

# Arkansas Insurance Department

Asa Hutchinson  
Governor



Allen Kerr  
Commissioner

June 6, 2019

## **[AMENDED] BULLETIN NO. 4-2019A**

**TO: ALL INSURANCE CARRIERS DOING BUSINESS IN THIS STATE**

**FROM: ARKANSAS INSURANCE DEPARTMENT**

**SUBJECT: STORMS AND FLOODING BEGINNING MAY 21, 2019**

As stated in Bulletin No. 4-2019, Governor Asa Hutchinson issued Executive Order 19-05 declaring a state of emergency due to severe storms and flooding that began May 21, 2019. Numerous Arkansas counties are already impacted and additional flooding is expected.

The Governor requested a Presidential Disaster Declaration that President Donald Trump signed declaring an emergency for 16 Arkansas counties affected by the flooding: Arkansas, Chicot, Conway, Crawford, Desha, Faulkner, Franklin, Jefferson, Johnson, Lincoln, Logan, Perry, Pope, Pulaski, Sebastian, and Yell.

The President's action authorizes the Department of Homeland Security and the Federal Emergency Management Agency (FEMA), to coordinate all disaster relief efforts and provide appropriate assistance for required emergency measures. The full White House release is available [HERE](#).

To assist Arkansans struggling to overcome these obstacles, the Arkansas Insurance Department ("Department"), issued a sixty (60) day moratorium on the cancellation/non-renewal of policies for the non-payment of premiums for Arkansans residing in the affected areas. This Amended Bulletin specifies the specific counties currently listed in the Presidential Disaster Declaration. The Department's Bulletin No. 4-2019, on May 30, 2019, issued a sixty (60) day moratorium on the cancellation/non-renewal of policies for the non-payment of premiums for Arkansans residing in affected areas.

**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 resulting from these storms and flooding. The 60 day moratorium period, where requested by the policyholder, shall commence effective May 21, 2019.

**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 insurance companies are requested to 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

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', written over a horizontal line.

ALLEN KERR  
INSURANCE COMMISSIONER  
STATE OF ARKANSAS