



MIKE CAUSEY
INSURANCE COMMISSIONER

BULLETIN

Number 24-B-13

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

From: Mike Causey, Commissioner of Insurance

Date: **September 30, 2024**

Subject: Tropical Storm Helene – North Carolina Operations

Tropical Storm Helene Disaster Declaration (DR-4827-NC)

<https://www.fema.gov/disaster/4827>

On September 28, 2024, President Biden approved a major disaster declaration for North Carolina. The Federal Emergency Management Agency (FEMA) issued North Carolina Tropical Storm Helene Disaster Declaration (DR-4827-NC) for the following counties: **Alexander, Alleghany, Ashe, Avery, Buncombe, Burke, Caldwell, Catawba, Clay, Cleveland, Gaston, Haywood, Henderson, Jackson, Lincoln, Macon, Madison, McDowell, Mitchell, Polk, Rutherford, Transylvania, Watauga, Wilkes, Yancey**. The Disaster Declaration also applies to the **Eastern Band of the Cherokee Indians of North Carolina**.

On September 30, 2024 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 for residents of **Alexander, Alleghany, Ashe, Avery, Buncombe, Burke, Caldwell, Catawba, Clay, Cleveland, Gaston, Haywood, Henderson, Jackson, Lincoln, Macon, Madison, McDowell, Mitchell, Polk, Rutherford, Transylvania, Watauga, Wilkes, Yancey** counties and to the **Eastern Band of the Cherokee Indians of North Carolina**.

Pursuant to NCGS § 58-2-46, this bulletin pertains to all insurance companies, including hospital service corporations, HMOs, MEWAs, surplus lines insurers, 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 of North Carolina General Statutes.

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 §§ 58-50-75 through 58-50-94, 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.

www.ncdoi.gov

Please refer any questions regarding Premium Finance Companies, Collection Agencies, and Motor Clubs to Joe Wall at Joe.Wall@ncdoi.gov

Please refer any questions regarding Life & Health to Ted Hamby at Ted.Hamby@ncdoi.gov

Please refer any questions regarding Property & Casualty to Fred Fuller at Fred.Fuller@ncdoi.gov

Please refer any questions regarding External Review to Bianca Cogdell at Bianca.Cogdell@ncdoi.gov



MIKE CAUSEY
INSURANCE COMMISSIONER

ORDER

ORDER

WHEREAS, pursuant to North Carolina General Statute § 58-2-46, whenever a state of disaster is proclaimed for the State or for an area within the State under N.C.G.S. § 166A-19.1 or whenever the President of the United States has issued a major disaster declaration for the State or for an area within the State under the Stafford Act, 42 U.S.C. § 5121, et seq., as amended, the Commissioner of Insurance may issue an order the section effective for the specific disaster; and

WHEREAS, as a result of Tropical Storm Helene, Federal Emergency Management Agency (FEMA) has issued a disaster declaration (DR-4827-NC) for the incident period beginning on September 25, 2024 and continuing for the following counties: **Alexander, Alleghany, Ashe, Avery, Buncombe, Burke, Caldwell, Catawba, Clay, Cleveland, Gaston, Haywood, Henderson, Jackson, Lincoln, Macon, Madison, McDowell, Mitchell, Polk, Rutherford, Transylvania, Watauga, Wilkes, Yancey.** The Disaster Declaration also applies to **the Eastern Band of the Cherokee Indians of North Carolina.**

NOW THEREFORE, pursuant to the authority vested in me as Commissioner of Insurance by North Carolina General Statute § 58-2-46, IT IS ORDERED:

SECTION 1. The provisions in North Carolina General Statute 58-2-46 are effective for this disaster in **Alexander, Alleghany, Ashe, Avery, Buncombe, Burke, Caldwell, Catawba, Clay, Cleveland, Gaston, Haywood, Henderson, Jackson, Lincoln, Macon, Madison, McDowell, Mitchell, Polk, Rutherford, Transylvania, Watauga, Wilkes, Yancey counties** and to the **Eastern Band of the Cherokee Indians of North Carolina.**

SECTION 2. Compliance with the provisions North Carolina General Statute §58-2-46 is required of all insurance companies, premium finance companies, collection agencies, and other persons subject to North Carolina General Statutes Chapter 58.

SECTION 3. This Order will expire 60 days from the date of issuance of this Order.

This 30th day of September 2024.

Mike Causey
Commissioner of Insurance

