



**MIKE CAUSEY**  
INSURANCE COMMISSIONER

## BULLETIN

**Number 24-B-13**  
**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 28, 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, Cabarrus, Caldwell, Catawba, Cherokee, Clay, Cleveland, Forsyth, Gaston, Graham, Haywood, Henderson, Iredell, Jackson, Lee, Lincoln, Macon, Madison, McDowell, Mecklenburg, Mitchell, Nash, Polk, Rowan, Rutherford, Stanley, Surry, Swain, Transylvania, Union, Watauga, Wilkes, Yadkin, and 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, Cabarrus, Caldwell, Catawba, Cherokee, Clay, Cleveland, Forsyth, Gaston, Graham, Haywood, Henderson, Iredell, Jackson, Lee, Lincoln, Macon, Madison, McDowell, Mecklenburg, Mitchell, Nash, Polk, Rowan, Rutherford, Stanley, Surry, Swain, Transylvania, Union, Watauga, Wilkes, Yadkin 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](http://www.ncdoi.gov)

Please refer any questions regarding Premium Finance Companies, Collection Agencies, and Motor Clubs to Joe Wall at [Joe.Wall@ncdoi.gov](mailto:Joe.Wall@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 Bianca Cogdell at [Bianca.Cogdell@ncdoi.gov](mailto:Bianca.Cogdell@ncdoi.gov)