



# OFFICE OF INSURANCE AND SAFETY FIRE COMMISSIONER

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

SEVENTH FLOOR, WEST TOWER  
FLOYD BUILDING  
2 MARTIN LUTHER KING, JR. DRIVE  
ATLANTA, GA 30334  
(404) 656-2056  
[www.oci.ga.gov](http://www.oci.ga.gov)

## DIRECTIVE 17-EX-1

TO: ALL LICENSED INSURANCE COMPANIES IN THE STATE OF GEORGIA

FROM: RALPH T. HUDGENS  
INSURANCE AND SAFETY FIRE COMMISSIONER

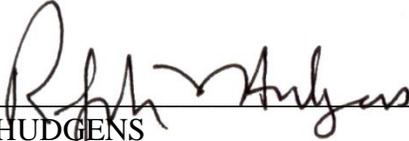
DATE: JANUARY 25, 2017

RE: JANUARY SIGNIFICANT WEATHER EVENTS

Severe weather and tornadoes affected a significant portion of Georgia beginning in early January and most recently on January 21 and 22. Extensive property damage, injuries, and death are attributed to these storms. Transportation has also been affected due to the damage, debris, and rescue efforts. A Governor's State of Emergency Declaration remains in effect for 16 counties in portions of south and southwest Georgia. It is probable that impacts of these storms extend beyond the boundaries of the counties listed in the Governor's State of Emergency Declaration.

Accordingly, the Georgia Insurance Department directs insurers to exercise leniency in dealing with affected individuals whose premium payments may appear tardy due to the disruption of services such as mail, transportation, telecommunication, as well as the loss of property. Likewise, insurers that processed lawful cancellation or nonrenewal notices during the previous 10 days are encouraged to comply with the spirit of the cancellation or nonrenewal laws 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