



# OFFICE OF INSURANCE AND SAFETY FIRE COMMISSIONER

**RALPH T. HUDGENS**  
COMMISSIONER OF INSURANCE  
SAFETY FIRE COMMISSIONER  
INDUSTRIAL LOAN COMMISSIONER

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## DIRECTIVE 18-EX-3

TO: ALL LICENSED INSURANCE COMPANIES IN THE STATE OF GEORGIA

FROM: RALPH T. HUDGENS  
INSURANCE AND SAFETY FIRE COMMISSIONER

DATE: OCTOBER 12, 2018

RE: SIGNIFICANT INSURANCE EVENT – HURRICANE MICHAEL

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On or about October 10, 2018, severe weather related to Hurricane Michael began to impact the State of Georgia. In addition to the significant and tragic impact on the lives and property of Georgia's residents, Hurricane Michael represents a significant insurance event. As Commissioner, it is my responsibility to gather information in order to adequately assess the impact to our insurance market.

To that end, all insurers covering property or property-related risks are required to provide the following information for all claims related to losses that resulted from Hurricane Michael in the spreadsheet provided in the "Catastrophe Disaster Losses" module in the Georgia Company Portal:

- Total number of open claims: **TOT#OpenClaims**
  - The total number of open claims attributed to Hurricane Michael reported by zip-code by line of business.
- Total number of closed claims paid: **TOT#ClosedClaimsPaid**
  - The total number of claims attributed to Hurricane Michael closed and paid reported by zip-code by line of business.
- Total number of closed claims not paid: **TOT#ClosedNotPaid**
  - The total number of claims attributed to Hurricane Michael closed but not paid, including denials, loss amount below the deductible, etc., reported by zip-code by line of business.
- Total number of claims reported: **TOT#ClaimsReported**
  - The total number of claims reported attributed to Hurricane Michael by zip-code by line of business.
  - **TOT#OpenClaims+TOT#ClosedClaimsPaid+TOT#ClosedClaimsNotPaid** should equal **TOT#ClaimsReported**.

- Total dollar amount of claims paid: **TOTPaidLosses(\$)**
  - The total dollar amount paid for losses attributed to Hurricane Michael reported by zip-code by line of business.
  - Include indemnity payments only; loss adjustment expenses (LAE) are not to be included.
- Total dollar amount of claims not paid: **TOTUnPaidLosses(\$)**
  - The reasonable estimate of the total dollar amount of unpaid losses (case reserves) attributed to Hurricane Michael reported by zip-code by line of business.
  - Estimates of incurred but not reported (IBNR) reserves and LAE should not be included.
- Total amount of incurred losses: **TOTincurredLosses(\$)**
  - The total amount of paid losses plus a reasonable estimate of unpaid losses attributed to Hurricane Michael reported by zip-code by line of business.
  - Estimates of IBNR and LAE should not be included.
  - **TOTPaidLosses(\$) + TOTUnPaidLosses(\$)** should equal **\$IncurredLoss**.

The above data is to be reported for the following annual statement lines of business for each zip-code (normally the zip-code of the garage address, property location, etc.):

1	Fire
2.1	Allied Lines
2.2	Multiple Peril Crop
2.3	Federal Flood
3	Farmowners Multiple Peril
4	Homeowners Multiple Peril
5.1	Commercial Multiple Peril (Non-Liability Portion)
8	Ocean Marine
9	Inland Marine
12	Earthquake
21.1	Private Passenger Auto Physical Damage
21.2	Commercial Auto Physical Damage
22	Aircraft (All Perils)
27	Boiler and Machinery
33	Other Property Write-ins

If at the time of the report the zip-code of a reported claim is unknown, report the loss in a zip-code in the general vicinity of the loss, if known, with adjustments on subsequent reports as information becomes available.

An initial report of this information is due no later than 5 p.m. on Monday, October 22, 2018, for losses reported as of Wednesday, October 17, 2018. Additionally, each insurer shall provide updated reports of the requested information once a week no later than Monday for losses as of the preceding Wednesday and continuing until Monday, January 7, 2019, for a total of 12 reports. The Department recognizes that three of the report due dates fall within holiday weeks and reasonable extensions will be permitted.

All data submissions shall be collected electronically via the Georgia Company Portal (“Portal”). The Portal can be accessed at <https://www.oci.ga.gov/companyPortal>. After logging into the Portal, select “Go To Catastrophe Disaster Losses” from the drop-down box in the top left-hand corner of the page. If you have trouble logging into the Portal or you are unable to locate the Catastrophe Disaster Losses reporting page, please contact one of your designated Account Administrators. You can find the name of your designated Account Administrators from the Portal login page by following the instructions on that page.

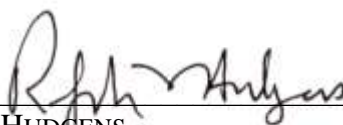
The Catastrophe Disaster Losses upload instructions, Excel Template, and FAQs are located at the bottom of the Catastrophe Disaster Losses Page. Select Hurricane Michael in the drop-down box at the bottom of the page to upload the completed spreadsheet. Completed spreadsheets should be uploaded in this way each week until Monday, January 14, 2019. Reported data is cumulative and, as such, the newest report will replace the prior report.

Surplus lines insurers are not required to participate in this data call; however, surplus lines insurers affiliated with admitted insurers are requested to participate if they have losses to report. A separate Surplus Lines tab is included in the spreadsheet, and the surplus line data can be included concurrently with an affiliated admitted insurer’s report. If an authorized insurer has more than one surplus lines affiliate, the information can be aggregated.

If no losses are anticipated, select the “Does Not Apply” button. This should be done for each company with no losses in a multi-company group, if applicable.

This informational request is made pursuant to the authority granted to the Department by O.C.G.A. §33-2-11, and all responses are confidential pursuant to O.C.G.A. §33-2-14(g). A copy of the examination certificate will be available for review or download within the Georgia Company Portal.

Should you have any additional questions, please contact (404) 656-2070.

  
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RALPH T. HUDGENS  
INSURANCE AND SAFETY FIRE COMMISSIONER  
STATE OF GEORGIA