



**COMMONWEALTH OF KENTUCKY  
DEPARTMENT OF INSURANCE  
FRANKFORT, KENTUCKY**

**Guidance**

**FROM:** SHARON P. CLARK, COMMISSIONER  
KENTUCKY DEPARTMENT OF INSURANCE

**RE:** INSURER AND PRODUCER ACTIVITIES DURING THE ACUTE  
EMERGENCIES FOLLOWING THE STORMS BEGINNING ON JULY 26, 2022

**DATE:** JULY 29, 2022

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The Kentucky Department of Insurance recognizes that insurers and producers are working hard to address the issues their customers face after the devastating storms that impacted Eastern Kentucky beginning on July 26, 2022. This guidance is issued in anticipation of issues insurers and producers may face following those storms. The Department encourages insurers and producers as follows:

Limited access to funds: The storms may impede the ability of Kentuckians to access funds in certain areas of the state. Insurers may have questions regarding their ability to extend time periods for customers to pay premiums, co-payments, deductibles, and other charges which may be due. In light of the State of Emergency declared by Governor Beshear in State of Emergency 2022-457, insurers are strongly encouraged to extend time periods that, when extended, will be for the benefit of their customers. Such extensions should be for reasonable time periods (August 31st, 2022) that will not result in a financial hardship on consumers when the payments become due after the extensions have expired. This extension time period should be reevaluated on an on-going basis.

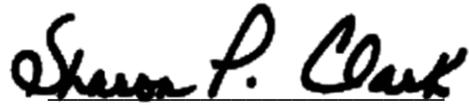
The Department would greatly appreciate if any insurer intending to offer extensions to consumers would advise the Department of such by sending an email to Rob Roberts at [Rob.Roberts@ky.gov](mailto:Rob.Roberts@ky.gov) or by letter delivered to:

Attn: Rob Roberts  
Consumer Protection Division  
Kentucky Department of Insurance  
P.O. Box 517  
Frankfort, Kentucky 40602

Disruption of Mail Delivery: The storms have also resulted in major disruptions to mail delivery. The Department strongly encourages insurers to refrain from taking action against policyholders such as cancelling policies, non-renewing policies, and implementing rate increases until such time as proper and actual notice can be given.

Access to Policies: In many instances, policyholders may not have access to their policies and are unable to review their policy language. Insurers are strongly encouraged to supply, upon request from a policyholder, a copy of the policy without charge.

As further inquiries or additional information is received, the Department may publish additional guidance or advisories. If you have any questions about this guidance, please contact Rob Roberts at (502)564-6034.

A handwritten signature in black ink that reads "Sharon P. Clark". The signature is written in a cursive, flowing style.

Sharon P. Clark, Commissioner  
Kentucky Department of Insurance