



**Mike DeWine, Governor**

**Jillian Froment, Director**

---

**BULLETIN 2019-01**

**STATE OF EMERGENCY FOR OHIO COUNTIES IMPACTED BY  
SEVERE STORMS & HEAVY RAINS**

**Effective March 15, 2019**

**Expires June 11, 2019**

---

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 March 11, 2019 for Adams, Athens, Brown, Gallia, Guernsey, Hocking, Jackson, Jefferson, Lawrence, Meigs, Monroe, Morgan, Muskingum, Noble, Perry, Pike, Ross, Scioto, Vinton and Washington counties, and any other counties that subsequently declare an emergency due to dangerous and damaging conditions resulting from the severe storms and heavy rains that began February 5, 2019 and lasted through February 13, 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 June 11, 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 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](mailto:todd.oberholtzer@insurance.ohio.gov)

Superintendent of Insurance

Jillian Froment  
Director