



**MIKE CAUSEY**  
INSURANCE COMMISSIONER

## BULLETIN

### Number 19-B-04

**To:** All Insurance Companies and other Entities Licensed under Chapter 58  
Of the North Carolina General Statutes

**From:** Mike Causey, Commissioner of Insurance

**Date:** October 22, 2019

**Subject:** Hurricane Dorian – North Carolina Operations

**On October 4, 2019 President Trump issued a major disaster declaration for North Carolina for Public Assistance (FEMA-DR-4465) but denied the State's request for Individual Assistance on October 8, 2019.**

**On October 17, 2019 Governor Cooper issued Executive Order No. 109, pursuant to N. C. General Statute 166A-19.21(b)(1), declaring a Type I disaster for Carteret, Dare, Hyde, and New Hanover counties in North Carolina and the contiguous counties of Beaufort, Brunswick, Craven, Currituck, Jones, Onslow, Pamlico, Pender, Tyrell, and Washington.**

**On October 17, 2019 Insurance Commissioner Causey issued an order that activated the state of disaster automatic stay of proof of loss requirements, and premium and debt deferrals as authorized under the provisions of NCGS 58-2-46 for residents of Beaufort, Brunswick, Carteret, Craven, Currituck, Dare, Hyde, Jones, New Hanover, Onslow, Pamlico, Pender, Tyrell, and Washington counties in North Carolina.**

Pursuant to NCGS 58-2-46, this bulletin pertains to all insurance companies and includes a service corporation, HMO, MEWA, surplus lines insurer, the underwriting associations defined in NCGS 58-45-5(1) and NCGS 58-46-5, premium finance companies, collections agencies, and other persons subject to Chapter 58 of North Carolina General Statutes.

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.

All entities that are subject to North Carolina's External Review Law, NCGS 58-50 Part 4, shall allow consumers, whose requests may have been impacted by the disaster, additional time for their requests

to be received and reviewed. Additionally, for cases that have been accepted and additional information is being submitted, the timeframes for receiving this information will also be extended.

Check the NC Department of Insurance web site for possible future updates.

[www.ncdoi.gov](http://www.ncdoi.gov)

Please refer any questions regarding Premium Finance and Collection Agencies to Angela Hatchell at [Angela.Hatchell@ncdoi.gov](mailto:Angela.Hatchell@ncdoi.gov)

Please refer any questions regarding Life & Health to Ted Hamby at [Ted.Hamby@ncdoi.gov](mailto:Ted.Hamby@ncdoi.gov)

Please refer any questions regarding Property & Casualty to Fred Fuller at [Fred.Fuller@ncdoi.gov](mailto:Fred.Fuller@ncdoi.gov)

Please refer any questions regarding External Review to Susan D. Nestor at [Susan.Nestor@ncdoi.gov](mailto:Susan.Nestor@ncdoi.gov)



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## ORDER

WHEREAS, pursuant to North Carolina General Statute § 58-2-46, Commissioner Mike Causey has issued an order on October 17, 2019 which invokes Subdivisions (1) through (3) therein effective and provides for state of disaster automatic stay of proof of loss requirements, premium and debt deferrals, and

WHEREAS, as a result of Hurricane Dorian, the Governor of North Carolina has issued a disaster declaration (Executive Order No. 109) for the incident period dated September 5-6, 2019 for the following: **Carteret, Dare, Hyde, and New Hanover counties in North Carolina and the contiguous counties of Beaufort, Brunswick, Craven, Currituck, Jones, Onslow, Pamlico, Pender, Tyrell, and Washington.**

NOW THEREFORE, pursuant to the authority vested in me as Commissioner of Insurance by North Carolina General Statute §58-2-46, IT IS ORDERED AND DECLARED:

**SECTION 1.** Subdivisions (1) through (3) of North Carolina General Statute 58-2-46 are effective for this disaster in **Beaufort, Brunswick, Carteret, Craven, Currituck, Dare, Hyde, Jones, New Hanover, Onslow, Pamlico, Pender, Tyrell, and Washington** counties.

**SECTION 2.** Compliance with the provisions North Carolina General Statute §58-2-46 is required of all insurance companies, premium finance companies, collection agencies, and other persons subject to North Carolina General Statutes Chapter 58.

**SECTION 3.** This Order will expire 60 days from the date of issuance of this Order.

This 17<sup>th</sup> day of October 2019.

Mike Causey  
Commissioner of Insurance