



# OFFICE OF INSURANCE AND SAFETY FIRE COMMISSIONER

**JIM BECK**  
COMMISSIONER OF INSURANCE  
SAFETY FIRE COMMISSIONER  
INDUSTRIAL LOAN COMMISSIONER

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## DIRECTIVE 19-EX-4

TO: ALL LICENSED INSURANCE COMPANIES IN THE STATE OF GEORGIA

FROM: JIM BECK  
INSURANCE & SAFETY FIRE COMMISSIONER

DATE: MARCH 5, 2019

RE: LENIENCY FOR GEORGIA RESIDENTS MAKING PREMIUM PAYMENTS  
IN THE WAKE OF MARCH 3, 2019 STORMS

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On March 4, 2019, Governor Brian Kemp issued an Executive Order declaring a State of Emergency in Grady, Harris, and Talbot Counties because of severe weather causing significant damage in these areas on March 3rd.

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 resulting from the storms. Likewise, insurers should take into consideration the nature of Act of God claims when reviewing the renewal process for policyholders in the affected area.

Should you have any additional questions, please contact (404) 656-2070.

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JIM BECK  
INSURANCE AND SAFETY FIRE COMMISSIONER  
STATE OF GEORGIA