



# OFFICE OF INSURANCE AND SAFETY FIRE COMMISSIONER

**RALPH T. HUDGENS**  
COMMISSIONER OF INSURANCE  
SAFETY FIRE COMMISSIONER  
INDUSTRIAL LOAN COMMISSIONER  
COMPTROLLER GENERAL

SEVENTH FLOOR, WEST TOWER  
FLOYD BUILDING  
2 MARTIN LUTHER KING, JR. DRIVE  
ATLANTA, GEORGIA 30334  
(404) 656-2056  
[www.oci.ga.gov](http://www.oci.ga.gov)

## DIRECTIVE 11-EX-3

**TO:** ALL LICENSED INSURERS AUTHORIZED TO SELL INSURANCE IN THE STATE OF GEORGIA

**FROM:** RALPH T. HUDGENS  
INSURANCE AND SAFETY FIRE COMMISSIONER

**DATE:** JANUARY 14, 2011

**RE:** WINTER STORM IN GEORGIA

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A winter storm had a significant impact on Georgia during the week of January 9, 2011. This storm affected transportation throughout the state to the extent that mail service was disrupted or even halted for several consecutive days.

Accordingly, the Office of Insurance and Safety Fire Commissioner directs insurers to exercise leniency in dealing with individuals whose premium payments may appear tardy due to the disruption of mail service. Likewise, insurers that processed lawful cancellation or nonrenewal notices during the previous 10 days should comply with the spirit of the cancellation or nonrenewal laws to ensure that policyholders impacted by adverse decisions have sufficient time to address their insurance needs.

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

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