

New Mexico INsight Regulations: Regulatory Activity Catastrophe from the Salt and South Fork Fires

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Regulatory Activity Catastrophe from the Salt and South Fork Fires

BEFORE THE NEW MEXICO OFFICE OF SUPERINTENDENT OF INSURANCE

**IN THE MATTER OF THE REQUEST
BY THE CIVIL INVESTIGATIONS
BUREAU TO DECLARE A CATASTROPHE
RESULTING FROM THE JUNE 18, 2024
SALT AND SOUTH FORK FIRES
Docket No. 2024-0070**

REQUEST FOR DECLARATION OF A CATASTROPHE

Comes now, the Civil Investigations Bureau for the New Mexico Superintendent of Insurance ("CIB"), requesting that the Superintendent of Insurance (Superintendent") declare that a catastrophe resulted from the Salt and South Fork Fires, and in support respectfully states as follows:

1. Originating on the Mescalero Apache Reservation, the South Fork and Salt fires started on Monday, June 17, 2024. The South Fork Fire was reported at 9:07 A.M. MDT and the Salt Fire was reported at 2:00 P.M. MDT. The South Fork Fire threatened the community of Ruidoso, New Mexico, within twenty-four hours after the start of both fires an estimated 8,000 people were evacuated from the impacted area, the wildfires had affected 15,276 acres, and 1,400 structures were estimated to have been destroyed.
2. On June 18, 2024, the Governor of the State of New Mexico, the Honorable Michelle Lujan Grisham, declared in Executive Order 2024-033, an emergency in Lincoln County and the Mescalero Apache Reservation, New Mexico due to the Salt and South Fork Fires.
3. Section 59A-16-20(F) NMSA 1978 provides that it is an unfair claims practice for an insurer to fail to settle all catastrophic claims within a ninety-day period after the assignment of a catastrophic claim number when a catastrophic loss has been declared.
4. 13.7.4 NMAC establishes definitions and procedures for implementing

ORDER DECLARING A CATASTROPHE

Pursuant to the Request for a Declaration of Catastrophe submitted by the Civil Investigations Bureau for the New Mexico Superintendent of Insurance, **IT IS THEREFORE ORDERED BY THE SUPERINTENDENT OF INSURANCE THAT:**

- A. The wildfires described in this Order constitute a catastrophe as defined in NMAC 13.7.4.7.
- B. The catastrophe claim number assigned to this catastrophe shall be "Catastrophe Claim 2024-01".
- C. Pursuant to NMSA 1978, § 59A-16-20(F), insurers of property located in the impacted county shall have 90 days from the date of this Order to settle property damage claims arising from the wild described in this Order.
- D. This Order is effective immediately.
- E. Copies of this Order shall be served upon all persons subscribed to the catastrophe liaison list-serve and posted on the OSI website.
- F. This docket shall be closed upon the filing of this Order.

ISSUED at Santa Fe New Mexico this 6th day of September, 2024.

Value Added Table	
Description	<p>Dated September 6, 2024. The New Mexico Office of Superintendent of Insurance issued an order declaring that the Salt and South Fork Fires that began on June 17, 2024, constitute a catastrophe. This comes in response to the request by the Civil Investigations Bureau (CIB) to declare a catastrophe resulting from the fires. The order is effective immediately and assigns "Catastrophe Claim 2024-01" to this catastrophe.</p> <p>Mandates insurers of property located in the impacted county to settle property damage claims arising from the wildfires within 90 days from the date of the order. Pursuant to Section 59A-16-20(F) NMSA 1978, it is an unfair claims practice for an insurer to fail to settle all catastrophic claims within a 90-day period after the assignment of a catastrophic claim number when a catastrophic loss has been declared.</p>
Lines of Business	<p>Personal P&C Personal Automobile, Personal Homeowners, Personal Inland Marine, Personal Property</p> <p>Commercial P&C Commercial Automobile, Commercial Farmowners, Commercial Inland Marine, Commercial Property</p>
Functions	<p>Claims General Compliance Legal</p>
Subject Category	<p>004 - Duedates 100 - Property and fire insurance / insurers 700 - Trade practices 720 - Information practices 800 - Legal procedure / proceedings 840 - Government agencies</p>
Status	Adopted
Actions	New
CitationsAffected	Catastrophe from the Salt and South Fork Fires
Proposed	09/06/2024
Adopted	09/06/2024
Effective	09/06/2024
Last Modified	09/09/2024