims Where No Additional Payments are Anticipated	# of Claim Open for Less than 30 Days	# of Claim Open for More than 30 Days and Less than 60 Days	# of Claim Open for More than 60 Days and Less than 90 Days	# of Claim Open for More than 90 Days
Alabama	100,125	96,123	75,682	1,115	497	345	954
Florida	115,626	115,622	106,592	496	170	133	7,203
Louisiana	621,780	621,848	554,963	2,031	987	1,098	27,551
Mississippi	345,444	345,496	333,688	1,179	440	533	8,837
Texas	8,347	7,854	7,371	79	44	46	341
Katrina Total	1,191,322	1,186,943	1,078,296	4,900	2,138	2,155	44,886

National Association of Insurance Commissioners
IDRS - Insurance Disaster Reporting System

**Phase I - Aggregate Data of The Collective States
As of December 31, 2006**

RITA					
State Exposure	Claims Information			Financial Projections	
	Claims Reported	Claims Determined to be a Total Loss	Total Claim Payments	Estimate of Expected Gross Loss	Projected Net Retention
AL	887	38	\$12,713,333		
FL	4,861	146	\$24,099,227		
LA	179,624	6,948	\$2,293,467,227		
MS	5,337	61	\$58,373,422		
TX	220,641	3,257	\$2,818,005,552		
Total	411,350	10,450	\$5,206,658,760	\$9,097,236,521	\$4,876,792,388

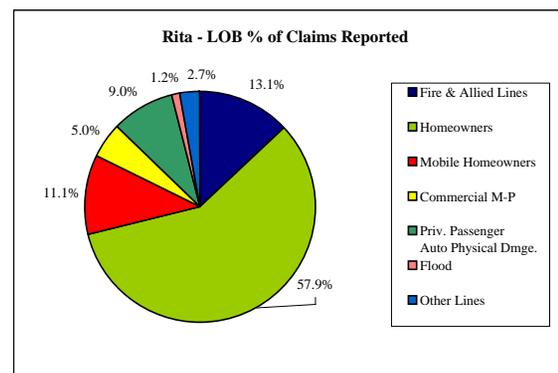
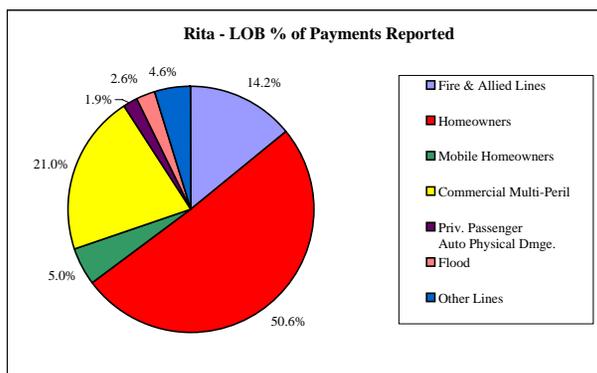
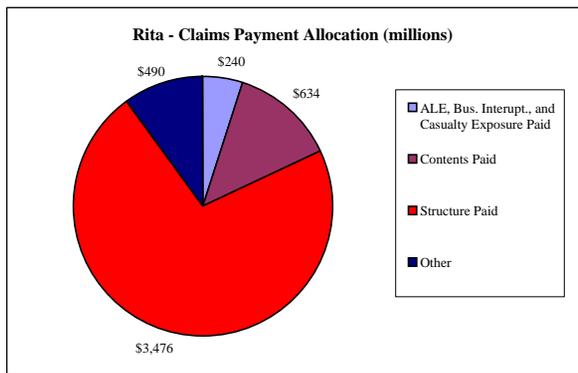


Note: For Aggregate data, adjustments were made to Claims Information and Financial Projections due to erroneous data, duplications and/or hard-copy company submissions.

National Association of Insurance Commissioners IDRS - Insurance Disaster Reporting System

Phase II - Aggregate Line-of-Business Reporting for Hurricane Rita As of December 31, 2006

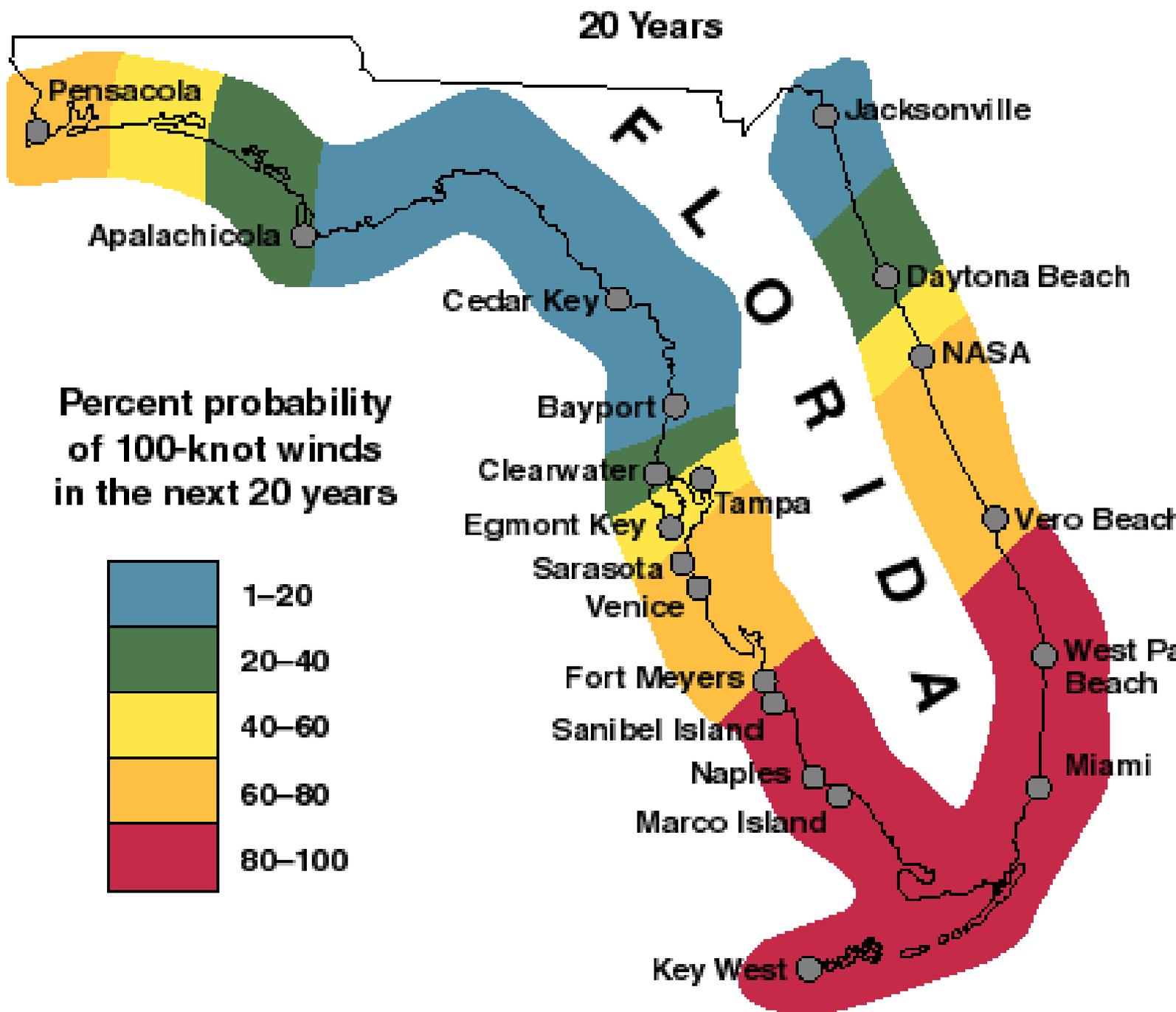
	Fire & Allied Lines	Farm-owners	Home-owners	Mobile Homeowners	Commercial Multi-Peril	Commercial Auto Physical Damage	Private Passenger Auto Physical Damage	Flood	Ocean Marine	Other Lines	Total
Alabama											
Number of Claims Rptd	68	11	391	178	51	24	60	41	67	31	922
Number of Claims Determined to be a Total Loss	-	-	1	1	-	-	10	-	62	-	74
Total Claim Payments Made to Date	\$ 397,301	\$ 59,955	\$ 944,258	\$ 462,989	\$ 6,164,884	\$ 417,508	\$ 120,972	\$ 122,618	\$ 24,726,295	\$ 5,859,412	\$ 39,276,192
Florida											
Number of Claims Rptd	938	1	955	63	205	133	1,079	337	19	107	3,837
Number of Claims Determined to be a Total Loss	4	-	3	-	2	19	166	7	-	3	204
Total Claim Payments Made to Date	\$ 10,138,493	\$ -	\$ 3,487,882	\$ 270,509	\$ 3,048,459	\$ 94,127	\$ 1,447,822	\$ 4,383,687	\$ 55,522	\$ 1,140,638	\$ 24,067,139
Louisiana											
Number of Claims Rptd	12,489	771	99,708	21,443	9,011	538	17,532	2,921	506	2,904	167,823
Number of Claims Determined to be a Total Loss	107	-	486	789	37	57	2,624	721	7	537	5,365
Total Claim Payments Made to Date	\$ 183,602,625	\$ 12,303,156	\$ 1,189,141,377	\$ 133,820,415	\$ 412,343,185	\$ 4,088,071	\$ 56,585,160	\$ 96,242,320	\$ 10,008,282	\$ 83,188,058	\$ 2,181,322,649
Mississippi											
Number of Claims Rptd	621	33	2,528	880	394	34	363	30	5	92	4,980
Number of Claims Determined to be a Total Loss	-	-	7	16	6	-	30	2	1	5	67
Total Claim Payments Made to Date	\$ 2,033,843	\$ 313,049	\$ 7,789,845	\$ 2,019,043	\$ 11,512,597	\$ 192,977	\$ 832,797	\$ 480,179	\$ 197,093	\$ 774,782	\$ 26,146,205
Texas											
Number of Claims Rptd	36,249	1,160	118,376	20,718	9,460	506	15,298	1,350	174	2,902	206,193
Number of Claims Determined to be a Total Loss	292	4	87	597	88	32	1,412	54	15	122	2,703
Total Claim Payments Made to Date	\$ 521,486,709	\$ 12,301,613	\$ 1,343,296,491	\$ 116,039,588	\$ 626,930,641	\$ 3,916,387	\$ 38,074,100	\$ 21,979,119	\$ 3,829,568	\$ 72,950,674	\$ 2,760,804,890
Total Claims Payments to Date	\$ 717,658,971	\$ 24,977,773	\$ 2,544,659,853	\$ 252,612,544	\$ 1,059,999,766	\$ 8,709,070	\$ 97,060,851	\$ 123,207,923	\$ 38,816,760	\$ 163,913,564	\$ 5,031,617,075



National Association of Insurance Commissioners
IDRS - Insurance Disaster Reporting System

Phase III - Aggregate General Claims Data - Rita							
As of December 31, 2006							
	Total Claims Reported To Date	Total # of Adjusted Claims	# of Closed Claims Where No Additional Payments are Anticipated	# of Claim Open for Less than 30 Days	# of Claim Open for More than 30 Days and Less than 60 Days	# of Claim Open for More than 60 Days and Less than 90 Days	# of Claim Open for More than 90 Days
Alabama	761	625	686	12	-	-	18
Florida	3,045	2,804	2,627	15	7	4	365
Louisiana	139,603	127,040	133,537	335	155	238	2,918
Mississippi	3,380	3,032	3,271	4	3	3	51
Texas	208,405	200,000	200,112	1,586	460	213	3,440
Rita Total	355,194	333,501	340,233	1,952	625	458	6,792

Appendix: Implementing Informational Memoranda





Hurricane Katrina

August 28, 2005 • 175 mph

Insurance Disaster
REPORTING SYSTEM



MEMORANDUM

Date: September 21, 2005

Subject: HURRICANE KATRINA REPORTING REQUIREMENTS

Insurance Disaster REPORTING SYSTEM



MEMORANDUM

Date: September 21, 2005

To: TO ALL PROPERTY AND CASUALTY INSURERS WRITING BUSINESS IN ANY OF THE STATES OF ALABAMA, FLORIDA, LOUISIANA AND MISSISSIPPI

From: Walter A. Bell, Commissioner, Alabama Department of Insurance
Kevin M. McCarty, Commissioner, Florida Office of Insurance Regulation
J. Robert Wooley, Commissioner, Louisiana Department of Insurance
George Dale, Commissioner, Mississippi Insurance Department

SUBJECT: HURRICANE KATRINA REPORTING REQUIREMENTS

NOTE: This informational Memorandum supercedes the Hurricane Katrina data call issued by the Alabama and Louisiana Departments of Insurance.

Due to the recent catastrophic impact of Hurricane Katrina on the Gulf Coast, Alabama, Florida, Louisiana and Mississippi (the Collective States), are participating in a coordinated data gathering effort with a common Disaster Reporting System. This effort is necessary to provide much needed information to state insurance regulators, as well as information for local, state, and federal officials responsible for making policy decisions for the relief and rebuilding effort over the next several months and years.

All property and casualty insurers transacting direct business in the Collective States, including surplus lines carriers, are required to submit to the Disaster Reporting System, certain information for claims resulting from Hurricane Katrina and the financial impact of Hurricane Katrina on a state-by-state basis for each of the Collective States. The information will be collected in three phases:

- ❑ **PHASE I: Claims, Financial Projections and General Information** (Biweekly basis)
- ❑ **PHASE II: Line-of-Business Reporting** (Monthly basis)
- ❑ **PHASE III: General Claims Adjudication Data** (Monthly basis)

Information regarding Hurricane Katrina should be submitted to the secured Disaster Reporting System at the following website: <https://www.insurance-disaster-reporting.org>. Additionally, the Collective States' Departments of Insurance have outlined below the initial Reporting Guidelines and Reporting Criteria for each phase.

REPORTING GUIDELINES:

PHASE I – Claims, Financial Projections and General Information

Each insurer shall provide the required information beginning at **8:00 AM CT on Monday, September 26, 2005** for the most recent information available. Each insurer's initial

submission shall be completed not later than 5:00 PM CT on Wednesday, September 28, 2005. The required information under PHASE 1 shall continue to be provided on a biweekly basis not later than 5:00 PM CT each Wednesday, until the insurer receives notice from the Collective States regarding changes to the Reporting Guidelines. The information for Hurricane Katrina can be submitted on a company or group basis, however, the basis must be consistently applied throughout future reporting periods. Please have the *NAIC company code/group-code* available for the company/group, as well as the *NAIC Internet Filing ID* when accessing the system.

If a company has no exposure in each of the Collective States, under the PHASE I report type, select: *"The Company has no exposure in [State]."* Continue through the end of the Reporting Guidelines process. Once this task has been performed, the company will not need to report again for Hurricane Katrina for any phase, unless the company gains direct exposure in one of the Collective States.

If the company has exposure in each of the Collective States, but has not yet received claims as a result of Hurricane Katrina, under the PHASE I report type, select: *"The Company has exposure in [State], but has not yet received any claims as a result of Hurricane Katrina."* Continue through the end of the Reporting Guidelines process. Once this task has been performed, the company will not need to report again for Hurricane Katrina, until the company receives one (1) or more claims during the required reporting timeframe in one of the Collective States.

PHASE II – Line-of-Business Reporting

The required information shall be submitted on a monthly basis, not later than 5:00 PM CT on the fifth (5th) business day of the each month, for the immediately preceding month. Each insurer shall provide the required information beginning at **8:00 AM CT on Tuesday, November 1, 2005**. The first report shall be for the **month of October** and shall be submitted not later than 5:00 PM CT on Monday, November 7, 2005. Each submission shall contain the cumulative results experienced by the insurer from Hurricane Katrina. If a company has no exposure in one of the Collective States, the company will not need to report for this phase, unless the company gains direct exposure in one of the Collective States.

PHASE III – General Claims Adjudication Data

The required information shall be submitted on a monthly basis, not later than 5:00 PM CT on the fifth (5th) business day of the each month, for the immediately preceding month. Each insurer shall provide the required information beginning at **8:00 AM CT on Thursday, December 1, 2005**. The first report shall be for the **month of November** and shall be submitted not later than 5:00 PM CT on Wednesday, December 7, 2005. If a company has no exposure in one of the Collective States, the company will not need to report for this phase, unless the company gains direct exposure in one of the Collective States.

REPORTING CRITERIA:

If a company has exposure in each of the Collective States and has received claims as a result of Hurricane Katrina, the following information must be submitted on a state-by-state basis for each of the Collective States:

PHASE I- Claim, Financial Projections and General Information

Claims Information for Areas in Which Claims Have Occurred

1. Number of Claims Reported to Date, by County;
2. Number of Claims Determined to be a Total Loss, by County (Total loss is defined as a claim that requires settlement of the maximum amount of insurance on the covered property.);
3. Total Claim Payments to Date, by County (Claim payments include additional living expenses (ALE), business interruption (BI), structure coverage, and contents coverage.);

Financial Projections

4. Best Estimate of Expected Gross Loss resulting from the hurricane;
5. Projected Net Retention resulting from the hurricane (net of all reinsurance, include any state Hurricane Catastrophe Fund coverage);

General Information

6. Location, contact information and hours of operation for any mobile response units that are currently assisting with the hurricane; and
7. Contact information for the individual submitting the information.

PHASE II- Line-of-Business Reporting

The following information should be provided for these specific lines of business:

- | | |
|--|---|
| <input type="checkbox"/> Fire and Allied Lines, | <input type="checkbox"/> Private Passenger Auto |
| <input type="checkbox"/> Farmowners, | (PPA) Physical Damage, |
| <input type="checkbox"/> Homeowners, | <input type="checkbox"/> Ocean Marine, |
| <input type="checkbox"/> Mobile Homeowners, | <input type="checkbox"/> Flood insurance, and |
| <input type="checkbox"/> Commercial Multi-Peril, | <input type="checkbox"/> Other Lines. |
| <input type="checkbox"/> Commercial Auto Physical
Damage, | |

1. Total number of claims reported to date.
2. Total number of claims determined to be a total loss (Total loss is defined as a claim that requires settlement of the maximum amount of insurance on the covered property.).
3. Total dollar (\$) amount paid to policyholders, excluding contents and structure coverage, but including Additional Living Expenses (ALE) paid, business interruption paid, and casualty exposure paid.
4. Total dollar (\$) amount of contents coverage paid.
5. Total dollar (\$) amount of structure coverage paid.
6. Total dollar (\$) amount of claim payments made to date. This column should equal the total of Items 3, 4, and 5 above.

The specified lines of business are consistent with those defined by the *National Association of Insurance Commissioners (NAIC) Property/Casualty Annual Statement Instructions* and detailed in the statutory financial statements of the company.

PHASE III- General Claims Adjudication Data

For the purposes of this report:

- "Adjusted" is defined as a claim that has been evaluated and for which a settlement offer has been made to the claimant.
- A "closed claim" is defined as a claim that has been settled, the claimant has received payment, and no additional payments for this claim are expected to be incurred by the insurer.
- Aging should begin with the date the claim was reported.
- For Items 7 through 13, include only claims that are still open or have been reopened, not those claims which have been closed.
- If a claim has been closed and then reopened, do not report them in both categories; report it as an open claim only.

1. Total number of claims reported to date;
2. Total number of claims where the company has made contact with the policyholder;
3. Total number of adjusted claims (includes claims that have been adjusted as a result of desk reviews or on-site examinations);
4. Average number of days to adjust the claims reported in Item 3 above;
5. Number of closed claims where no additional payments to the policyholder are anticipated;
6. The average number of days to close the claims reported in Item 5 above;
7. Number of claims open for less than thirty (30) days;
8. Number of claims open for thirty (30) days or more than thirty (30) days and less than sixty (60) days;
9. Number of claims open for more than thirty (30) days and less than sixty (60) days, where only additional living expense (ALE) payments have been made to policyholders;
10. Number of claims open for more than sixty (60) days and less than ninety (90) days;
11. Number of claims open for more than sixty (60) days and less than ninety (90) days, where only additional living expense (ALE) payments have been made to policy holders;
12. Number of claims open for more than ninety (90) days; and
13. Number of claims open for more than ninety (90) days, where only additional living expense (ALE) payments have been made to policyholders.

The Collective States' Departments of Insurance will issue further instructions regarding this method of disaster reporting when necessary. If an insurer has any questions regarding submitting information on the Disaster Reporting System, the *NAIC Internet Filing ID* for a company or group, and/or general questions regarding the Reporting Guidelines or Reporting Criteria, please contact the **NAIC Help Desk at 816-783-8727 or e-mail at help@naic.org**.

However, if an insurer has concerns with their ability to produce any of the Reporting Criteria, please contact each state in which losses have been incurred at the following:

Alabama: Alabama Department of Insurance at (334) 269-3550 or e-mail at Insdept@insurance.alabama.gov

Florida: Market Research Program – Data Collection Unit at (850) 413-3147 or e-mail at DisasterReporting@fldfs.com

Louisiana: Actuarial Division at 225-342-4689 or e-mail at disasterreporting@ladoi.com

Mississippi: Examination Division at (601) 359-3569 or e-mail at finanexam@mid.state.ms.us



Insurance Disaster REPORTING SYSTEM



MEMORANDUM

Date: September 30, 2005

Subject: HURRICANE RITA REPORTING REQUIREMENTS

Insurance Disaster REPORTING SYSTEM



MEMORANDUM

Date: September 30, 2005

TO: TO ALL PROPERTY AND CASUALTY INSURERS WRITING BUSINESS IN ANY OF THE STATES OF ALABAMA, FLORIDA, LOUISIANA, MISSISSIPPI AND TEXAS

From: Walter A. Bell, Commissioner, Alabama Department of Insurance
Kevin M. McCarty, Commissioner, Florida Office of Insurance Regulation
J. Robert Wooley, Commissioner, Louisiana Department of Insurance
George Dale, Commissioner, Mississippi Insurance Department
Mike Geeslin, Commissioner, Texas Department of Insurance

SUBJECT: HURRICANE RITA REPORTING REQUIREMENTS

Due to the recent catastrophic impact of Hurricane Rita on the Gulf Coast, Alabama, Florida, Louisiana, Mississippi and Texas (the Collective States), are participating in a coordinated data gathering effort with a common Insurance Disaster Reporting System. This effort is necessary to provide much needed information to state insurance regulators, as well as information for local, state, and federal officials responsible for making policy decisions for the relief and rebuilding effort over the next several months and years.

All property and casualty insurers transacting direct business in the Collective States, including surplus lines carriers, are required to submit to the Disaster Reporting System, certain information for claims resulting from Hurricane Rita and the financial impact of Hurricane Rita on a state-by-state basis for each of the Collective States. The information will be collected in three phases:

- ❑ **PHASE I: Claims, Financial Projections and General Information** (Biweekly basis)
- ❑ **PHASE II: Line-of-Business Reporting** (Monthly basis)
- ❑ **PHASE III: General Claims Adjudication Data** (Monthly basis)

Information regarding Hurricane Rita should be submitted to the secured Insurance Disaster Reporting System at the following website: <https://www.insurance-disaster-reporting.org>. Additionally, the Collective States' Departments of Insurance have outlined below the initial Reporting Guidelines and Reporting Criteria for each phase. Information or data submitted is confidential and shall be disclosed to other state insurance regulators or state and federal regulatory bodies only if necessary to further the requesting entity's regulatory authority and only if the entity to whom disclosure is made has the legal authority necessary to protect from disclosure and to otherwise preserve the confidential or privileged nature of the confidential information it receives.

REPORTING GUIDELINES:

PHASE I – Claims, Financial Projections and General Information

Each insurer shall provide the required information beginning at **8:00 AM CT on Monday, October 10, 2005** for the most recent information available. Each insurer's initial submission shall be completed not later than 5:00 PM CT on Wednesday, October 12, 2005. The required information under PHASE I shall continue to be provided on a biweekly basis not later than 5:00 PM CT each Wednesday, until the insurer receives notice from the Collective States regarding changes to the Reporting Guidelines. The information for Hurricane Rita can be submitted on a company or group basis; however, the basis must be consistently applied throughout future reporting periods. Please have the *NAIC company co-code/group-code* available for the company/group, as well as the *NAIC Internet Filing ID* when accessing the system.

If a company has no exposure in each of the Collective States, under the PHASE I report type, select: *"The Company has no exposure in [State]."* Continue through the end of the Reporting Guidelines process. Once this task has been performed, the company will not need to report again for Hurricane Rita for any phase, unless the company gains direct exposure in one of the Collective States.

If the company has exposure in each of the Collective States, but has not yet received claims as a result of Hurricane Rita, under the PHASE I report type, select: *"The Company has exposure in [State], but has not yet received any claims as a result of Hurricane Rita."* Continue through the end of the Reporting Guidelines process. Once this task has been performed, the company will not need to report again for Hurricane Rita, until the company receives one (1) or more claims during the required reporting timeframe in one of the Collective States.

PHASE II – Line-of-Business Reporting

The required information shall be submitted on a monthly basis, not later than 5:00 PM CT on the fifth (5th) business day of the each month, for the immediately preceding month. Each insurer shall provide the required information beginning at **8:00 AM CT on Tuesday, November 1, 2005**. The first report shall be for the **month of October** and shall be submitted not later than 5:00 PM CT on Monday, November 7, 2005. Each submission shall contain the cumulative results experienced by the insurer from Hurricane Rita. If a company has no exposure in one of the Collective States, the company will not need to report for this phase, unless the company gains direct exposure in one of the Collective States.

PHASE III – General Claims Adjudication Data

The required information shall be submitted on a monthly basis, not later than 5:00 PM CT on the fifth (5th) business day of the each month, for the immediately preceding month. Each insurer shall provide the required information beginning at **8:00 AM CT on Thursday, December 1, 2005**. The first report shall be for the **month of November** and shall be submitted not later than 5:00 PM CT on Wednesday, December 7, 2005. If a company has no exposure in one of the Collective States, the company will not need to report for this phase, unless the company gains direct exposure in one of the Collective States.

REPORTING CRITERIA:

If a company has exposure in each of the Collective States and has received claims as a result of Hurricane Rita, the following information must be submitted on a state-by-state basis for each of the Collective States:

PHASE I- Claim, Financial Projections and General Information

Claims Information for Areas in Which Claims Have Occurred

1. Number of Claims Reported to Date, by County;
2. Number of Claims Determined to be a Total Loss, by County (Total loss is defined as a claim that requires settlement of the maximum amount of insurance on the covered property.);
3. Total Claim Payments to Date, by County (Claim payments include additional living expenses (ALE), business interruption (BI), structure coverage, and contents coverage.);

Financial Projections

4. Best Estimate of Expected Gross Loss resulting from the hurricane;
5. Projected Net Retention resulting from the hurricane (net of all reinsurance, include any state Hurricane Catastrophe Fund coverage);

General Information

6. Location, contact information and hours of operation for any mobile response units that are currently assisting with the hurricane; and
7. Contact information for the individual submitting the information.

PHASE II- Line-of-Business Reporting

The following information should be provided for these specific lines of business:

- | | |
|--|---|
| <input type="checkbox"/> Fire and Allied Lines, | <input type="checkbox"/> Private Passenger Auto |
| <input type="checkbox"/> Farmowners, | <input type="checkbox"/> (PPA) Physical Damage, |
| <input type="checkbox"/> Homeowners, | <input type="checkbox"/> Ocean Marine, |
| <input type="checkbox"/> Mobile Homeowners, | <input type="checkbox"/> Flood insurance, and |
| <input type="checkbox"/> Commercial Multi-Peril, | <input type="checkbox"/> Other Lines. |
| <input type="checkbox"/> Commercial Auto Physical
Damage, | |

1. Total number of claims reported to date.
2. Total number of claims determined to be a total loss (Total loss is defined as a claim that requires settlement of the maximum amount of insurance on the covered property.).
3. Total dollar (\$) amount paid to policyholders, excluding contents and structure coverage, but including Additional Living Expenses (ALE) paid, business interruption paid, and casualty exposure paid.
4. Total dollar (\$) amount of contents coverage paid.
5. Total dollar (\$) amount of structure coverage paid.
6. Total dollar (\$) amount of claim payments made to date. This column should equal the total of Items 3, 4, and 5 above.

The specified lines of business are consistent with those defined by the *National Association of Insurance Commissioners (NAIC) Property/Casualty Annual Statement Instructions* and detailed in the statutory financial statements of the company.

PHASE III- General Claims Adjudication Data

For the purposes of this report:

- "Adjusted" is defined as a claim that has been evaluated and for which a settlement offer has been made to the claimant.
- A "closed claim" is defined as a claim that has been settled, the claimant has received payment, and no additional payments for this claim are expected to be incurred by the insurer.
- Aging should begin with the date the claim was reported.
- For Items 7 through 13, include only claims that are still open or have been reopened, not those claims which have been closed.
- If a claim has been closed and then reopened, do not report them in both categories; report it as an open claim only.

1. Total number of claims reported to date;
2. Total number of claims where the company has made contact with the policyholder;
3. Total number of adjusted claims (includes claims that have been adjusted as a result of desk reviews or on-site examinations);
4. Average number of days to adjust the claims reported in Item 3 above;
5. Number of closed claims where no additional payments to the policyholder are anticipated;
6. The average number of days to close the claims reported in Item 5 above;
7. Number of claims open for less than thirty (30) days;
8. Number of claims open for thirty (30) days or more than thirty (30) days and less than sixty (60) days;
9. Number of claims open for more than thirty (30) days and less than sixty (60) days, where only additional living expense (ALE) payments have been made to policyholders;
10. Number of claims open for more than sixty (60) days and less than ninety (90) days;
11. Number of claims open for more than sixty (60) days and less than ninety (90) days, where only additional living expense (ALE) payments have been made to policy holders;
12. Number of claims open for more than ninety (90) days; and
13. Number of claims open for more than ninety (90) days, where only additional living expense (ALE) payments have been made to policyholders.

The Collective States' Departments of Insurance will issue further instructions regarding this method of disaster reporting when necessary. If an insurer has any questions regarding submitting information on the Disaster Reporting System, the *NAIC Internet Filing ID* for a company or group, and/or general questions regarding the Reporting Guidelines or Reporting Criteria, please contact the **NAIC Help Desk at 816-783-8727 or e-mail at help@naic.org**.

However, if an insurer has concerns with their ability to produce any of the Reporting Criteria, please contact each state in which losses have been incurred at the following:

Alabama: Alabama Department of Insurance at (334) 269-3550 or e-mail at Insdept@insurance.alabama.gov

Florida: Market Research Program – Data Collection Unit at (850) 413-3147 or e-mail at DisasterReporting@fldfs.com

Louisiana: Actuarial Division at 225-342-4689 or e-mail at disasterreporting@ladoi.com

Mississippi: Examination Division at (601) 359-3569 or e-mail at finanexam@mid.state.ms.us

Texas: Financial Program at (512) 322-5040 or e-mail at neal.rockhold@tdi.state.tx.us



INFORMATIONAL MEMORANDUM
OIR-05-018M
ISSUED: October 7, 2005
Florida Office of Insurance Regulation
Kevin M. McCarty, Commissioner

Hurricanes Katrina and Rita Reporting Requirements



*Navarre Beach, Escambia County, Fla. 8-31-05 -- Hurricane Katrina covered roads with many feet of sand for miles. Here workers will take months to clear a 20 mile stretch that is closed. Many residents can not get access to their homes. Many homes and roads are flooded or damaged and residents are displaced.
photo date: 08/31/2005*

MARVIN NAUMAN/FEMA photo



INFORMATIONAL MEMORANDUM
OIR-05-018M
ISSUED
October 7, 2005
Florida Office of Insurance Regulation
Kevin M. McCarty, Commissioner

To All Property and Casualty Insurers in the State of Florida
Hurricanes Katrina and Rita Reporting Requirements

Due to the recent catastrophic impact of Hurricanes Katrina and Rita on the Gulf Coast, Florida, along with Alabama, Louisiana, Mississippi, and Texas, are participating in a coordinated data gathering effort. This effort is necessary to provide much needed information to state insurance regulators as well as information for local, state federal officials responsible for making policy decisions for the relief and rebuilding effort over the next several months and years.

All property and casualty insurers transacting direct business in Florida, including surplus lines carriers, are required to report information relating to Hurricanes Katrina and Rita according to the attached joint memorandum from the commissioners of the affected states.

NOTE: Hurricane Dennis reporting will continue under the existing format set forth in Informational Memorandum OIR-05-011M.

If you have any questions regarding the reporting process, please contact the Market Research Program, Data Collection Unit at (850) 413-3147 or DisasterReporting@fldfs.com.

Insurance Disaster REPORTING SYSTEM



MEMORANDUM

Date: September 30, 2005

TO: TO ALL PROPERTY AND CASUALTY INSURERS WRITING BUSINESS IN ANY OF THE STATES OF ALABAMA, FLORIDA, LOUISIANA, MISSISSIPPI AND TEXAS

From: Walter A. Bell, Commissioner, Alabama Department of Insurance
Kevin M. McCarty, Commissioner, Florida Office of Insurance Regulation
J. Robert Wooley, Commissioner, Louisiana Department of Insurance
George Dale, Commissioner, Mississippi Insurance Department
Mike Geeslin, Commissioner, Texas Department of Insurance

SUBJECT: HURRICANE RITA REPORTING REQUIREMENTS

Due to the recent catastrophic impact of Hurricane Rita on the Gulf Coast, Alabama, Florida, Louisiana, Mississippi and Texas (the Collective States), are participating in a coordinated data gathering effort with a common Insurance Disaster Reporting System. This effort is necessary to provide much needed information to state insurance regulators, as well as information for local, state, and federal officials responsible for making policy decisions for the relief and rebuilding effort over the next several months and years.

All property and casualty insurers transacting direct business in the Collective States, including surplus lines carriers, are required to submit to the Disaster Reporting System, certain information for claims resulting from Hurricane Rita and the financial impact of Hurricane Rita on a state-by-state basis for each of the Collective States. The information will be collected in three phases:

- ❑ **PHASE I: Claims, Financial Projections and General Information** (Biweekly basis)
- ❑ **PHASE II: Line-of-Business Reporting** (Monthly basis)
- ❑ **PHASE III: General Claims Adjudication Data** (Monthly basis)

Information regarding Hurricane Rita should be submitted to the secured Insurance Disaster Reporting System at the following website: <https://www.insurance-disaster-reporting.org>. Additionally, the Collective States' Departments of Insurance have outlined below the initial Reporting Guidelines and Reporting Criteria for each phase. Information or data submitted is confidential and shall be disclosed to other state insurance regulators or state and federal regulatory bodies only if necessary to further the requesting entity's regulatory authority and only if the entity to whom disclosure is made has the legal authority necessary to protect from disclosure and to otherwise preserve the confidential or privileged nature of the confidential information it receives.

REPORTING GUIDELINES:

PHASE I – Claims, Financial Projections and General Information

Each insurer shall provide the required information beginning at **8:00 AM CT on Monday, October 10, 2005** for the most recent information available. Each insurer's initial submission shall be completed not later than 5:00 PM CT on Wednesday, October 12, 2005. The required information under PHASE I shall continue to be provided on a biweekly basis not later than 5:00 PM CT each Wednesday, until the insurer receives notice from the Collective States regarding changes to the Reporting Guidelines. The information for Hurricane Rita can be submitted on a company or group basis; however, the basis must be consistently applied throughout future reporting periods. Please have the *NAIC company co-code/group-code* available for the company/group, as well as the *NAIC Internet Filing ID* when accessing the system.

If a company has no exposure in each of the Collective States, under the PHASE I report type, select: *"The Company has no exposure in [State]."* Continue through the end of the Reporting Guidelines process. Once this task has been performed, the company will not need to report again for Hurricane Rita for any phase, unless the company gains direct exposure in one of the Collective States.

If the company has exposure in each of the Collective States, but has not yet received claims as a result of Hurricane Rita, under the PHASE I report type, select: *"The Company has exposure in [State], but has not yet received any claims as a result of Hurricane Rita."* Continue through the end of the Reporting Guidelines process. Once this task has been performed, the company will not need to report again for Hurricane Rita, until the company receives one (1) or more claims during the required reporting timeframe in one of the Collective States.

PHASE II – Line-of-Business Reporting

The required information shall be submitted on a monthly basis, not later than 5:00 PM CT on the fifth (5th) business day of the each month, for the immediately preceding month. Each insurer shall provide the required information beginning at **8:00 AM CT on Tuesday, November 1, 2005**. The first report shall be for the **month of October** and shall be submitted not later than 5:00 PM CT on Monday, November 7, 2005. Each submission shall contain the cumulative results experienced by the insurer from Hurricane Rita. If a company has no exposure in one of the Collective States, the company will not need to report for this phase, unless the company gains direct exposure in one of the Collective States.

PHASE III – General Claims Adjudication Data

The required information shall be submitted on a monthly basis, not later than 5:00 PM CT on the fifth (5th) business day of the each month, for the immediately preceding month. Each insurer shall provide the required information beginning at **8:00 AM CT on Thursday, December 1, 2005**. The first report shall be for the **month of November** and shall be submitted not later than 5:00 PM CT on Wednesday, December 7, 2005. If a company has no exposure in one of the Collective States, the company will not need to report for this phase, unless the company gains direct exposure in one of the Collective States.

REPORTING CRITERIA:

If a company has exposure in each of the Collective States and has received claims as a result of Hurricane Rita, the following information must be submitted on a state-by-state basis for each of the Collective States:

Claims Information for Areas in Which Claims Have Occurred

1. Number of Claims Reported to Date, by County;
2. Number of Claims Determined to be a Total Loss, by County (Total loss is defined as a claim that requires settlement of the maximum amount of insurance on the covered property.);
3. Total Claim Payments to Date, by County (Claim payments include additional living expenses (ALE), business interruption (BI), structure coverage, and contents coverage.);

Financial Projections

4. Best Estimate of Expected Gross Loss resulting from the hurricane;
5. Projected Net Retention resulting from the hurricane (net of all reinsurance, include any state Hurricane Catastrophe Fund coverage);

General Information

6. Location, contact information and hours of operation for any mobile response units that are currently assisting with the hurricane; and
7. Contact information for the individual submitting the information.

The following information should be provided for these specific lines of business:

- | | |
|--|---|
| <input type="checkbox"/> Fire and Allied Lines, | <input type="checkbox"/> Private Passenger Auto |
| <input type="checkbox"/> Farmowners, | <input type="checkbox"/> (PPA) Physical Damage, |
| <input type="checkbox"/> Homeowners, | <input type="checkbox"/> Ocean Marine, |
| <input type="checkbox"/> Mobile Homeowners, | <input type="checkbox"/> Flood insurance, and |
| <input type="checkbox"/> Commercial Multi-Peril, | <input type="checkbox"/> Other Lines. |
| <input type="checkbox"/> Commercial Auto Physical
Damage, | |

1. Total number of claims reported to date.
2. Total number of claims determined to be a total loss (Total loss is defined as a claim that requires settlement of the maximum amount of insurance on the covered property.).
3. Total dollar (\$) amount paid to policyholders, excluding contents and structure coverage, but including Additional Living Expenses (ALE) paid, business interruption paid, and casualty exposure paid.
4. Total dollar (\$) amount of contents coverage paid.
5. Total dollar (\$) amount of structure coverage paid.
6. Total dollar (\$) amount of claim payments made to date. This column should equal the total of Items 3, 4, and 5 above.

The specified lines of business are consistent with those defined by the *National Association of Insurance Commissioners (NAIC) Property/Casualty Annual Statement Instructions* and detailed in the statutory financial statements of the company.

For the purposes of this report:

- "Adjusted" is defined as a claim that has been evaluated and for which a settlement offer has been made to the claimant.
 - A "closed claim" is defined as a claim that has been settled, the claimant has received payment, and no additional payments for this claim are expected to be incurred by the insurer.
 - Aging should begin with the date the claim was reported.
 - For Items 7 through 13, include only claims that are still open or have been reopened, not those claims which have been closed.
 - If a claim has been closed and then reopened, do not report them in both categories; report it as an open claim only.
1. Total number of claims reported to date;
 2. Total number of claims where the company has made contact with the policyholder;
 3. Total number of adjusted claims (includes claims that have been adjusted as a result of desk reviews or on-site examinations);
 4. Average number of days to adjust the claims reported in Item 3 above;
 5. Number of closed claims where no additional payments to the policyholder are anticipated;
 6. The average number of days to close the claims reported in Item 5 above;
 7. Number of claims open for less than thirty (30) days;
 8. Number of claims open for thirty (30) days or more than thirty (30) days and less than sixty (60) days;
 9. Number of claims open for more than thirty (30) days and less than sixty (60) days, where only additional living expense (ALE) payments have been made to policyholders;
 10. Number of claims open for more than sixty (60) days and less than ninety (90) days;
 11. Number of claims open for more than sixty (60) days and less than ninety (90) days, where only additional living expense (ALE) payments have been made to policy holders;
 12. Number of claims open for more than ninety (90) days; and
 13. Number of claims open for more than ninety (90) days, where only additional living expense (ALE) payments have been made to policyholders.

The Collective States' Departments of Insurance will issue further instructions regarding this method of disaster reporting when necessary. If an insurer has any questions regarding submitting information on the Disaster Reporting System, the *NAIC Internet Filing ID* for a company or group, and/or general questions regarding the Reporting Guidelines or Reporting Criteria, please contact the **NAIC Help Desk at 816-783-8727 or e-mail at help@naic.org**.

However, if an insurer has concerns with their ability to produce any of the Reporting Criteria, please contact each state in which losses have been incurred at the following:

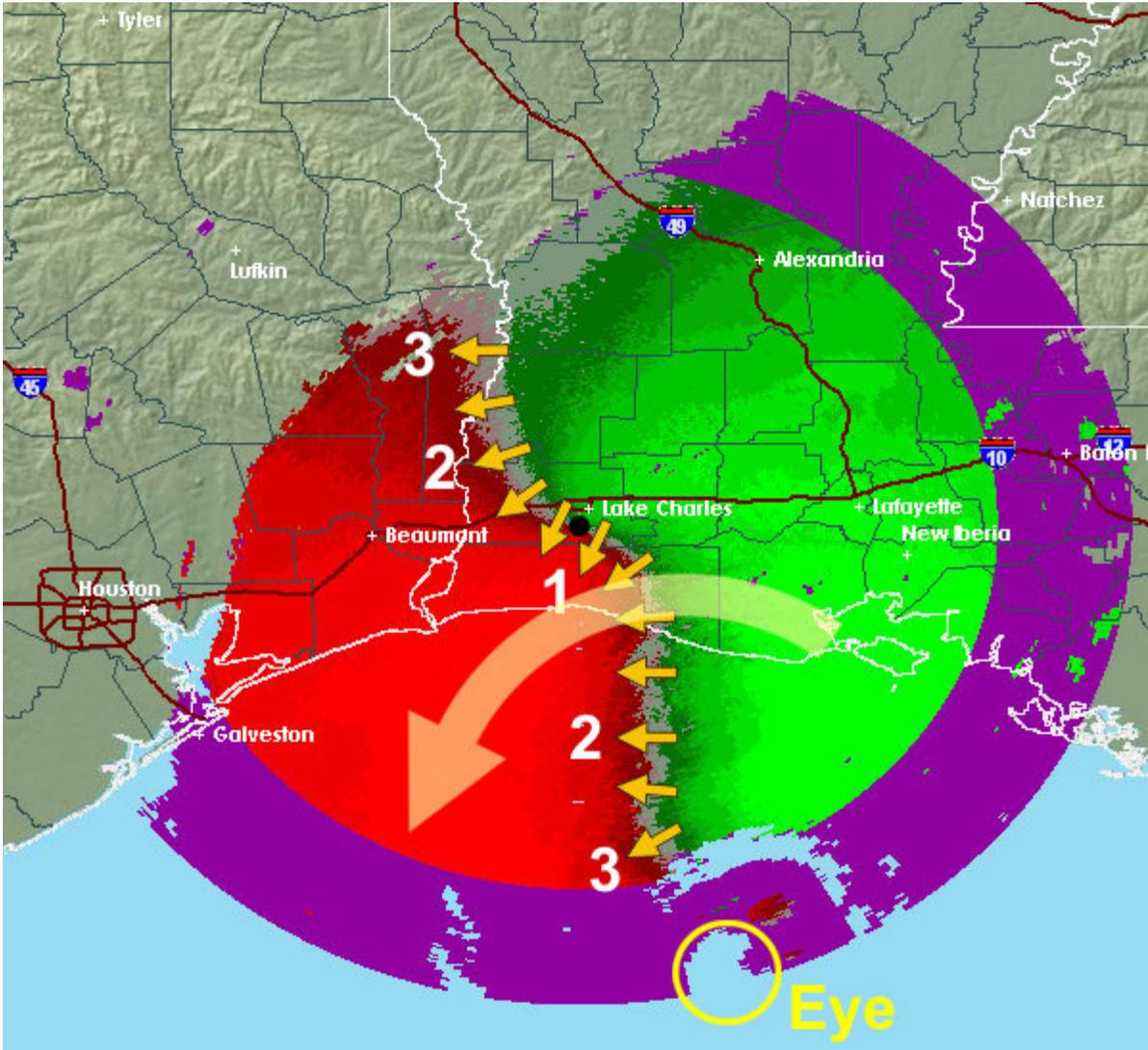
Alabama: Alabama Department of Insurance at (334) 269-3550 or e-mail at Insdept@insurance.alabama.gov

Florida: Market Research Program – Data Collection Unit at (850) 413-3147 or e-mail at DisasterReporting@fldfs.com

Louisiana: Actuarial Division at 225-342-4689 or e-mail at disasterreporting@ladoi.com

Mississippi: Examination Division at (601) 359-3569 or e-mail at finanexam@mid.state.ms.us

Texas: Financial Program at (512) 322-5040 or e-mail at neal.rockhold@tdi.state.tx.us



This base velocity image is from the NWS Doppler radar in Lake Charles, LA during Hurricane Rita, September 2005. In velocity images, red colors indicated wind moving away from the radar with green colors indicating motion toward the radar. The transition zone between incoming and outgoing winds are indicated the gray-ish colors between the two. Purple indicated range folded areas (areas where the radar is unable to determine the radial velocity).

source: <http://www.srh.noaa.gov/jetstream/remote/basevel.htm>

Insurance Disaster REPORTING SYSTEM



MEMORANDUM

Date: February 14, 2006

Subject: Hurricane Katrina/Hurricane Rita Data Calls —
Confidentiality



MEMORANDUM

Date: February 14, 2006

To: **To All Property and Casualty Insurers Writing Business in Any of the States of Alabama, Florida, Louisiana, Mississippi and Texas**

From: Walter A. Bell, Commissioner, Alabama Department of Insurance
Kevin McCarty, Commissioner, Florida Office of Insurance Regulation
J. Robert Wooley, Commissioner, Louisiana Department of Insurance
George Dale, Commissioner, Mississippi Department of Insurance
Mike Geeslin, Commissioner, Texas Department of Insurance

Subject: Hurricane Katrina/Hurricane Rita Data Calls — Confidentiality

Alabama, Florida, Louisiana, Mississippi and Texas (the “Collective States”) are participating in a coordinated data gathering effort with a common Disaster Reporting System for Hurricanes Katrina and Rita. This effort is necessary to provide much-needed information to state insurance regulators, as well as information for local, state and federal officials responsible for making policy decisions, for the relief and rebuilding effort over the next several years and months.

Information and data submitted pursuant to these data calls are confidential (i.e., financial information, proprietary information and/or trade secret material) and shall be disclosed to other state insurance regulators or state and federal regulatory bodies only if necessary to further the regulatory authority of the entity seeking that confidential information and data. Further, such disclosure shall be made only if the entity to whom disclosure is made has the legal authority necessary to protect from disclosure, and to otherwise preserve the confidential or protected nature of, the confidential information and data it receives.

Such disclosure is made pursuant to the statutory authority of each of the collective states as noted below, the Information Sharing and Confidentiality Agreement between and among the Collective States (“Multi-state Confidentiality Agreement”), and the Confidentiality Agreement between the Florida Office of Insurance Regulation and the National Association of Insurance Commissioners for Insurance Disaster Reporting (“IDR Confidentiality Agreement”). In addition, each of the Collective States has statutory authority to keep confidential certain information designated by the submitting party as trade secret or proprietary or confidential financial information. In general, the authority to collect the data and the confidentiality, proprietary and/or trade secret provisions of the Collective States apply to these data calls, including but not limited to the following statutes:

Alabama – Sections 8-27-2, 27-2-24 and 36-12-40 and Alabama Insurance Reg 104.
Florida – Sections 624.319, 688.002(4), 815.04(3) and 815.045
Louisiana – LSA R.S. 22:1302.J; R.S. 44:3.2; and R.S. 49:956.(8)
Mississippi – Sections 75-26-1 et seq., 79-23-1 , 25-61-9, and 83-5-209(7)
Texas – Tex. Ins. Code Ann. Arts. 1.15, 1.15B, and §§ 38.001, and 751.252;
Tex. Govt. Code Ann §§552.101, 110 and 112.

Further, each of the individual states, who comprise the Collective States, is requesting the information and data described in the data call pursuant to its individual authority. Florida is facilitating the data collection on behalf of the five states with a uniform procedure available to insurers that should expedite the reporting and appropriate use of the data. The data compiled by Florida on behalf of all the Collective States named in the IDR Confidentiality agreement will be protected as confidential information under Florida statutes, under the statutes and regulations of any state which requests and receives the data pursuant to the Multi-state Confidentiality Agreement and under the IDR Confidentiality Agreement.



Insurance Disaster REPORTING SYSTEM



MEMORANDUM

Date: April 6, 2006

Subject: CHANGE IN HURRICANE KATRINA & RITA REPORTING REQUIREMENTS

Insurance Disaster REPORTING SYSTEM



MEMORANDUM

Date: April 6, 2006

To: **TO ALL PROPERTY AND CASUALTY INSURERS WRITING BUSINESS IN ANY OF THE STATES OF ALABAMA, FLORIDA, LOUISIANA, MISSISSIPPI AND TEXAS**

From: Walter A. Bell, Commissioner, Alabama Department of Insurance
Kevin M. McCarty, Commissioner, Florida Office of Insurance Regulation
James J. Donelon, Commissioner, Louisiana Department of Insurance
George Dale, Commissioner, Mississippi Insurance Department
Mike Geeslin, Commissioner, Texas Department of Insurance

Subject: CHANGE IN HURRICANE KATRINA & RITA REPORTING REQUIREMENTS

Pursuant to the attached Informational Memorandum (Attachment A), certain information for claims and the financial impact resulting from Hurricane Katrina and Rita has been required from all property and casualty insurers transacting direct business in Alabama, Florida, Louisiana, Mississippi and Texas (“the Collective States”). Information has been collected in three Phases:

- ❑ PHASE I: Claims, Financial Projections and General Information
- ❑ PHASE II: Line-of-Business Reporting
- ❑ PHASE III: General Claims Adjudication Data

Effective immediately, Phase I, II and III reports are to be submitted on a monthly basis, no later than 5:00 CT on the fifth (5th) business day of the month, based upon data for the preceding month end.

The information submitted for the three Phases required under the aforementioned Information Memorandum will continue to be reported until December 31, 2006, unless the company/group meets one of the criteria below:

- Insurer filing as an individual company, which has closed at least 95% of reported claims (“closed” claim is defined as a claim closed with no expected future payments) for a particular state, may cease reporting Phases I, II, and III for that particular state. Individual reporting insurers meeting this criterion shall make final reports for Phases I, II, and III, as of April 30, 2006, no later than 5:00 CT on Tuesday, May 9, 2006.
- Insurers filing as a group, which has closed at least 95% of reported claims (“closed” claim is defined as a claim closed with no expected future payments) for a particular state, may cease reporting Phases I, II, and III for that particular state. Group reporting insurers meeting this criterion shall make final reports for Phases I, II, and III, as of April 30, 2006, no later than 5:00 PM CT on Tuesday, May 9, 2006.

Please note that any company/group determined to be a significant percentage of the markets in the Collective States will be required to continue reporting all Phases through December 31, 2006. Companies or groups meeting this criterion will be independently notified. The last reporting for Phases I, II, and III, as of December 31, 2006, shall be reported no later than 5:00 CT on Tuesday, January 9, 2007.

Certain states may require additional reporting after this date on a case-by-case basis. If additional reporting is deemed necessary, the state will contact the company directly to request said information.

If an insurer has concerns or questions regarding the aforementioned information, please contact one of the following:

- Alabama: Alabama Department of Insurance at (334) 269-3550 or e-mail at Insdept@insurance.alabama.gov
- Florida: Market Research Program – Data Collection Unit at (850) 413-3147 or e-mail at DisasterReporting@fldfs.com
- Louisiana: Actuarial Division at (225) 342-4689 or e-mail at disasterreporting@ladoi.com
- Mississippi: Examination Division at (601) 359-3569 or e-mail at finanexam@mid.state.ms.us
- Texas: Financial Program at (512) 322-5040 or e-mail at neal.rockhold@tdi.state.tx.us
- NAIC: NAIC Help Desk at (816) 783-8727 or e-mail at help@naic.org