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**State of Vermont**  
**Department of Financial Regulation**  
89 Main Street  
Montpelier, VT 05620-3101

For consumer assistance:  
[Banking] 888-568-4547  
[Insurance] 800-964-1784  
[Securities] 877-550-3907  
[www.dfr.vermont.gov](http://www.dfr.vermont.gov)

## Insurance Bulletin No. 227

*TO: not limited to claims in the time period and/or counties identified in FEMA disaster notices.*

### **Timelines**

The first report is due by November 17, 2023, containing cumulative claims data as of October 31, 2023. The department will request a second report, and the due date will be shared when it is available.

### **Lines of Business**

The reported data shall include information on claims related to all flooding and rain events in the State of Vermont, with a date of loss between July 7, 2023, and September 1, 2023, affecting the following lines of business:

- Residential Property
    - Sub -TOI 4.0001 Condominiums
    - Sub-TOI 4.0002 Mobile Homeowners
    - Sub-TOI 4.0003 Owner Occupied Homeowners
    - Sub-TOI 4.0004 Tenants Homeowners
    - Sub-TOI 4.0005 Other Homeowners
    - Sub-TOI 30.0 Homeowners/Auto Combinations
    - Sub-TOI 30.1 Dwelling Fire
    - Other
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- Commercial Property
  - Personal Auto
  - Commercial Auto
  - Business Interruption
  - Farm Owners
    - Sub-TOI 3.0 Personal Farm Owners
    - Sub-TOI 5.0006, 5.1006, and 5.2006 Commercial Farm and Ranch
  - Private Flood
  - Federal Flood
  - Excess Flood
  - Inland Marine
  - Crop

### **Data to Report**

Tab #1 – Introduction & Company Information

Tab #2 - Number of Policies in Force – Provide the number of policies in force as of July 1, 2023 in all zip codes and towns by line of business. This number will remain static throughout any subsequent reporting submissions.

Tabs #3- #13 –

Column A. Claim/Loss Location 5 Digit Zip Code

Column B. Name of County

Column C. Name of Town

Column D. Date of Loss

Column E. Policy Type for Residential Property and Farm Owners only (see dropdown menus).

Column F. Number of Claims Reported by Date of Loss and Zip Code – Provide the cumulative number of claims reported that were associated with, or as a result of, all flooding and rain events in the State of Vermont, with a date of loss between 7/7/2023 and 9/1/2023.

Column G. Number of Claims Closed With Payment by Date of Loss and Zip Code – Provide the cumulative number of claims closed with payment that were associated with, or as a result of, all flooding and rain events in the State of Vermont, with a date of loss between 7/7/2023 and 9/1/2023.

Column H. Number of Claims Closed Without Payment by Date of Loss and Zip Code – Provide the cumulative number of claims closed without payment that were associated with, or as a result of, all flooding and rain events in the State of Vermont, with a date of loss between 7/7/2023 and 9/1/2023.





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template requests the group code or group name. Failing to do this will trigger a rejection of the upload. Group submissions must list all companies in the response on the reporting template.

**Companies With No Information to Report**

A group or individual company that determines it has no claim information to report based on what is required, shall complete Tabs #1 and #2, and also submit reports with zeroes in the first row of Tabs #3 – #13 in the template provided. This requirement will help the DFR monitor companies that are expected to respond to the data call. Companies that do not write any Vermont business in the lines of business listed above are not obligated to submit reports for this data call.

**Definitions**

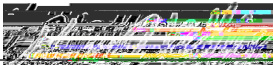
Payment – Loss payment, excluding adjustment expenses. Payments should be net of actual salvage and subrogation recoveries. For applicable lines, include losses associated with loss of use, additional living expense, fair rental value, etc.

Case incurred loss – Indemnity case reserves plus claim payments made to date. Estimates of IBNR should not be included.

Information on the named disaster event can be found at [FEMA Disaster Information](#).

DFR will provide updated frequently asked questions as needed.

Please submit questions to Rosemary Raszka at [Rosemary.Raszka@vermont.gov](mailto:Rosemary.Raszka@vermont.gov).



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Kevin Gaffney, Commissioner

10/18/2023

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Date



### Intro Tab

FLOOD AND RAIN EVENTS  
2023

VERMONT

CONFIDENTIALITY NOTICE

The State of Vermont authorizes the collection of information in the VT FLOOD data

Claims As Of Date: 10/31/2023 IMPORTANT: All yellow cells are required!

NAIC Group Code: [redacted] Group Name: [redacted]



NAIC Company Codes: [redacted] Company Names: [redacted]

[redacted]

Data Call Reporting Schedule:

1st Report	October 31, 2023	November 17, 2023
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Company Notes:

Policies In Force

Residential Property

Commercial Property

Personal Auto

Commercial Auto

Business Interruption

Farm Owners



Private Flood



Federal Flood

Excess Flood

Inland Marine

Crop

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