



# OFFICE OF INSURANCE AND SAFETY FIRE COMMISSIONER

**RALPH T. HUDGENS**  
COMMISSIONER OF INSURANCE  
SAFETY FIRE COMMISSIONER  
INDUSTRIAL LOAN COMMISSIONER

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## DIRECTIVE 18-EX-4

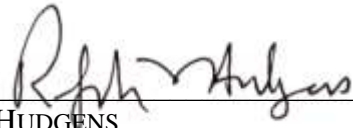
TO: ALL LICENSED INSURANCE COMPANIES IN THE STATE OF GEORGIA  
FROM: RALPH T. HUDGENS  
INSURANCE AND SAFETY FIRE COMMISSIONER  
DATE: OCTOBER 17, 2018  
RE: LENIENCY FOR GEORGIA RESIDENTS MAKING PREMIUM PAYMENTS  
IN THE WAKE OF HURRICANE MICHAEL

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Hurricane Michael affected a significant portion of Georgia on October 10, 2018 and October 11, 2018. The southwest quadrant of the state experienced devastating winds, wide spread power outages, and extensive property damage. Assessment and recovery efforts are ongoing.

Directive 18-EX-2 encouraged insurers to exercise underwriting and payment leniency in the wake of this storm. Directive 18-EX-2 can be interpreted to have expired on October 16, 2018. The purpose of this Directive is to instruct insurers to continue to provide relief to Georgia policyholders, including exercising leniency where premium payments may appear tardy due to the disruption of services resulting from the storm. Likewise, insurers that have or will process lawful cancellation or nonrenewal notices during the time originating with the Governor's State of Emergency and extending such time until November 30, 2018 are directed to ensure that policyholders impacted by legal adverse underwriting decisions have sufficient time to address their insurance needs.

Should you have any additional questions, please contact (404) 656-2070.

  
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RALPH T. HUDGENS  
INSURANCE AND SAFETY FIRE COMMISSIONER  
STATE OF GEORGIA