



# OFFICE OF INSURANCE AND SAFETY FIRE COMMISSIONER

**JOHN W. OXENDINE**  
COMMISSIONER OF INSURANCE  
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## DIRECTIVE

**09-EX-1**

**TO:** ALL LICENSED INSURANCE COMPANIES IN THE STATE OF GEORGIA

**FROM:** JOHN W. OXENDINE  
INSURANCE AND SAFETY FIRE COMMISSIONER

**DATE:** SEPTEMBER 29, 2009

**RE:** 2009 NATURAL DISASTER FLOODING IN GEORGIA

As a result of the recent flooding in Georgia, several counties in the state have suffered significant losses, and individuals and businesses in these areas may require special consideration with regard to their insurance needs.

Please be advised that due to this severe flooding, postal service may have slowed considerably. Furthermore, some policyholders may have limited access to vital records as a result of their displacement and may be unable to ensure prompt payment of their premiums.

Accordingly, the Office of the Insurance Commissioner expects insurers to promptly pay covered claims resulting from these disasters and to exercise leniency in dealing with affected individuals and businesses that may experience difficulty paying premiums. There will be increased claims activity and insurers are asked to prepare accordingly. Also, we expect that insurers will settle claims in a timely manner and work closely with us in order to help individuals affected by these natural disasters.

If you have questions or need additional information, please contact the Consumer Services Division of the Office of the Insurance Commissioner at (404) 656-2070 or 1-800-656-2298.

  
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JOHN W. OXENDINE  
INSURANCE AND SAFETY FIRE COMMISSIONER  
STATE OF GEORGIA