

North Carolina Department of Insurance  
Mike Causey, Commissioner

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## AMENDED BULLETIN

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Number 18-B-12  
Counties Amended

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 31, 2018**

Subject: Hurricane Florence – North Carolina Operations

**Hurricane Florence Disaster Declaration (FEMA DR-4393)**  
<https://www.fema.gov/disaster/4393>

**On September 14, 2018 President Trump approved a major disaster declaration for North Carolina. The Federal Emergency Management Agency (FEMA) issued North Carolina Hurricane Florence Disaster Declaration DR-4393 for the following counties: Anson, Beaufort, Bladen, Brunswick, Carteret, Chatham, Columbus, Craven, Cumberland, Duplin, Durham, Greene, Guilford, Harnett, Hoke, Hyde, Johnston, Jones, Lee, Lenoir, Moore, New Hanover, Onslow, Orange, Pamlico, Pender, Pitt, Richmond, Robeson, Sampson, Scotland, Union, Wayne, and Wilson.**

**On September 17, 2018 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 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, 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.

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.

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

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)