The Delaware Department of Insurance is currently conducting a review of business associated with travel insurance in the state in order to be proactive regarding potential complaints from consumers related to the coronavirus (COVID 19). This interrogatory is for the period of 2019 and year-to-date 2020, but these dates are subject to change. This interrogatory is not being conducted as a precursor for an examination, it is being conducted to assist consumers, the Department of Insurance and insurance companies.

There is no current comprehensive listing of companies writing travel insurance because this line of business is currently included in the line of inland marine, which also contains other lines such as marine, jewelry, pet insurance, travel insurance and other lines. In addition, some parts of travel insurance are considered accident and health policies. The examiners/DOI staff attempted to get a full listing of those potentially writing travel insurance related products, however, if there are new companies or the business has been merged or acquired by another subsidiary or company, we would like to know that information, as well. (Include it with the response to questions 1 and 2.)

This interrogatory is focused on three objectives. The first objective is to confirm the companies writing travel insurance or related travel products in the state of Delaware and the premiums volume for 2019. The second objective is to obtain contact information from each company for consumers and also a contact for the Department of Insurance, investigations/complaint departments. The second objective of this interrogatory is to find out what the company policy is related to possible disruptions from travel related to the Coronavirus (COVID19). Please respond to the following list of questions:

General Information:
1. Did the company write travel insurance or travel related insurance (e.g. - accident and health) in the state of Delaware for the 2019 and/or 2020 annual statement data year?
   a. If the Company did not write travel insurance during this time period, then please only respond to question #1.
   b. If business was merged or acquired by another Company or subsidiary, please provide the new entities name and NAIC Co code, if known.
2. If yes, please provide us with the premiums written in Delaware for the 2019 annual statement data year.

Contact information:
3. Please provide contact information that is available for Delaware consumers with travel insurance policies or related travel policies. (Ideally, this information should include a link to a website address, a form for requesting to activate the insurance policy (if applicable), a phone number, email address, and mailing address (if applicable).
4. Please provide a direct contact for consumer complaints received at the DOI. (This should include the name of a person identified to handle Delaware complaints, the email address of that individual, the direct phone number and the mailing address.)

Company processes for handling Coronavirus (COVID19):
5. If the CDC issues a warning for consumers to avoid nonessential travel to a location city/region or country, will consumers be allowed to obtain a refund on their travel?
6. If the consumer will not obtain a refund, what other options are being offered to the consumers? Please explain.
7. The CDC recently recommended that travelers, particularly those with underlying health issues, defer all cruise ship travel worldwide. Will consumers who purchased a travel policy with your company be allowed to obtain a refund or receive a credit for impacted cruises? Please explain.
8. If the CDC recommends that any large gatherings (5,000 people or more) be cancelled, will consumers be given the option for a credit or a refund?
9. If the CDC recommends all non-essential travel be cancelled, will consumers be given the option for a credit or refund?
10. What contingency plans has your Company made to handle an increase in travel related
complaints?
Please submit the requested information electronically to Susanna Stevens, contact information listed below as soon as possible, no later than 10 business days from date of this interrogatory, Wednesday, March 25, 2020, close of business. The Delaware Department of Insurance recognizes this is a quick turnaround for the responses, but we are wanting to have this information on hand for our staff and consumers.
Should you have any questions please do not hesitate to contact me or Susanna Stevens directly. Thank you for your prompt attention to this inquiry.
Sincerely,

Frank Pyle