



# OFFICE OF INSURANCE AND SAFETY FIRE COMMISSIONER

**RALPH T. HUDGENS**  
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## DIRECTIVE 17-EX-7

TO: ALL LICENSED INSURANCE COMPANIES IN THE STATE OF GEORGIA

FROM: RALPH T. HUDGENS  
INSURANCE AND SAFETY FIRE COMMISSIONER

DATE: SEPTEMBER 14, 2017

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

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Earlier this week, severe weather related to Hurricane Irma caused extensive property damage, injuries, and several deaths throughout the State of Georgia. It has been reported that more than a million Georgians lost power as a result of the storm, and for many, power has not yet been restored. Transportation has also been affected due to damage, debris, and rescue efforts. On September 10, 2017, Governor Nathan Deal issued an Executive Order declaring that a State of Emergency exists in all Georgia counties. This State of Emergency Declaration will be in effect until September 17, 2017.

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 as a result of 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