

STATE OF NEW MEXICO
OFFICE OF SUPERINTENDENT OF INSURANCE

SUPERINTENDENT OF INSURANCE
Russell Toal



DEPUTY SUPERINTENDENT
Jennifer A. Catechis

BULLETIN 2022-012

June 16, 2022

TO: ALL LICENSED AND SURPLUS LINES PROPERTY/CASUALTY INSURANCE CARRIERS

RE: WILDFIRE DISASTER CLAIMS DATA CALL

Beginning April 22, 2022, the Honorable Michelle Lujan-Grisham, Governor, declared a series of wildfire emergencies in New Mexico. Pursuant to those emergency orders¹, the Office of the Superintendent of Insurance, is requesting that property and casualty insurers (including Surplus Lines carriers) respond to this fire-related data call.

Companies are to report information regarding claims associated with the wildfire events that took place in New Mexico, starting in April 2022.

Timelines:

Reporting shall occur on a monthly basis, with the first report due by July 15, 2022, containing cumulative claims data as of June 30, 2022. Subsequent reports shall be due by the 15th of each month, containing cumulative claims data as of the last day of the preceding month. For example, the second report is due by August 15, 2022 with claims data as of July 31, 2022. The last report shall be made by January 15th, 2023 containing cumulative claims data as of December 31, 2022, unless the Superintendent of Insurance subsequently announces a different end date.

Lines of Business:

The reported data shall include information on claims related to the 2022 wildfire events in New Mexico affecting the following lines of business:

¹ Executive Orders 2022-017, -018, -019, -020, -021 and -022.

- Residential Property
 - Owners Form
 - Mobile Homes
 - All Other
- Commercial Property
- Business Interruption
- Farm owners
- Personal Auto
- Commercial Auto

Data to Report:

1. *Number of Claims Reported by Zip Code* – Provide the cumulative number of claims reported associated with, or as a result of, the 2022 wildfire events in New Mexico.
2. *Number of Claims Closed With Payment by Zip Code* – Provide the cumulative number of claims closed with payment that were associated with, or as a result of, the 2022 wildfire events in New Mexico.
3. *Number of Claims Closed Without Payment by Zip Code* – Provide the cumulative number of claims closed without payment that were associated with, or as a result of, the 2022 wildfire events in New Mexico.
4. *Average Number of Days to Close Claims* – Provide a simple average of the number of days it took to close the claims associated with, or resulting from, the 2022 wildfire events in New Mexico.
5. *Number of Total Loss Claims* – Provide the cumulative number of total-loss claims that are associated with, or as a result of, the 2022 wildfire events in New Mexico.
6. *Paid Loss* – Provide the cumulative dollar amount in paid loss associated with, or as a result of, the 2022 wildfire events in New Mexico.
7. *Case Incurred Loss* – Provide the cumulative dollar amount in case incurred loss associated with, or as a result of, the 2022 wildfire events in New Mexico.
8. *Number of Policies in Force* – Provide the number of policies in force as of April 15, 2022 in the zip codes being reported. This number will remain static throughout the subsequent reporting submissions. If there are no wildfire claims to report and the company is submitting a “zero” report, please report a zero for the number of policies in force as well.

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Satellite Office: 6200 Uptown Blvd NE, Suite 400, Albuquerque, NM 87110

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www.osi.state.nm.us

A snapshot of the reporting template is provided in Appendix A.

Reporting Procedure:

The report must be submitted using the designated template, which is available for download at the online portal managed by the NAIC, at the following website link: https://content.naic.org/industry_state_disaster_reporting_data_calls.htm. **All reports must be submitted through the NAIC online portal.**

To access the NAIC system, you will need to email help@naic.org requesting the following permission: RDC_NMFIRE_USER_PR. Please be sure to do this early to ensure timely submission. It may take at least one business day to process this request.

Once the permission is assigned, the report must be submitted by logging into the NAIC reporting portal, selecting “NMDC” as the “datacallgroup,” and selecting “NM_CLAIMSBYZIPCODE.”

Before attempting to submit a file, please review the “File Submission Guide” available at https://content.naic.org/industry_state_disaster_reporting_data_calls.htm.

Group or individual company reporting will be accepted

OSI will accept submissions at either the group or individual company level. If reporting by group, please include all companies in the group or ensure that no companies are duplicated within separate submissions. Individual companies, not part of a group, should provide their company code in the group code field on the template. Surplus carriers should use their alien insurance number which should begin with “AI.” Carriers without an identification code from the NAIC should contact researchshared@naic.org for a code to include in the company and group code fields of the template.

The reporting template will require information on the group, company, or both. If a company is submitting an individual report, input your NAIC code and company name wherever the 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 submit reports with zeroes in the first row of each tab in the template provided. This will help the OSI account for companies that are expected to respond to the data call.

Companies that do not write any NM business in lines of business listed above are not obligated to submit reports for this data call.

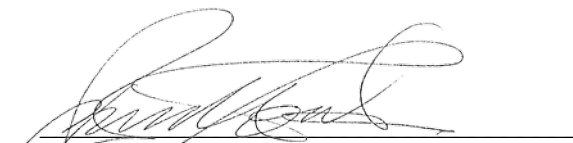
Definitions

- **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 fire events can be found at <https://www.fema.gov/disasters> and www.nmedhsem.org/2022-wildfires.

OSI will provide updated frequently asked questions as needed based on questions received. Please submit questions to Anna Krylova at Anna.Krylova@state.nm.us

ISSUED this 16th day of June, 2022.



RUSSELL TOAL
Superintendent of Insurance

Farmowners

Please Include Cumulative Claims and Losses as of reported date.

| Claim/Loss Location 5 Digit ZIP Code (Use 99999 for claims with unknown location) | County | Number of Claims Reported | Number of Claims Closed With Payment | Average Number of Days to Close Claims | Number of Claims Closed Without Payment | Number of Total Loss Claims | Total Dollar Amount Paid Loss (tip: paid loss should never be higher than case incurred.) | Total Dollar Amount Case Incurred Loss (tip: case incurred should equal paid loss plus reserves for outstanding claims.) | Number of Policies in Force |
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Personal Auto

Please Include Cumulative Claims and Losses as of reported date.

| Claim/Loss Location 5 Digit ZIP Code (Use 99999 for claims with unknown location) | County | Number of Claims Reported | Number of Claims Closed With Payment | Average Number of Days to Close Claims | Number of Claims Closed Without Payment | Number of Total Loss Claims | Total Dollar Amount Paid Loss (tip: paid loss should never be higher than case incurred.) | Total Dollar Amount Case Incurred Loss (tip: case incurred should equal paid loss plus reserves for outstanding claims.) | Number of Policies in Force |
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Commercial Auto

Please Include Cumulative Claims and Losses as of reported date.

| Claim/Loss Location 5 Digit ZIP Code (Use 99999 for claims with unknown location) | County | Number of Claims Reported | Number of Claims Closed With Payment | Average Number of Days to Close Claims | Number of Claims Closed Without Payment | Number of Total Loss Claims | Total Dollar Amount Paid Loss (tip: paid loss should never be higher than case incurred.) | Total Dollar Amount Case Incurred Loss (tip: case incurred should equal paid loss plus reserves for outstanding claims.) | Number of Policies in Force |
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