



LOUISIANA DEPARTMENT OF INSURANCE

JAMES J. DONELON
COMMISSIONER

**DIRECTIVE 218-R
(RESCINDED)**

**TO: ALL AUTHORIZED INSURERS AND ALL SURPLUS LINES INSURERS
DOING BUSINESS IN LOUISIANA**

FROM: JAMES J. DONELON, COMMISSIONER OF INSURANCE

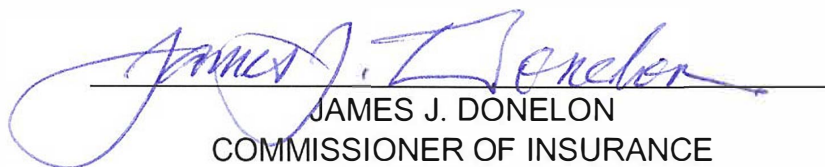
**RE: MANDATORY PAYMENT OF EXPENSES INCURRED BY
POLICYHOLDERS WHO EVACUATED AND/OR WERE PROHIBITED
FROM USING THEIR PREMISES DUE TO HURRICANE IDA**

DATE: MARCH 29, 2023

All authorized insurers and surplus lines insurers doing business in Louisiana are hereby given notice that Directive 218, issued on September 7, 2021, is hereby rescinded.

Directive 218 directed all authorized insurers and all surplus lines insurers doing business in Louisiana that, to the extent any insurance contract contained language implying the need for a civil authority to issue an evacuation order, such insurers were to treat all actions and communications by public officials in advance of Hurricane Ida as tantamount to an order to evacuate that fulfills any such policy requirement. On July 7, 2022, the Division of Administrative Law issued an order in *In the Matter of State Farm Fire and Casualty Company and Dover Bay Specialty Insurance Company*, Docket No. 2021-6585-INS, stating that Directive 218 is invalid and unenforceable.

Baton Rouge, Louisiana, this 29th day of March 2023.



JAMES J. DONELON
COMMISSIONER OF INSURANCE