



KIM REYNOLDS
GOVERNOR

DOUG OMMEN
COMMISSIONER OF INSURANCE

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BULLETIN 19-03

To: All Insurance Companies and Producers Writing in the State of Iowa
From: Doug Ommen, Iowa Insurance Commissioner
RE: Insurance Consumers impacted by flooding
Date: May 1, 2019

The purpose of Bulletin 19-03 is to assist individuals and entities regulated by the Iowa Insurance Commissioner as emergency response teams and other citizens work to address the flooding affecting Iowa consumers beginning March 13 and continuing. Since [Bulletin 19-01](#), Governor Kim Reynolds has issued additional disaster proclamations for Clinton, Greene, Louisa, Muscatine, Scott, and Wapello counties.

The Commissioner requests that all insurance companies and producers writing in the State of Iowa include all counties in which either state or federal disaster declarations have been made (and any additional counties that become subject to a state or federal disaster declaration prior to the expiration of Bulletin 19-03) in the grace period and out-of-network relief that is the subject of [Bulletin 19-01](#) due to the severe weather, flooding, and flash flooding experienced by Iowans.

The Commissioner appreciates the assistance and cooperation of insurers as Iowans work to recover from these serious flooding events.

Expiration of bulletin

This bulletin expires on the date that the disaster proclamation for the counties impacted by recent flooding expires, or on June 15, 2019, whichever is latest, unless extended by the Commissioner.

The IID will continue to review disaster declarations on a case-by-case basis and will provide additional guidance as necessary. Consumers must be protected from policy lapses during these critical times and the insurance industry needs consistent and predictable standards.

For questions or clarifications with regard to this Bulletin, please contact Tracy Swalwell at tracy.swalwell@iid.iowa.gov or (515) 725-1249.