



**MIKE CAUSEY**  
INSURANCE COMMISSIONER

## ORDER

WHEREAS, pursuant to North Carolina General Statute § 58-2-46, Commissioner Mike Causey has issued an order on March 27, 2020 which invokes Subdivisions (1) through (3) therein effective and provides for state of disaster automatic stay of proof of loss requirements, premium and debt deferrals, and

WHEREAS, as on March 25, 2020 President Trump approved a Major Disaster Declaration for the state of North Carolina to supplement the state, tribes, and local recovery efforts in the areas affected by the impact of the Coronavirus Disease 2019 (COVID-19) pandemic beginning January 20, 2020 and continuing,


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

**SECTION 1.** Subdivisions (1) through (3) of North Carolina General Statute 58-2-46 are effective for this disaster in **all 100 North Carolina** counties.

**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 27<sup>th</sup> day of March 2020

  
\_\_\_\_\_  
Mike Causey  
Commissioner of Insurance



**MIKE CAUSEY**  
INSURANCE COMMISSIONER

## BULLETIN

### Number 20-B-06

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

**From:** Mike Causey, Commissioner of Insurance

**Date:** **March 27, 2020**

**Subject:** COVID-19 Pandemic

**On March 25, 2020 President Trump approved a Major Disaster Declaration for the state of North Carolina to supplement the state, tribes, and local recovery efforts in the areas affected by the Coronavirus Disease 2019 (COVID-19) pandemic beginning on January 20, 2020 and continuing.**

**On March 27, 2020 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 all 100 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 Susan D. Nestor at [Susan.Nestor@ncdoi.gov](mailto:Susan.Nestor@ncdoi.gov)