BULLETIN

Number 16-B-07

- To: All Insurance Companies and other Entities Licensed under Chapter 58 Of the North Carolina General Statutes
- From: Wayne Goodwin, Commissioner of Insurance
- Date: **October 12, 2016**

Subject: Hurricane Matthew - North Carolina Operations

On October 10, 2016, the President of the United States has issued a major disaster declaration(DR-4285) for the incident period dated October 4, 2016 and continuing and for the following counties:

Beaufort County, Bertie County, Bladen County, Brunswick County, Camden County, Carteret County, Chowan County, Columbus County, Craven County, Cumberland County, Currituck County, Dare County, Duplin County, Edgecombe County, Greene County, Hoke County, Hyde County, Johnston County, Lenoir County, Nash County, New Hanover County, Onslow County, Pamlico County, Pasquotank County, Pender County, Perquimans County, Pitt County, Robeson County, Tyrrell County, Washington County and Wayne County;

On October 12, 2016, Insurance Commissioner Goodwin issued an order that activated the state of disaster automatic stay of proof of loss requirements, premium and debt deferrals, and loss adjustments for separate windstorm policies as authorized under the provisions of NCGS 58-2-46 and for the aforementioned counties and residents therein.

Pursuant to NCGS 58-2-46, this bulletin pertains to all insurance companies and includes a service corporation, HMO, MEWA, surplus lines insurer, and the underwriting associations defined in NCGS 58-45-5(1) and NCGS 58-46-5. http://www.ncdoi.com/LS/Bulletins.aspx

http://www.neuol.com/LS/Duileuns.aspx

NCGS 58-2-46 provides the specifics pertaining to extensions, deferrals, and other extra requirements applicable to the entities as referenced therein. Such entities are required to provide their customers adversely affected in the disaster area specific relief of the insureds payment, submission of claims and other responsibilities. You are encouraged to review the statutory requirements for proper implementation.

http://www.ncleg.net/gascripts/statutes/statutelookup.pl?statute=58-2-46

Check the NC Department of Insurance web site for possible future updates. <u>http://www.ncdoi.com/</u>

Please refer any questions regarding: Life & Health to Ted Hamby at <u>LHInbox@ncdoi.gov</u> Property & Casualty to Bob Mack at <u>pandcinbox@ncdoi.gov</u> External Review to: <u>http://www.ncdoi.com/Smart/</u> Agent Services to: <u>ASD@ncdoi.gov</u>