Glenn Pomeroy
Commissioner of Insurance

DEPARTMENT OF INSURANCE

STATE OF NORTH DAKOTA

BULLETIN 97-1

TO: All Insurance Companies and Other Entities Licensed in North Dakota

FROM: Glenn Pomeroy, Commissioner

DATE: April 23, 1997

SUBJECT: Deferral of Premium Payments and Policy Time Frames for Flood Victims in the Red River Valley

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SCOPE AND APPLICABILITY

This bulletin pertains to all insurance companies and other entities authorized to transact business in the State of North Dakota, regardless of the line of insurance the company is authorized to write. The purpose of this bulletin is to notify companies of the Commissioner's request that they allow their insureds to defer premium payments coming due before the end of May, and to extend any and all provisions imposing time constraints within which insureds must take certain action. The request comes in response to the tragic flood in the Red River Valley of eastern North Dakota. This request is applicable to either insureds residing in or property insured in the following areas by zip code:

Richland County

Abercrombie	58001	Galchutt	58075	Wahpeton	58074, 58075
Barney	58008	Great Bend	58039	Walcott	58077
Christine	58015	Hankinson	58041	Wyndmere	58081
Colfax	58018	Lidgerwood	58053		
Dwight	58075	Mantador	58058		
Fairmount	58030	Mooreton	58061		

Cass County

Absaraka	58002	Fargo	58102, 58103, 58104, 58105, 58106, 58107, 58108, 58109	Page	58064
Alice	58003	Frontier	58104	Prairie Rose	58104
Amenia	58004	Gardner	58036	Reilies Acres	58102
Argusville	58005	Grandin	58038	Riverside	58078
Arthur	58006	Harwood	58042	Tower City	58071
Ayr	58007	Hunter	58048	West Fargo	58078
Briarwood	58104	Kindred	58051	Wheatland	58079
Buffalo	58011	Leonard	58052		
Casselton	58012	Mapleton	58059		
Chaffee	58014	North River	58102		
Davenport	58021				
Embden	58079				
Erie	58029				

Walsh County

Adams	58210	Fordville	58231	Lankin	58250
Ardoch	58213	Forest River	58233	Minto	58261
Edinburg	58227	Grafton	58237	Park River	58270
Fairdale	58229	Hoople	58243	Pisek	58273

Grand Forks County

Arvilla	58214	Inkster	58244	Niagara	58266
Emerado	58228	Larimore	58251	Northwood	58267
Gilby	58235	Manvel	58256	Reynolds	58275
Grand Forks	58201, 58202, 58203, 58204, 58206, 58208	Mekinock	58258	Thompson	58278

Pembina County

Backoo	58282	Glasston	58236	Mountain	58262
Bathgate	58216	Hamilton	58238	Neche	58265
Cavalier	58220	Hensel	58241	Pembina	58271
Crystal	58222	Joliette	58271	St. Thomas	58276
Drayton	58225	Leroy	58282	Walhalla	58282

Traill County

Blanchard	58009	Cummings	58223	Kelso	58045
Buxton	58218	Galesburg	58035	Mayville	58257
Caledonia	58219	Hatton	58240	Portland	58274
Clifford	58016	Hillsboro	58045		

NOTIFICATION

As you are undoubtedly aware, the flood which is taking place in the Red River Valley of eastern North Dakota is devastating. Flood victims are facing an extremely trying time ahead. The thoughts and prayers of the entire state are with each person who has been in some way touched by this catastrophic event.

The response to this tragic event by the citizens of North Dakota has been truly inspiring. Friends have labored alongside one another to save their neighborhoods. Communities have bonded together to help fend off the relentless waters of the flood. Indeed, the entire state has mobilized to help those who are in need. In such times, the business community of North Dakota should be called upon to do its part in combating this natural disaster just as North Dakota citizens have done on an individual basis. As such, I am requesting that all insurance companies and other entities authorized to transact business in this state give their customers affected by this disaster the option of deferring premium payments coming due before the end of May, interest free, for up to 60 days from the original premium due date. Further, as to any policy provision which 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 of insurance, I am requesting companies extend such time limits 60 days from the last day allowed under the terms of the contract, or any longer period which may be deemed reasonable under the specific circumstances related to that insured or claimant. No additional rate filing will be necessary to effect the deferral requested. Any insurer unable or unwilling to comply with this request must inform the North Dakota Insurance Department of the reasons for its inability or unwillingness to comply within five working days from receipt of this bulletin. Direct responses to:

Chris Edison
Legal Counsel
North Dakota Insurance Department
600 East Boulevard Avenue
Bismarck, ND 58505

It is my sincere hope that every company will abide by this request. Not only is this a matter of good corporate citizenship, it is simply the right thing to do. During this trying time, flood

victims should only have to concern themselves with getting their lives back together. They should not have to worry about paying the insurance premium for the coverage they will so desperately need to help them recover from this tragedy. I applaud the efforts of those insurance companies who have already instituted a program for deferral of premiums and urge, in terms that cannot be overstated, all other companies to take a similar course.

GP/njb