

North Carolina Department of Insurance
Wayne Goodwin, Commissioner

BULLETIN

Number 14-B-05

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

From: Wayne Goodwin, Commissioner of Insurance

Date: **May 16, 2014**

Subject: North Carolina Operations

Tornados and Severe Storms on April 25, 2014

On May 14, 2014 Governor McCrory issued EXECUTIVE ORDER 53, a DISASTER DECLARATION, for the following 4 eastern North Carolina counties: Beaufort, Chowan, Pasquotank, and Perquimans. The disaster declaration was issued pursuant to the North Carolina Emergency Management Act as stipulated under the provisions of Chapter 166A of the North Carolina General Statutes to assist individuals and business owners recover from damages caused by the April 25th tornados that struck eastern North Carolina.

On May 16, 2014 Insurance Commissioner Goodwin issued an order that activated the state of disaster automatic stay of proof of loss requirements, premium and debt deferrals, and loss adjustments for separate windstorm policies as authorized under the provisions of NCGS 58-2-46 and for the aforementioned counties and residents therein.

Pursuant to NCGS 58-2-46, this bulletin pertains to all insurance companies and includes a service corporation, HMO, MEWA, surplus lines insurer, and the underwriting associations defined in NCGS 58-45-5(1) and NCGS 58-46-5.

http://www.ncdoi.com/LS/LS_Bulletins.aspx

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.

<http://www.ncleg.net/gascripts/statutes/statutelookup.pl?statute=58-2-46>

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

<http://www.ncdoi.com/>

Please refer any questions regarding:

Life & Health to Ted Hamby at LHInbox@ncdoi.gov

Property & Casualty to Bob Mack at pandcinbox@ncdoi.gov

External Review to: <http://www.ncdoi.com/Smart/>

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