



The state of Louisiana has been impacted by Hurricane Isaac which made landfall on August 28, 2012. We understand the hardship that families are experiencing because of the hurricane. We recognize that it may be difficult for our policyholders to meet the timelines for claim submissions and premium payments as set forth in policy language. Our number one priority is to ensure that we assist our policyholders during this catastrophe by relieving them of any burden or concerns they may experience in regards to their policies or claims. We want to ensure that our policyholders do not lose important insurance coverage. Effective immediately, as a result of the hurricane and pursuant to the guidelines recently posted by the Louisiana Department of Insurance, in the affected counties, we are implementing the following measures to safeguard the affected policyholders:

**Cancellations and Nonrenewals for Disaster Victims or Evacuees:** We will work with policyholders in the collection of premiums, including premium payment plans. Please contact the Client Services Division, at (866)459-4272 if you need an extended grace period for the payment of any premium due.

For policyholders paying via bank draft, we will continue to accept premium payments unless the policyholder instructs otherwise.

**Time limit Requirements:** We are granting an extension of any and all policy provisions or other requirements that impose a time limit for an insured or claimant to perform any act, including the submission of a claim or proof of loss, reporting of information, submission of bills, or payment of funds. Such extension shall be from the date of August 26, 2012, until September 25, 2012. We will continue to mail claims payments to the affected areas.

**Rating or Underwriting Rules:** We will consider exceptions to policy or contract requirements, or to other rating or underwriting rules not otherwise listed herein, when such contractual requirements or rating or underwriting rules are not met as a result of this disaster. Exceptions to policy or contract requirements or rating or underwriting rules include instances where an insured is displaced from his or her home and is unable to obtain non-emergency medical service from a network provider.

**For Producers (in designated counties)**

We will continue to mail the commissions checks unless instructed otherwise. Commissions paid via EFT will continue as scheduled.

**Affected Counties and State Websites**

Louisiana counties across the state have been designated as disaster areas. For more information regarding the Louisiana statewide directive, please visit [www.ldi.state.la.us](http://www.ldi.state.la.us).