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**BULLETIN 2019-03**

**STATE OF EMERGENCY FOR OHIO COUNTIES IMPACTED BY SEVERE  
WEATHER EVENT AND TORNADOES**

**Effective May 29, 2019**

**Expires July 28, 2019**

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This Bulletin pertains to all insurance companies and other entities transacting the business of insurance in the State of Ohio. The purpose of this Bulletin is to notify companies of the request of the Superintendent of Insurance ("Superintendent") that companies allow their insureds to defer premium payments coming due and extend any and all provisions imposing time constraints within which insureds must take certain action.

This request derives from the State of Emergency declared by Governor Mike DeWine on May 28, 2019 for Greene, Mercer, and Montgomery counties, and any other counties that subsequently declare an emergency due to dangerous and damaging conditions resulting from the severe weather event and tornadoes that began May 27, 2019 and lasted through May 28, 2019.

This request is applicable to insureds or claimants residing in, or property insured in, the areas in the declared State of Emergency. All insurance companies and other entities transacting the business of insurance in the State of Ohio are to give their insureds affected by this disaster the option of deferring premium payments coming due, interest free, for up to 60 calendar days from the original premium due date.

Further, as to any policy provision that imposes a time limit on an insured or claimant to perform any act, including the transmittal of information or funds, with respect to a contract for insurance, companies are to extend such time limits by at least 60 calendar days from the last day allowed under the terms of the contract, or any longer period that may be deemed reasonable under the specific circumstances related to that insured or claimant. This 60 calendar day period is not to extend past July 28, 2019.

No filing submissions are necessary to effect the deferral requested. Any insurer unable or unwilling to comply with this request must inform the Ohio Department of Insurance of the reasons for its inability or unwillingness to comply within five working days from the effective date of this Bulletin. Responses and any questions related to this Bulletin shall be directed to:

Todd Oberholtzer  
Regulatory Compliance Director  
Ohio Department of Insurance  
50 W. Town Street; Suite 300  
Columbus, OH 43215  
todd.oberholtzer@insurance.ohio.gov

Superintendent of Insurance

A handwritten signature in blue ink, reading "Jillian Froment".

Jillian Froment  
Director