



**MIKE CAUSEY**  
INSURANCE COMMISSIONER

## BULLETIN

### Number 21-B-10

**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 28, 2021

**Subject:** Tropical Storm Fred – North Carolina Operations

**Tropical Storm Fred Disaster Declaration (4617-DR-NC)**  
<https://www.fema.gov/disaster/4617#>

**On September 8, 2021 President Biden issued a major disaster declaration for North Carolina. The Federal Emergency Management Agency (FEMA) issued North Carolina Tropical Storm Fred Disaster Declaration (4617-DR-NC) for the following counties: Avery, Buncombe, Haywood, Madison, Transylvania, Watauga, and Yancey.**

**On September 28, 2021 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 Avery, Buncombe, Haywood, Madison, Transylvania, Watauga, and Yancey counties in North Carolina.**

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 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 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.

[www.ncdoi.gov](http://www.ncdoi.gov)

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 Bianca Cogdell at [Bianca.Cogdell@ncdoi.gov](mailto:Bianca.Cogdell@ncdoi.gov)