BULLETIN

Number 16-B-07 Second Amendment 11/3/2016

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 and inclusive of any subsequent NC counties as may be amended to disaster declaration DR-4285:

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, Gates County, Greene County, Halifax County, Harnett County, Hertford County, Hoke County, Hyde County, Johnston County, Jones County, Lee County, Lenoir County, Martin County, Moore County, Nash County, New Hanover County, Onslow County, Pamlico County, Pasquotank County, Pender County, Perquimans County, Pitt County, Robeson County, Sampson County, Tyrrell County, Wake County, Washington County, Wayne County, and Wilson 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. Unless extended by Commissioner Goodwin, the order and this bulletin will expire 90 days from October 12, 2016.

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

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. http://www.ncdoi.com/

Please refer any questions regarding:

Life & Health to Ted Hamby at LHInbox@ncdoi.gov

Property & Casualty to Bob Mack at pandcinbox@ncdoi.gov

External Review to: http://www.ncdoi.com/Smart/

Agent Services to: ASD@ncdoi.gov