

May 17, 2017

Bulletin #LA-2017-03

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

DISASTER AREA CANCELLATION & NONRENEWAL MORATORIUM EXTENSION

Effective Date: August 12, 2016 to August 14, 2017

Due to on-going flooding, the governor of Louisiana extended a State of Emergency. In response, the Commissioner of Insurance has exercised Emergency Rule 33 (LAC 37: XI. Chapter 51) that impacts the following parishes:

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

This Company Bulletin applies to Commercial Property Policies and updates Bulletin that was sent out on August 16, 2016 referencing Emergency Rule 27.

During the moratorium period, insurers are not permitted to cancel or nonrenew policies issued to an insured that is domiciled in one of the impacted Parishes and sustained damages as a result of the August 2016 flooding **on the grounds of a material change in the risk being insured.**

The Insurance Commissioner reserves the right to extend, amend, alter, or rescind Emergency Order 33 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