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COMMISSIONER OF INSURANCE

BULLETIN 13-02

To: All Insurance Companies Licensed in Iowa
From: Nick Gerhart, Iowa Insurance Commissioner
Re: Rescission of Bulletins
Date: April 30, 2013

This Bulletin pertains to all insurance companies and other entities transacting the business of insurance in Iowa. The purpose of this Bulletin is to notify companies that, effective immediately, the Iowa Insurance Commissioner's ("Commissioner") has rescinded the following Bulletins:

- ***Bulletin 08-08: Disaster Planning*** (Dated 06/12/2008)
- ***Bulletin 08-09: Deferral of Premium Payments and Policy Time Frames for Flood and Tornado Victims*** (Dated 06/16/2008)
- ***Bulletin 08-09a: Q&A Regarding Compliance with Bulletin 08-09*** (Dated 06/24/2008)
- ***Bulletin 09-02: Cancellation or Nonrenewal of Flood Victims Insurance*** (Dated 02/23/2009)
- ***Bulletin 11-02: Victims of Declared Disasters*** (Dated 06/15/2011)

The listed Bulletins provided guidance to companies with policyholders affected by previously declared disasters. Complete versions of the above listed Bulletins may be found at the Iowa Insurance Division's ("IID") website: http://www.iid.state.ia.us/commissioner_bulletin_list.

The IID is conducting a review of whether the practice of utilizing bulletins to address disaster declarations is adequate. Until this decision is determined, we will be reviewing disaster declarations on a case-by-case basis and will provide guidance if deemed necessary. Consumers must be protected from policy lapses during these critical times. The insurance industry needs consistent and predictable standards.

In the interim, insurance companies, insurance producers, public adjusters and other entities authorized to transact insurance business in Iowa should carefully follow Iowa insurance laws and regulations regarding claims and changes to policies.

Any questions or comments may be sent electronically to Tom.Omeara@iid.iowa.gov



Nick Gerhart
Iowa Insurance Commissioner