

# PUBLICATION

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## Louisiana DOI Amends Emergency Insurance Rule 26

September 12, 2012

In an Insurance Alert dated September 10, 2012 ([click here to view Alert](#)), we advised our clients that Louisiana Insurance Commissioner Jim Donelon had issued Emergency Insurance Rule 26. As detailed in our Alert, Rule 26 imposed certain restrictions on all insurers of any type with policyholders resident in Louisiana on August 26, 2012. Those restrictions, and the corresponding rights afforded policyholders, were deemed necessary in light of the extensive damage caused by Hurricane Isaac. The Rule stated that its provisions would remain in effect until September 25, 2012.

Commissioner Donelon now has issued Amended Rule 26 ([click here to view Amended Rule 26 in full](#)). The Amended Rule terminated the provisions of Rule 26 for insureds resident in most Louisiana parishes as of 12:01 a.m. on September 8, 2012.

Rule 26 remains in full force and effect with regard to insureds resident in the following parishes: Ascension, Assumption, East Baton Rouge, East Feliciana, Iberville, Jefferson, Lafourche, Livingston, Orleans, Plaquemines, Pointe Coupee, St. Bernard, St. Charles, St. Helena, St. James, St. John, St. Mary, St. Tammany, Tangipahoa, Terrebonne, Washington, West Baton Rouge and West Feliciana. However, those insureds must provide their insurers written notice of impact by Hurricane Isaac on or before 12:01 a.m. on September 25, 2012. The Amended Rule does not address what, if any, rights or liabilities will be affected by the lack of timely notice.

For advice or assistance with hurricane-related issues, please contact your Baker Donelson attorney.