



**Office of Commissioner of  
Insurance and Safety Fire**

Protect | Enforce | Educate | Inform

**DIRECTIVE 26-EX-2**

TO: ALL LICENSED INSURANCE COMPANIES IN THE STATE OF GEORGIA

FROM: JOHN F. KING  
INSURANCE AND SAFETY FIRE COMMISSIONER

DATE: APRIL 23, 2026

RE: INSURANCE COMPANIES' RESPONSIBILITY TO PROMPTLY RESPOND  
TO POLICYHOLDERS

---

On April 22, 2026, Governor Brian Kemp issued a State of Emergency for several South Georgia Counties due to active wildfires and hazardous fire conditions. The ongoing wildfire threat has already displaced many families and remains less than 10% contained at this time.

Accordingly, the Georgia Department of Insurance encourages insurers to promptly acknowledge receipt of all wildfire-related claims and make appropriate assignments for their investigation. Policyholders should continue to receive the timely service that they expect and should not experience delays in receiving the benefits that they deserve based on the volume of claims filed with a particular insurer.

---

JOHN F. KING  
INSURANCE AND SAFETY FIRE COMMISSIONER  
STATE OF GEORGIA