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Bulletin # MO2016U001

**BULLETIN TO ALL AGENTS AND HOME OFFICE PERSONNEL
INTERESTED IN THE STATE OF MISSOURI**

Recent Flooding

Effective Date: December 22, 2015 to January 28, 2016

On January 5, 2016, the Missouri Department of Insurance issued Insurance Bulletin 16-01 addressing recent flooding. Sixty-one counties have been declared federal disaster areas. These counties are:

Audrain, Barry, Barton, Bollinger, Boone, Butler, Callaway, Camden, Cape Girardeau, Carter, Cedar, Christian, Clark, Cole, Cooper, Crawford, Dade, Dallas, Dent, Douglas, Dunklin, Franklin, Gasconade, Greene, Hickory, Howard, Howell, Iron, Jasper, Jefferson, Laclede, Lawrence, Lewis, Lincoln, Madison, Maries, Marion, McDonald, Miller, Mississippi, Moniteau, Montgomery, Morgan, New Madrid, Newton, Oregon, Osage, Ozark, Pemiscot, Perry, Phelps, Pike, Polk, Pulaski, Ralls, Reynolds, Ripley, Scott, Shannon, St. Charles, St. Clair, St. Francois, St. Louis, Ste. Genevieve, Stoddard, Stone, Taney, Texas, Vernon, Warren, Washington, Wayne, Webster, Wright counties and the independent City of St. Louis.

The Department requests that in the event of nonpayment or late payment, insurers allow coverage to remain in effect for any insured who resides in a county where a disaster has been declared and who has had their ability to timely act or respond to an insurer materially affected by the flood.

The Department also encourages insurers to consider providing a grace period during which their insureds can take actions necessary to keep their policies in force. The Department is not requesting insurers waive any premiums or other consideration owed on any policy or contract during this period of time. The Department anticipates that a failure to pay premiums or remit consideration within a reasonable time after the expiration of such disaster designation may subject the policy to a retroactive cancellation, in accordance with the policy terms.

We ask that you continue to follow your current procedures, but if you receive a request for special consideration from an affected insured in Missouri regarding any premium payment, cancellation, nonrenewal, or claim, please forward it and any relevant supporting documentation as soon as possible to Bob Clemens at beclemens@nationalindemnity.com so we may accommodate the request.

Contact beclemens@nationalindemnity.com with questions.

BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY
OAK RIVER INSURANCE COMPANY



Bob Clemens
Cancellation Supervisor