



## State of New Jersey

DEPARTMENT OF BANKING AND INSURANCE  
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### BULLETIN NO. 11-13

TO: ALL INSURERS AUTHORIZED OR ADMITTED TO TRANSACT  
BUSINESS IN THIS STATE

FROM: DOUGLAS A. WHEELER, DIRECTOR, DIVISION OF INSURANCE,  
ACTING COMMISSIONER

RE: ACTIVATION OF CATASTROPHE RESPONSE PLANS

The potential for widespread property damage in this State resulting from Hurricane Irene, a Category 3 storm at the time of issuance of this Bulletin, has increased during the previous 24 hours. Accordingly, all authorized or admitted property/casualty insurers writing or that have in-force property or multiline insurance policies covering property risks resident or located in this State on the date of this Bulletin are reminded of the need to activate their Disaster Response Preparation Plan or Catastrophe Plan (or however else designated), marshaling all appropriate resources to secure operations and provide timely assistance to insureds. Property/casualty insurers are also reminded of their obligations with respect to the activation of such plans as set forth in Order Nos. [A07-126](#) and [A09-103](#), which may be viewed on the Department's website at <http://www.state.nj.us/dobi/lrorders.htm>. Depending on the severity of the conditions, such obligations may include, but not be limited to, the obligation to suspend the cancellation and nonrenewal of policies for reasons related to the occurrence of the disaster or catastrophic event (e.g., for missed premium payments) and utilizing an expedited and simplified claims process.

All authorized and admitted insurers are also reminded that, if conditions warrant, any so-called "deemer" timeframes specified in various authorities within which the Department is required to act on a filing from an insurer may be suspended for the duration of the disaster or catastrophic event.

August 24, 2011

Date

A handwritten signature in cursive script that reads "Douglas A. Wheeler".

Douglas A. Wheeler, Director,  
Division of Insurance  
Acting Commissioner

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