

August 23, 2016

Bulletin #LA2016U005

**BULLETIN TO ALL AGENTS AND HOME OFFICE PERSONNEL
INTERESTED IN THE STATE OF LOUISIANA****DISASTER AREA CANCELLATION & NONRENEWAL MORATORIUM****Effective Date: August 12, 2016 to September 12, 2016**

Due to recent flooding, on August 18, 2016, the governor of Louisiana declared a State of Emergency. In response, the Commissioner of Insurance has exercised Emergency Rule 27 (LAC 37: XI. Chapter 47) that impacts the following parishes:

Acadia, Ascension, Avoyelles, Cameron, East Baton Rouge, East Feliciana, Iberia, Iberville, Jefferson Davis, Lafayette, Livingston, Pointe Coupee, St. Helena, St. Landry, St. Martin, St. Tammany, Tangipahoa, Vermilion, Washington, and West Feliciana.

This Company Bulletin applies to all insurance lines.

During the moratorium period, insurers are not permitted to cancel or nonrenew policies issued to an insured that is garaged in one of the impacted Parishes for any reason other than insured request.

Any policies that have been cancelled for any reason other than insured request after August 12, 2016 must be reinstated without a lapse in coverage.

Any notice of cancellation or nonrenewal that was generated on or after August 12, 2016 must be rescinded.

Notices of cancellation or nonrenewal issued in any of the impacted parishes prior to September 12, 2016 will be considered null and void.

We will notify you if you have an affected policy. National Fire & Marine Insurance Company is responsible for reissuing cancellation notices on or after September 12, 2016 if premium has not been received or if there is an additional concern with a particular policy.

The Insurance Commissioner reserves the right to extend, amend, alter, or rescind Emergency Order 27 and if it does, the Company will issue a subsequent bulletin to highlight any changes.

Contact your home office underwriter or Cancellation and Filing Manager Bob Clemens at beclemens@nationalindemnity.com with any questions.

NATIONAL FIRE & MARINE INSURANCE COMPANY

Bob Clemens
Cancellation and Filing Manager