



BEFORE THE NEW MEXICO SUPERINTENDENT OF INSURANCE

IN THE MATTER OF AN	)	
EMERGENCY ORDER TO PROTECT	)	Docket No.20220041
ACCESS TO INSURANCE AND THE	)	
STABILITY OF INSURANCE	)	
MARKETS IN FIRE EMERGENCIES	)	
_____	)	

EMERGENCY ORDER

THIS MATTER having come before the New Mexico Superintendent of Insurance

executive orders issued by the Honorable Michelle Lujan Grisham,

THE SUPERINTENDENT FINDS AND CONCLUDES:

1. The Superintendent has jurisdiction over this matter pursuant to the New Mexico Insurance Code, NMSA 1978, Sections 59A-1-1 et seq. and specifically NMSA 1978, Section 59A-2-8(A)(11) and (B) (2021);
2. The Governor of the State of New Mexico, the Honorable Michelle Lujan Grisham, has declared in Executive Order 2022-017, issued April 22, 2022, an emergency in San Miguel County, New Mexic  
has not renewed, modified, or rescinded Executive Order 2022-017;
3. The Governor of the State of New Mexico, the Honorable Michelle Lujan Grisham, has declared in Executive Order 2022-018, issued April 22, 2022, an emergency in Valencia County, New Mexico due to the Big Hole Fire and as of the date of this Emergency Order has not renewed, modified, or rescinded Executive Order 2022-018;

4. The Governor of the State of New Mexico, the Honorable Michelle Lujan Grisham, has declared in Executive Order 2022-019, issued April 22, 2022, an emergency in Colfax County, New Mexico due to the Cooks Peak Fire and as of the date of this Emergency Order has not renewed, modified, or rescinded Executive Order 2022-019;

5. The Governor of the State of New Mexico, the Honorable Michelle Lujan Grisham, has declared in Executive Order 2022-020, issued April 22, 2022, an emergency in Lincoln County, New Mexico due to the Lincoln County Fire Event and as of the date of this Emergency Order has not renewed, modified, or rescinded Executive Order 2022-020;

6. The Governor of the State of New Mexico, the Honorable Michelle Lujan Grisham, has declared in Executive Order 2022-021, issued April 23, 2022, an emergency in Mora County, New Mexico due to the Cooks and Calf Fires and as of the date of this Emergency Order has not renewed, modified, or rescinded Executive Order 2022-021;

7. The Governor of the State of New Mexico, the Honorable Michelle Lujan Grisham, has declared in Executive Order 2022-025, issued May 3, 2022, an emergency in Sandoval County, New Mexico due to the Cerro Pelado Fire Event and as of the date of this Emergency Order has not renewed, modified, or rescinded Executive Order 2022-025;

8. Upon an order by the Governor based upon the invocation of a state of emergency under the All Hazard Emergency Management Act, the Superintendent, pursuant to NMSA 1978, Section 59A-2-8(A)(11), take those actions necessary to ensure access to insurance and the stability of insurance markets by issuing emergency orders to address any or all of the following:

- (a) grace periods for payment of insurance premiums and performance of other duties by insureds;
- (b) refund of premiums;
- (c) waiver of cost sharing or deductibles;



1. Provide a grace period of 90 days for payment of insurance premiums and offer policy holders a payment plan of no less than six (6) months if unable to pay the delinquency after the 90-day grace period;

2. Waive cost sharing and deductibles for 120 days;

3. Postpone cancellations and non-renewals for no less than 120 days;

4. Waive early-refill time limits on active prescriptions for 60 days;

5. Permit one eyeglass or contact lens replacement and one hearing aid replacement during the pendency of this Order, waiving frequency ng renewals

3. Postpone cancellations and non-renewals for no less than 120 days;
4. Waive deductibles for Additional Living Expenses (ALE) for any homeowners displaced and requiring ALE, and provide ALE for up to 12 months or until such time as the displaced homeowner establishes a new residence, whichever occurs first;
5. Extend reporting requirements for claims submissions or requests for additional information relating to claims for at least 120 days;
6. Allow insureds to request a duplicate copy of their policy at no additional costs; and
7. Suspend late payment, reinstatement or insufficient funds fees along with any other fee, pena payments;

D. With respect to policy holders whose residence or business is in the fire impacted counties identified in this order, that insurers who write automobile policies in New Mexico shall:

- 1.







CERTIFICATE OF SERVICE

I HEREBY CERTIFY that, on this 11<sup>th</sup> day of May 2022, I filed the Emergency Order through  
-filing system, which caused the parties to be served by electronic means, as more fully  
reflected on the eService recipients list for this case.

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MELISSA Y. GUTIERREZ, Law Clerk  
Office of Legal Counsel  
Office of Superintendent of Insurance