

FROM: Director, Worldwide Markets EXTN: 6677
DATE: 8 September 2005 REF: Y3623
SUBJECT: **Hurricane Katrina: Proposed Emergency Rules in Louisiana**
SUBJECT AREA(S): Managing agents and Lloyd's brokers transacting property and casualty insurance in Louisiana
ATTACHMENTS: Emergency Rules 15 and 17

ACTION POINTS: **Managing agents and Lloyd's brokers to ensure that they can comply with the proposed Emergency Rule. They may provide comments on the rule to Lloyd's, for incorporation in Lloyd's comments to the Louisiana Department of Insurance**

DEADLINE(S): **Comments on draft rule due to be provided to Louisiana Department of Insurance by Monday 12 September, 2005**

Comments should be provided to Lloyd's by 12 noon on Monday 12 September

Purpose of Bulletin

To inform the market of a two proposed Emergency Rules in Louisiana, following Hurricane Katrina. Emergency Rule 15 is concerned with property and casualty insurance and Emergency Rule 17 with health insurance in Louisiana.

Background

Recipients will be aware that Hurricane Katrina has caused considerable damage in the US states of Alabama, Louisiana and Mississippi. Lloyd's initial central response to this catastrophe was detailed in letters sent on 7 September 2005 to Chairmen, Chief Executives and Managing Directors of managing agents and Lloyd's brokers.

A regulatory summit was held in Atlanta, Georgia, on Wednesday 7 September. It was attended by senior delegates from state insurance departments, including Louisiana and Alabama. Attendees included Joe Gunset, General Counsel for Lloyd's America, John Mulhern, Partner, LeBoeuf, Lamb, Greene & MacRae LLP, Bill Rendall of the LMA and John O'Neill, Group Head of Claims, Wellington plc and chair of LMCG.

At the regulatory summit, J. Robert Wooley, Louisiana Commissioner of Insurance, introduced two draft Louisiana Emergency Rules, numbered 15 and 17.

Emergency Rule 15

This Rule applies to:

“All insurers, HMOs, Premium Finance Companies, Surplus Lines and other entities doing business in Louisiana and/or regulated by the Commissioner of Insurance and the Louisiana Department of Insurance.”

The draft text of Emergency Rule 15 in the form that was circulated at the meeting is attached to this bulletin. We understand that a key page narrowing the Rule's application was inadvertently left out. The omitted text will apply the Rule only to property and casualty insurance issued to residents and businesses in seven parishes in Louisiana: Jefferson, Orleans, Plaquemines, St. Bernard, St Tammany, Tangipahoa and Washington.

Recipients handling business in Louisiana will want to read the attachment and form their own view of its impact on the business they have written. Some key points that you may wish to bear in mind are that the Rule:

1. Applies to all insurers, including surplus lines insurers such as Lloyd's. The circulated text would be wide in its scope, affecting all types of insurance covering risks in Louisiana (reinsurance is not excluded). The missing page would narrow this somewhat, and Lloyd's will seek further clarification on this.
2. Will become effective retroactively from 12.01 am on 26 August 2005.
3. Suspends all time limits imposed by policy provisions or correspondence upon insureds who are victims of Hurricane Katrina that required the performance of an act on or after 12.01 am, 26 August 2005. The suspension is for the term of the present State of Emergency (Friday 26 August to Sunday 25 September, 2005), plus any subsequent State of Emergency (paragraph A). It is likely that the State of Emergency will be extended.
4. Makes any notice of cancellation or non-renewal or any other notice relating to any type of insurance in force at 12.01 am, 26 August 2005 null and void. Any such notice can be reissued to the insured in accordance with existing statutory requirements, but not until the present or any subsequent State of Emergency has been lifted (paragraph B).
5. States that “No policy shall be cancelled or nonrenewed solely because of a claim resulting from Hurricane Katrina” (paragraph C).
6. Provides that insurers receiving a claim from an insured owing a premium may offset the premium due against the claim (paragraphs E and J).
7. Contains detailed provisions concerning the cancellation of insurance contracts financed by premium finance companies (paragraph G).
8. States that “A cancellation or nonrenewal may occur prior to September 26, 2005, or the expiration of any subsequent State of Emergency declared with regard to Hurricane Katrina, at the written request or written concurrence of the policyholder.

9. Is a “prohibitory law”. This means that an insurer violating any of its provisions could be subject to prosecution under applicable provisions of the Louisiana Insurance Code. Penalties specifically mentioned are \$1,000 for each separate act or \$25,000 for each separate act if the violator knew or reasonably should have known he was in violation of the Rule.

Emergency Rule 17

This Rule applies to:

“All Health Insurance Insurers, HMOs, PPO’s, MCO’s and any other health insurance entities doing business in Louisiana and/or regulated by the Commissioner of Insurance and the Louisiana Department of Insurance”.

The text of this Rule is attached to this bulletin. As we believe that Lloyd’s managing agents do not write health insurance in Louisiana, if a managing agent or Lloyd’s broker wants further information they should contact Worldwide Markets: please see contact details at the end of this bulletin.

Timetable

The timetable outlined at the regulatory summit for proceeding with these Rules is as follows:

Monday September 12	Comments on draft Rules from interested parties due to Louisiana Department of Insurance
Wednesday September 14	Revised drafts to be circulated to interested parties
Friday September 16	Final Rules to be issued.

Lloyd’s proposes to respond to the Louisiana Department of Insurance on Monday 12 September. If you have any comments or requests for clarification that you would like Lloyd’s to include in its response please e-mail Worldwide Markets by **12 noon on Monday 12 September**.

You should note that similar provisions are likely to be introduced in Alabama and Mississippi in due course.

Further information

If you have any queries about this market bulletin, please contact Lloyd's Worldwide Market Services:

Lloyd's Worldwide Market Services
Tel: 020 7327 6677
Email: market.services@lloyds.com
Box 190b, Gallery 1

This market bulletin has been sent to active underwriters and the compliance officers of managing agents and Lloyd's brokers.

Julian James
Director,
Worldwide Markets

DRAFT

**TITLE 37
INSURANCE
PART XI CHAPTER 27: EMERGENCY RULE 15
or
DIRECTIVE 185
Version 8 - 6 September 2005 at 1430 - WEB**

**SUSPENSION OF CERTAIN STATUTES AND REGULATIONS
REGARDING CANCELLATIONS, NON-RENEWALS,
REINSTATEMENTS, PREMIUM PAYMENTS, CLAIM FILINGS
AND RELATED PROVISIONS REGARDING
ANY AND ALL INSURANCE MATTERS AFFECTING INSURED IN
LOUISIANA CAUSED BY HURRICANE KATRINA**

**TO: All Insurers, HMOs, Premium Finance Companies, Surplus Lines and
other entities doing business in Louisiana and/or regulated by the
Commissioner of Insurance and the Louisiana Department of
Insurance**

Emergency Rule 15 is issued pursuant to the plenary authority of the Commissioner of Insurance for the State of Louisiana, including, but not limited to, the following: Proclamation No. 48 KBB 2005 issued on August 26, 2005 by Governor Kathleen Babineaux Blanco declaring a State of Emergency; Executive Order No. KBB 2005 issued September , 2005 by Governor Kathleen Babineaux Blanco transferring authority over any and all insurance matters to Commissioner of Insurance J. Robert Wooley; LSA R.S. 29:774; LSA R.S. 29:766; LSA R.S. 22:2; LSA R.S. 22:3; LSA R.S. 22:1214.(7), (12) and (14); LSA R.S. 49:950 et seq.

On August 26, 2005, Governor Kathleen Babineaux Blanco declared the existence of a State of Emergency within the state of Louisiana caused by Hurricane Katrina. This State of Emergency extends from Friday, August 26, 2005 through Sunday, September 25, 2005.

Thousands of Louisiana citizens have suffered damages due to Hurricane Katrina. In some places, it could be months before electricity is restored. The homes of many citizens were destroyed precluding habitation and the delivery of mail. This disruption has affected the ability of these citizens to pay their insurance premiums, access their insurance policies, and communicate with insurance agents and their respective insurance companies for insurance related matters. Hurricane Katrina has created a mass disruption to the normalcy previously enjoyed by Louisianans and produced an immediate threat to the public health, safety, and welfare of Louisiana citizens.

- A. As to any insurance policy provision, notice, correspondence or law which imposes a time limit upon an insured, who is a victim of Hurricane Katrina, to perform any act or transmit information or funds with respect to said insurance, which act was to have been performed on or after 12:01 AM on August 26, 2005, the time limit shall be suspended during the term of the present State of Emergency, and any subsequent State of Emergency declared thereafter with regard to Hurricane Katrina.
- B. Any notice of cancellation, notice of nonrenewal, nonreinstatement or any other notice related to any type of insurance in force and effect at 12:01 a.m. on August 26, 2005 shall be null and void and have no force or effect. Furthermore, any such notice shall be reissued *de novo* to the insured in accordance with existing statutory requirements, but not until the present State of Emergency, or any subsequent State of Emergency, has been lifted by Governor Kathleen Babineaux Blanco.
- C. No policy shall be cancelled or nonrenewed solely because of a claim resulting from Hurricane Katrina.
- D. The renewal of any and all group life, health or disability insurance policies shall be deferred until January 1, 2006, and any rate increase that may be applicable to any and all group life, health or disability insurance policies shall be deferred until January 1, 2006. All group life, health or disability insurance policies in effect at 12:01 a.m. on August 26, 2005 shall continue in full force and effect until January 1, 2006 at the previously established premium.
- E. Any insurer, HMO, premium finance company, surplus lines insurer and other entity who receives a claim from an insured owing a premium may offset the premium due to the insurer, HMO, premium finance company, surplus lines insurer or other entity from any claim payment made under the policy.
- F. Nothing in Emergency Rule 15 shall be construed to exempt or excuse an insured from liability for the premiums otherwise due for actual insurance coverage provided.
- G. If the contract of insurance was financed by a premium finance company, the following provisions apply:
- (1) The Premium Finance Company will issue a 10 day notice of intent to cancel and a cancellation notice in accordance with the terms of the premium finance agreement signed by the insured. In addition, the premium finance company shall be responsible to obtain proof of receipt of each such notice by the insured, which may be accomplished through mailing by certified mail, return receipt requested, or through any other

legally admissible method in a court of law. In addition, each such notice shall prominently contain the following statement:

"If you have been displaced through the loss of your (specify home, automobile, etc) or damage to your (specify home, automobile, etc) which has caused you to reside elsewhere on a temporary basis, or if you have temporarily become unemployed due to the destruction caused by Hurricane Katrina, please contact this office as soon as possible.

Victims of Hurricane Katrina will receive an automatic extension of time to bring their accounts up to date and no late charges will be applied to any late payments received which were due on their accounts during the term of the present State of Emergency, and any subsequent State of Emergency declared thereafter, with regard to Hurricane Katrina. The current State of Emergency extends from Friday, August 26, 2005 through Sunday, September 25, 2005.

Therefore, if you are a victim of Hurricane Katrina, please contact us as soon as possible at (insert toll free telephone number) so that we may advise you of the status of your account. If you decide that you no longer need or desire to keep the coverage provided by the insurance policy financed by your contract with us, please contact us as soon as possible at (insert toll free telephone number) so that we may instruct you on how to effect cancellation with your insurer."

(2) Upon receipt of a written request for cancellation by an insured, the premium finance company shall process the cancellation request in accordance with current law, and in accordance with the notice provisions consistent with Emergency Rule 15.

(3) The insurer shall hold all refunds until notified by the insured of the insured's new mailing address, and proceed as follows:

- a. If the insurer receives notice of a claim on the cancelled policy with regard to a Hurricane Katrina event, the coverage that would have been available had the policy not been cancelled shall be extended for that claim.
- b. If the premium finance company receives payment from the insured or the insured's agent on behalf of the insured to bring the account up-to-date, the premium finance company shall send a request for reinstatement to the insurer. Upon receipt of the request for reinstatement, the insurer shall immediately reinstate the policy with no lapse in coverage.
- c. No late charges shall be assessed against any insured who qualifies for protection under Emergency Rule 15.

- d. If the insurer does not receive a claim of loss on a policy for which it has received a notice of cancellation under subparagraph 1 above, or a request for reinstatement from the premium finance company pursuant to subparagraph 2 above, the insurer shall issue the return premium checks to the premium finance company based on the date the insured requested cancellation.

(d) Any insurer who finances its own premiums shall be subject to all provisions of subparagraph 6 of Emergency Rule 15, by reference, as if set forth herein *in extenso*.

- H. A cancellation or nonrenewal may occur prior to September 26, 2005, or the expiration of any subsequent State of Emergency declared with regard to Hurricane Katrina, at the written request or written concurrence of the policyholder.
- I. Emergency Rule 15 shall not relieve a policyholder who has a claim caused by Hurricane Katrina from compliance with the policyholder's obligation to provide information and cooperate in the claim adjustment process relative to the claim. No interest, penalty or other charge shall accrue or be assessed as the result of the suspensions required herein. Interest owed pursuant to premium financing plans with premium finance companies or insurers or their affiliates may be assessed.
- J. Any insurer receiving a claim from an insured owing a premium may offset the premium due to the insurer or the premium finance company from any claim payment made under the policy.
- K. Notwithstanding any other provision contained herein, the Commissioner may exempt any insurer from compliance with Emergency Rule 15 if the Commissioner determines that compliance with Emergency Rule 15 may be reasonably expected to result in said insurer being subject to financial regulatory action levels by the Commissioner.
- L. The provisions of Emergency Rule 15 shall be liberally construed to effectuate the intent and purposes expressed herein and to afford maximum consumer protection for the insureds of Louisiana.
- M. Emergency Rule 15 shall be deemed to be a prohibitory law. Accordingly, any insurer, HMO, premium finance company, surplus lines insurer or other entity doing business in Louisiana and/or regulated by the Commissioner of Insurance and the Louisiana Department of Insurance who violates any provision of Emergency Rule 15 shall be subject to prosecution under any applicable provisions of the Louisiana Insurance Code, including the provisions of the LSA R.S. 22:1211, et seq., and

specifically including, but not limited to, LSA R.S. 22:1214(7), (12) and (14). Additionally, the penalty provisions set forth in LSA R.S. 22:1217 shall be applicable. These provisions include civil penalties of \$1,000.00 for each separate act, or \$25,000.00 for each separate act if the violator knew or reasonably should have known he was in violation of Emergency Rule 15, as well as a cease and desist order and the imposition of other civil penalties and suspension or revocation of the license. Additionally, LSA R.S. 22:1220, which, among other things, imposes the obligation of good faith and fair dealing shall be deemed to be a prohibitory law. This law sets forth civil penalties and exemplary damages which shall be enforceable for any violation of Emergency Rule 15. Finally, any violator shall be subject to any and all other applicable civil and criminal sanctions for violations of Emergency Rule 15.

Emergency Rule 15 shall become effective at 12:01 a.m. on August 26, 2005 and shall continue in full force and effect for the duration of the present State of Emergency proclaimed by Governor Kathleen Babineaux Blanco, or any subsequent State of Emergency proclamation made thereafter.

Baton Rouge, Louisiana, this _____ day of September, 2005.

J. Robert Wooley
Commissioner of Insurance

TITLE 37
INSURANCE
PART XI CHAPTER 27: EMERGENCY RULE 17
or
DIRECTIVE 187
Version 1 - 6 September 2005 at 1530 - WEB

DRAFT

SUSPENSION OF CERTAIN STATUTES AND REGULATIONS
REGARDING HEALTH INSURANCE
AND RELATED PROVISIONS REGARDING
ANY AND ALL INSURANCE MATTERS AFFECTING INSURED IN
LOUISIANA CAUSED BY HURRICANE KATRINA

TO: All Health Insurance Insurers, HMO's, PPO's, MCO's and any other health insurance entities doing business in Louisiana and/or regulated by the Commissioner of Insurance and the Louisiana Department of Insurance

Emergency Rule 17 is issued pursuant to the plenary authority of the Commissioner of Insurance for the State of Louisiana, including, but not limited to, the following: Proclamation No. 48 KBB 2005 issued on August 26, 2005 by Governor Kathleen Babineaux Blanco declaring a State of Emergency; Executive Order No. __ KBB 2005 issued September __, 2005 by Governor Kathleen Babineaux Blanco transferring authority over any and all insurance matters to Commissioner of Insurance J. Robert Woolcy; LSA R.S. 29:724; LSA R.S. 29:766; LSA R.S. 22:2; LSA R.S. 22:3; LSA R.S. 22:1214.(7), (12) and (14); LSA R.S. 49:950 et seq.

On August 26, 2005, Governor Kathleen Babineaux Blanco declared the existence of a State of Emergency within the state of Louisiana caused by Hurricane Katrina. This State of Emergency extends from Friday, August 26, 2005 through Sunday, September 25, 2005.

Thousands of Louisiana citizens have suffered damages due to Hurricane Katrina. In some places, it could be months before electricity is restored. The homes of many citizens were destroyed precluding habitation and the delivery of mail. This disruption has affected the ability of these citizens to pay their insurance premiums, access their insurance policies, and communicate with insurance agents and their respective insurance companies for insurance related matters. Hurricane Katrina has created a mass disruption to the normalcy previously enjoyed by Louisianans and produced an immediate threat to the public health, safety, and welfare of Louisiana citizens.

The Commissioner and the Louisiana Department of Insurance will be hindered in the proper performance of the duties and responsibilities regarding this State of Emergency without the authority to suspend certain statutes in the Louisiana Insurance Code and the rules and regulations that implement the Louisiana Insurance Code including, but not limited to, cancellation, nonrenewal, reinstatement, premium payment and claim filings with regard to any and all types of insurance subject to the Louisiana Insurance Code.

In light of this, I hereby issue Emergency Rule 17 to all health insurance issuers, HMOs, PPO's, MCO's and any other health insurance entities doing business in Louisiana and/or regulated by the Commissioner of Insurance and the Louisiana Department of Insurance regarding any and all types of health insurance, including, but not limited to, health and accident insurance, limited benefit insurance, medicare supplemental insurance, HMOs, MCOs, PPOs, excess loss insurance, stop loss insurance, and any and all other health insurance licensed or regulated by the Louisiana Insurance Code.

Emergency Rule 17 is applicable to seven (7) of the thirty-one (31) parishes eligible for the Individual Assistance Program administered by the Federal Emergency Management Agency (FEMA) pursuant to FEMA's disaster declaration issued on August 29, 2005. Specifically, the seven (7) parishes subject to Emergency Rule 17 are Jefferson, Orleans, Plaquemines, St. Bernard, St. Tammany, Tangipahoa, and Washington.

In the ordinary course of business health insurance issuers, HMOs, PPO's, MCO's and any other health insurance entities doing business in Louisiana and/or regulated by the Commissioner of Insurance and the Louisiana Department of Insurance regarding any and all types of health insurance, including, but not limited to, health and accident insurance, limited benefit insurance, medicare supplemental insurance, HMOs, MCOs, PPOs, excess loss insurance, stop loss insurance, and any and all other health insurance licensed or regulated by the Louisiana Insurance Code are subject to certain requirements with regard to health insurance matters affecting insured citizens in Louisiana. Hurricane Katrina has produced a disruption in the health insurance industry. Thus, many of Hurricane Katrina's victims are currently unable to timely act or respond to their health insurance needs. Additionally, some insureds with policies in force on August 26, 2005, who wish to make timely payment are also prevented from making such payment because of the aforementioned circumstances. This could result in an insured being without coverage and/or potentially uninsured. Emergency Rule 17 provides emergency relief to the insureds of Louisiana affected by Hurricane Katrina so that they will be insured and their coverage will continue under those policies that were in effect on or after August 26, 2005.

Accordingly, during this State of Emergency, the following rules shall apply:

1. All insurers with policyholders in the seven parishes shall waive any and all restrictions relative to out-of-network access to health care services. This would include but not be limited to HMOs, PPOs and MCOs, etc.

2. All health insurance issuers shall reimburse at the highest contracted reimbursement rate to minimize the policyholder's out-of-pocket expense, since these policyholders will be liable for any non-covered excess charges.
3. All cancellation and termination provisions, including, but not limited to, LSA R.S. 22:250.7; 250.13; 215.9; 636.F & 2027, are hereby suspended.
4. All health insurance issuers shall extend any requirement that the policyholder notify the health insurance issuer in the event of an emergency admittance or any other relevant medical situation where notification is required. All such policy provisions shall be in compliance with LSA R.S. 22:657.
5. All claims notification procedures, including, but not limited to, LSA R.S. 22:213.A.(3) - (5) and Regulation 33, are hereby suspended. (This would apply to all A&H product types and Medicare Supplement product types.)
6. The following rules shall apply to "Timely Payment"

- Medical Care or Services - LSA R.S. §22:250.32-34 and Regulation 74 (Section 6007 - 6011)

The Commissioner hereby suspends the forty-five day time limit for payment of claims for non-electronic claims submission until further notice. See LSA R.S. 22:250.32 and the penalty provisions of LSA R.S. 22:250.32.C.

The Commissioner hereby suspends the twenty-five day time limit for payment of claims for electronic claims submission until further notice. See LSA R.S. 22:250.33 and the penalty provisions of LSA R.S. 22:250.33.C.

The Commissioner hereby suspends the thirty day time limit for payment of claims for insurers who have elected to utilize a thirty day payment standard for compliance until further notice. See LSA R.S. 22:250.34 and the penalty provisions of LSA R.S. 22:250.32C and 250.33.C.

- Pharmacy Care or Services - LSA R.S. 22:250.53 - 57.

The Commissioner hereby suspends the forty-five day time limit for payment of claims for non-electronic claims submission until further notice. See LSA R.S. 22:250.53 and the penalty provisions of LSA R.S. 22:250.53.C.

The Commissioner hereby suspends the fifteen day time limit for payment of claims for electronic claims submission until further notice. See LSA R.S. 22:250.54 and the penalty provisions of LSA R.S. 22:250.34.C.

7. Medical Necessity – LSA R.S. 22:3077 – 3084 and Regulation 77 (Section 6217 – 6231)

The Commissioner hereby suspends the time frames that an insurer has to make and/or respond to medical necessity review determinations until further notice.

8. Physician Credentialing – LSA R.S. 22:11.1 (3)

The Commissioner hereby suspends the requirement to credential physicians assisting in the areas affected by Hurricane Katrina.

9. Payment of Medicare Supplement Premiums- LSA. R.S. 22:224.K

This statute does not allow for this premium to be paid with a credit card or by employers or other relevant third parties (Such as FEMA, etc.) We would like to make this exception in this emergency situation.

Further, any policies which contain restrictive language relative to modes of premium payment should also allow for acceptance of other payment methods during this period.

10. A cancellation or nonrenewal may occur prior to September 26, 2005, or the expiration of any subsequent State of Emergency declared with regard to Hurricane Katrina, at the written request or written concurrence of the policyholder.
11. Emergency Rule 17 shall not relieve a policyholder who has a claim caused by Hurricane Katrina from compliance with the policyholder's obligation to provide information and cooperate in the claim adjustment process relative to the claim. No interest, penalty or other charge shall accrue or be assessed as the result of the suspensions required herein. Interest owed pursuant to premium financing plans with premium finance companies or insurers or their affiliates may be assessed.
12. Any insurer receiving a claim from an insured owing a premium may offset the premium due to the insurer or the premium finance company from any claim payment made under the policy.
13. Notwithstanding any other provision contained herein, the Commissioner may exempt any insurer from compliance with Emergency Rule 17 if the Commissioner determines that compliance with Emergency Rule 17 may be reasonably expected to result in said insurer being subject to financial regulatory action levels by the Commissioner.
14. The provisions of Emergency Rule 17 shall be liberally construed to

effectuate the intent and purposes expressed herein and to afford maximum consumer protection for the insureds of Louisiana.

15. Emergency Rule 17 shall be deemed to be a prohibitory law. Accordingly, any insurer, HMO, premium finance company, surplus lines insurer or other entity doing business in Louisiana and/or regulated by the Commissioner of Insurance and the Louisiana Department of Insurance who violates any provision of Emergency Rule 17 shall be subject to prosecution under any applicable provisions of the Louisiana Insurance Code, including the provisions of the LSA R.S. 22:1211, et seq., and specifically including, but not limited to, LSA R.S. 22:1214(7), (12) and (14). Additionally, the penalty provisions set forth in LSA R.S. 22:1217 shall be applicable. These provisions include civil penalties of \$1,000.00 for each separate act, or \$25,000.00 for each separate act if the violator knew or reasonably should have known he was in violation of Emergency Rule 17, as well as a cease and desist order and the imposition of other civil penalties and suspension or revocation of the license. Additionally, LSA R.S. 22:1220, which, among other things, imposes the obligation of good faith and fair dealing shall be deemed to be a prohibitory law. This law sets forth civil penalties and exemplary damages which shall be enforceable for any violation of Emergency Rule 17. Finally, any violator shall be subject to any and all other applicable civil and criminal sanctions for violations of Emergency Rule 17.
16. Emergency Rule 17 shall become effective at 12:01 a.m. on August 26, 2005 and shall continue in full force and effect for the duration of the present State of Emergency proclaimed by Governor Kathleen Babineaux Blanco, or any subsequent State of Emergency proclamation made thereafter.

Baton Rouge, Louisiana, this _____ day of September, 2005.

J. Robert Wooley
Commissioner of Insurance