



OFFICE OF INSURANCE AND SAFETY FIRE COMMISSIONER

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DIRECTIVE 18-EX-1

TO: ALL LICENSED INSURANCE COMPANIES IN THE STATE OF GEORGIA

FROM: RALPH T. HUDGENS
INSURANCE AND SAFETY FIRE COMMISSIONER

DATE: OCTOBER 10, 2018

RE: PREPARATION FOR LARGE VOLUME OF CLAIMS RELATED TO
HURRICANE MICHAEL

Based on the current forecast, it appears that Hurricane Michael may cause extensive damage to the State of Georgia, which could result in a large volume of property claims filed with Georgia Insurers. Regardless of this volume, Georgia Insurers are directed to continue to promptly identify, evaluate and resolve each claim in compliance with the Georgia Unfair Claims Settlement Practices Act (O.C.G.A. §33-6-30 *et seq.*) Insurers must promptly acknowledge receipt of each claim and make appropriate assignments for its investigation. Policyholders should continue to receive the timely service that they expect and should not experience delays in receiving the benefits that they deserve based on the volume of claims filed with a particular insurer.

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



RALPH T. HUDGENS
INSURANCE AND SAFETY FIRE COMMISSIONER
STATE OF GEORGIA