

Arkansas Insurance Department

Asa Hutchinson
Governor



Allen Kerr
Commissioner

May 8, 2017

[AMENDED] BULLETIN NO. 5-2017B

TO: ALL INSURANCE CARRIERS DOING BUSINESS IN THIS STATE

FROM: ARKANSAS INSURANCE DEPARTMENT

**SUBJECT: STORMS OF APRIL AND MAY 2017 AMENDED TO INCLUDE
ADDITIONAL COUNTIES**

In response to the damage caused by severe storms, tornadoes and floods beginning on April 26, 2017, Governor Asa Hutchinson has issued proclamations (DR 17-12, DR 17-13, DR 17-14, DR 17-15) and verbal statements declaring major disasters in the following Arkansas counties:

Baxter, Benton, Boone, Carroll, Clay, Cleburne, Conway, Craighead, Cross, Drew, Faulkner, Fulton, Greene, Independence, Izard, Jackson, Lawrence, Madison, Marion, Mississippi, Monroe, Montgomery, Newton, Ouachita, Perry, Prairie, Pulaski, Randolph, Saline, Searcy, Sharp, Stone, Washington, White, Woodruff, and Yell.

To reflect the most recent declarations of Governor Hutchinson, the Department is issuing Amended Bulletin No. 5-2107B to apply the sixty (60) day moratorium on the cancellation/non-renewal of policies for the non-payment of premiums issued in Bulletin No. 5-2017 to Arkansans residing in all disaster counties listed in this bulletin.

This moratorium extension is not automatic and interested policyholders must request this extension from their insurance carriers for significant property damage, injuries or related loss of life that occurred as a result of the storms of April 26, 2017. The sixty (60) day moratorium period shall commence effective April 27, 2017.

Policyholders are advised that this moratorium is not a waiver; it is only an extension or grace period in which to pay premiums. Insurers are directed to work with affected policyholders in paying the premiums that become due during the moratorium period by either allowing a payment plan or a further extension of the due date for the amount in full.

For legally allowed cancellations or non-renewals not related to a failure to pay premiums during this moratorium, statutory notice requirements still apply and the Department requests that insurance companies take into consideration that persons in the affected by the storm may be unable to receive a notice of cancellation or non-renewal due to evacuation or delayed postal and electronic delivery service in those area

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As referenced in the original Bulletin, policies with an abd/eft arrangement will require the policyholder to contact their financial institution and the insurance company for these payments to cease or the insurance company may continue deducting those premiums.

REMINDER: Unlicensed public adjusting is still illegal in the State of Arkansas. In the aftermath of a catastrophic event in the state, insurance companies assign adjusters to process claims. Please report any violations to the Arkansas Insurance Department at 501-371-2820.

A handwritten signature in black ink, appearing to read 'Allen Kerr', with a horizontal line extending to the right.

ALLEN KERR
INSURANCE COMMISSIONER
STATE OF ARKANSAS