



# OFFICE OF INSURANCE AND SAFETY FIRE COMMISSIONER

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

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## DIRECTIVE 18-EX-2

TO: ALL LICENSED INSURANCE COMPANIES IN THE STATE OF GEORGIA

FROM: RALPH T. HUDGENS  
INSURANCE AND SAFETY FIRE COMMISSIONER

DATE: OCTOBER 10, 2018

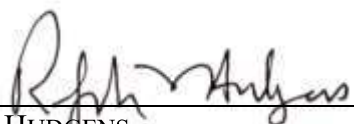
RE: LENIENCY FOR GEORGIA RESIDENTS MAKING PREMIUM PAYMENTS  
IN THE WAKE OF HURRICANE MICHAEL

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Based on the current forecast, it appears that severe weather related to Hurricane Michael may cause extensive property and infrastructure damage throughout parts of Georgia. It is possible that many Georgians may lose power and that transportation will be affected due to damage and debris. On October 10, 2018, Governor Nathan Deal expanded his Executive Order declaring a State of Emergency for 108 Georgia counties. This State of Emergency Declaration will be in effect until October 16, 2018.

Accordingly, the Georgia Insurance Department encourages insurers to provide relief to Georgia policyholders, including exercising leniency where premium payments may appear tardy due to the disruption of services resulting from the storm. Likewise, insurers that have or will process lawful cancellation or nonrenewal notices during the time in which Georgia is in a State of Emergency are encouraged 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