



DOMESTIC/FOREIGN INSURERS BULLETIN NO. 47

TO: ALL PROPERTY INSURERS

RE: ARBITRATION OF DISPUTES INVOLVING HOMEOWNERS' INSURANCE COVERAGE

DATED: November 17, 2011

The purpose of this bulletin is to provide procedural guidance regarding arbitration of disputes involving homeowners' insurance coverage.

Title 18, §331(d), of the Delaware Code requires that any request by an insured for arbitration shall be made in writing and mailed to the Insurance Commissioner within 90 days from the date of an offer of settlement or denial of coverage or liability has been made by an insurer. For clarification:

- The date of "mailing" shall be construed as the date the mailed request was postmarked.
- The date of "offer for settlement" shall be construed as the date upon which the insurer made its final offer of settlement.
- The date of "denial of coverage or liability" shall be construed as the date of the insurer's final denial of coverage or liability.

This Bulletin shall be effective immediately.


Karen Weldin Stewart, CIR-ML
Insurance Commissioner