



DEPARTMENT OF INSURANCE

2025 HIGHLIGHTS



CONSUMER SERVICES & MARKET CONDUCT

LICENSES: 282,881 ACTIVE

- 52,807 NEW LICENSES ISSUED

MARKET CONDUCT EXAMS:

- 10 COMPLETED
- 36 IN PROGRESS
- \$1.8M+ IN PENALTIES (GENERAL FUND)

LIFE & HEALTH:

- 672 RATES | 1762 FORMS
- 1072 ADVERTISEMENTS

PROPERTY & CASUALTY REVIEWED:

- 1,998 RATES | 20K+ FORMS |
- 2,224 RULES

INQUIRIES & COMPLAINTS:

- 4,616 PLUS 59 HEALTH APPEALS
- RECOVERED \$96+ MILLION



BERG

LICENSES:

- 2,248 ACTIVE
- 66 NEW ISSUED

150 DOMICILED COMPANIES

TOTAL ASSETS: \$818+ BILLION



FINANCE

MORE THAN \$204 MILLION PROVIDED TO THE STATE, AS A RESULT OF INSURER-PAID PREMIUM TAXES, PENALTIES, AND OTHER FEES:

- \$102M TOWARD POLICE PENSION, FIRE COMPANIES, AND OTHER FUNDS
- \$102M TOWARDS THE GENERAL FUND



DOI OUTREACH

19 TOTAL OUTREACHES

KEY EVENTS:

- DELAWARE STATE FAIR
- MIDDLETOWN PEACH FESTIVAL
- SEPARATION DAY
- DOI SPONSORED BLOOD DRIVE



DMAB

(DELAWARE MEDICARE ASSISTANCE BUREAU)

- COUNSELING SESSIONS: 4,858
- ESTIMATED CONSUMER SAVINGS: \$3M+
- OUTREACH EVENTS: 80



DELAWARE DEPARTMENT OF INSURANCE



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Delaware Department of Insurance

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"Our annual year-in-review reflects the progress we've made over the past year, and we hope it also reflects the impact we strive to make here in Delaware," **said Insurance Commissioner Trinidad Navarro.**



CAPTIVES

- 638 TOTAL CAPTIVES
- 74 EXAMS COMPLETED
- 51 NEW CAPTIVES



WORKPLACE SAFETY

BUILDING ON 9 CONSECUTIVE WORKERS' COMPENSATION PREMIUM DECREASES

- DELAWARE BUSINESSES SAVED \$3.5M+ IN WORKERS COMP PREMIUMS
- 853 PARTICIPATING EMPLOYERS



OVBHCD

(OFFICE OF VALUE-BASED HEALTHCARE DELIVERY)

- PRIMARY CARE INVESTMENT PROJECTED \$70M+ IN 2025
 - INCREASE OF \$7M OVER 2024
- PRODUCED AND ANALYZED FIRST OF ITS KIND GLP-1 UTILIZATION REPORT



FRAUD

- 43 FINANCIAL EXAMS
- 846 REFERRALS
- 662 CLOSED CASES | 890 OPEN CASES
- 11 CLOSED CRIMINAL CASES | 14 TOTAL CRIMINAL CHARGES



LEGAL

ARBITRATION:

- 349 OPEN CASES
- 270 SETTLED CASES
- \$682,166 AWARDS

BULLETINS:

- NEW/REVISED/REISSUED: 33
- FOIA: 96 RESPONSES



POLICY

SUPPORTED 50+ POLICY EFFORTS INCLUDING:

- PRIOR AUTHORIZATION REFORM
- FINANCIAL STABILIZATION
- PATIENT AND PROVIDER PROTECTIONS



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