

STATE OF NEW JERSEY  
DEPARTMENT OF BANKING AND INSURANCE

IN THE MATTER OF THE REQUEST FOR )  
CERTAIN INFORMATION FROM ALL )  
INSURERS AUTHORIZED OR ADMITTED )  
TO TRANSACT PRIVATE PROPERTY AND ) ORDER  
CASUALTY INSURANCE COVERAGE )  
IN NEW JERSEY )

This matter having been opened by the Commissioner of the Department of Banking and Insurance (“the Commissioner”) pursuant to the authority of N.J.S.A. 17:1-8.1, 17:1-15e and 17:23-20 et seq., and all powers expressed and implied therein; and

IT APPEARING that due to the extensive property damage caused by the “superstorm” Sandy it is necessary for the Department of Banking and Insurance (“the Department”) to monitor current market conditions for property and casualty insurance in this State; and

IT FURTHER APPEARING that, pursuant to N.J.S.A. 17:23-20 et seq., the Commissioner has authority to address inquiries to insurers authorized or admitted to transact business in New Jersey concerning their condition or affairs on any matters connected with their transactions; and

IT FURTHER APPEARING that the Department has determined that it is necessary to review the volume of claims on various types of coverage received by property/casualty insurer groups with a total of \$5,000,000 or more written property/casualty insurance premiums in this State to assess the extent to which damages caused by the storm have affected the volume of claims submitted to such insurers;

NOW THEREFORE, IT IS on this 14th day of November, 2012 ORDERED that:

1. All authorized and admitted property/casualty insurer groups with a total of \$5,000,000 or more written property/casualty insurance premiums in this State that had insurance policies as referenced in Attachment A, attached hereto and made a part hereof, in force on October 1, 2012, shall provide to the Department information on property damage claims received by the insurer on a consolidated group basis as specified in Attachment A.

2. The reports shall be filed pursuant to the instructions set forth in Attachment A.

The entire report to be filed is posted on the Department's website at:

[http://www.state.nj.us/dobi/division\\_insurance/propcasualty/nj\\_sandydatacall.xls](http://www.state.nj.us/dobi/division_insurance/propcasualty/nj_sandydatacall.xls).

The initial report shall cover claims reported as of November 16, 2012 and shall be filed with the Department by November 20, 2012.

3. Insurer information supplied in accordance with this Order shall be kept confidential to the extent allowed by applicable State law, including, but not limited to, N.J.S.A. 17:23-24 and 47:1A-1 et seq.

4. Information filed pursuant to this Order shall be sent via e-mail to:

[NJSandyDataCall@dobi.state.nj.us](mailto:NJSandyDataCall@dobi.state.nj.us).

Failure to comply with the terms of this Order may result in the imposition of penalties as authorized by law, including, but not limited to, penalties pursuant to N.J.S.A. 17:33-2.

Questions regarding this Order may be directed to William Rader, Assistant Commissioner, Property and Casualty at: [william.rader@dobi.state.nj.us](mailto:william.rader@dobi.state.nj.us).



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Kenneth E. Kobylowski  
Acting Commissioner

NJ Department of Banking & Insurance  
Data Call for Storm SandyEvaluation Date: 99/99/99

NAIC Group #	Group Name
<u>9999</u>	<u>XXX</u>
NAIC Company #	Company Names
<u>99999</u>	<u>XXX</u>
<u>99999</u>	<u>XXX</u>
<u>99999</u>	<u>XXX</u>
<u>99999</u>	<u>XXX</u>
<u>99999</u>	<u>XXX</u>
<u>99999</u>	<u>XXX</u>
<u>99999</u>	<u>XXX</u>
<u>99999</u>	<u>XXX</u>
<u>99999</u>	<u>XXX</u>

Insert more rows if needed

**Due Dates**

Claims Reported as of:

11/16/2012	1st Report due 11/20/2012	1/11/2013	5th Report due 1/15/2013
11/30/2012	2nd Report due 12/4/2012	2/1/2013	6th Report due 2/5/2013
12/14/2012	3rd Report due 12/18/2012	2/15/2013	7th Report due 2/19/2013
12/28/2012	4th Report due 1/2/2013	3/1/2013	8th Report due 3/5/2013

**Thereafter, reports due the 1st Tuesday of every month for claims reported as of the preceding Friday, until 95% of claims are closed for all impacted lines.**

**Contact Person**

Name: \_\_\_\_\_  
Title: \_\_\_\_\_  
Telephone: \_\_\_\_\_  
E-Mail: \_\_\_\_\_

**Instructions:**

- \* One file is to be submitted for the group.
- \* Data should be inception-to-date as of the evaluation date
- \* On each of the 7 coverage tabs, provide a row for each individual zip code with claim activity. Zip codes with no activity can be omitted. Please do not insert or delete columns. Please do not change rows 1 and 2.
- \* E-mail the report to **NJSandyDataCall@dobi.state.nj.us**. Please do not submit printed copies.

**Definitions:**

**"Loss"** means indemnity payments, but excludes adjustment expense. Payments should be net of actual salvage and subrogation recoveries. For applicable lines, include losses associated with loss of use, additional living expense, fair rental value, etc.

**"Case Incurred Loss"** means indemnity case reserves and payments to date. Estimates of IBNR should not be included.

**"Payment"** means loss payment, and does not include adjustment expenses.

**"Residential Property"** is defined as any type of personal lines insurance provided against loss to real and personal property as defined in the standard fire policy and extended coverage thereon, a dwelling policy, the homeowners, tenants, and condominium unit owners multiple peril policy, mobile homeowners insurance policy, insurance against the perils of vandalism, malicious mischief, burglary, or theft, or liability insurance, or any combination thereof, delivered or issued for delivery in the State,

**"Commercial Property"** includes all commercial property losses, including those on commercial Dwelling Fire and Allied Lines policies. Business interruption losses should be excluded from this tab, but included on the separate "Business Interruption" tab.

**"Flood"** shall include both NFIP "write-your-own" and also private insurance.

**"All Other"** shall exclude Workers Compensation, other than property damage claims, and non-Property/Casualty claims.

**Comments:**

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Attachment A - Page 2 of 2

NJ Sandy Data Call Summary

Group: XXX

Claims as of: 99/99/99

	Claims Reported	Claims Closed With Payment	Claims Closed Without Payment	Paid Loss	Case Incurred Loss	% Closed
Residential Property	0	0	0	0	0	#DIV/0!
Commercial Property	0	0	0	0	0	#DIV/0!
Personal Auto	0	0	0	0	0	#DIV/0!
Commercial Auto	0	0	0	0	0	#DIV/0!
Business Interruption	0	0	0	0	0	#DIV/0!
Flood	0	0	0	0	0	#DIV/0!
All Other Lines	0	0	0	0	0	#DIV/0!
Totals	0	0	0	0	0	#DIV/0!