



**DEPARTMENT OF INSURANCE, FINANCIAL
INSTITUTIONS AND PROFESSIONAL REGISTRATION**

P.O. Box 690, Jefferson City, Mo. 65102-0690

INSURANCE BULLETIN 19-04

Assistance to Missouri residents impacted by flooding

Issued: March 19, 2019

The following Bulletin is issued by the Missouri Department of Insurance, Financial Institutions and Professional Registration ("Department") to inform and educate the reader on the specified issue. It does not have the force and effect of law, is not an evaluation of any specific facts or circumstances, and is not binding on the Department. See section 374.015, RSMo.

To: All insurers conducting the business of insurance in the State of Missouri

From: Chlora Lindley-Myers, Director

Re: Assistance to Missouri residents impacted by recent flooding

The State of Missouri is currently experiencing a significant flood event that is impacting communities along the Missouri River, the Mississippi and their tributaries. At this point, the most significant flooding is occurring in Northwest Missouri, but the impacts are soon expected to move downstream.

To assist Missourians as they work to recover from this flooding, the Department is requesting insurers to consider ways they can assist impacted policyholders.

The Department requests insurers consider providing a grace period during which their insureds can take actions necessary to keep their policies in force. However, the Department is not requesting insurers waive any premiums or other consideration owed on any policy or contract during this period of time. The Department anticipates that a failure to pay premiums or remit consideration within a reasonable time after the flooding has subsided may subject the policy to a retroactive cancellation, in accordance with the policy terms. Insurers may implement this request in a variety of ways, based upon their system constraints, such as delineating impacted areas by zip code, county or other geographic territory so that they may best assist impacted insureds.

Nothing in this bulletin should be construed as the Department requesting that an insurer continue coverage for an insured who is otherwise unaffected by any mail disruptions. Additionally, nothing in this bulletin should be construed as the Department requesting any insurer to refrain from terminating coverage on the basis of fraud on the part of an insured.

The Department makes an additional request to all health insurers that provide health insurance with a network component. If such insurers have insureds affected by flooding (which could be either a circumstance where the insured's primary residence was impacted by flooding or where the insured's ability to access their provider was impacted by flooding), and receives out of network care, the health insurer should consider providing coverage to the insured at no greater cost to the insured than if the insured had received care from an in network provider.

To assist insurers with questions as to the potential impacted areas within the State, attached to this Bulletin is an Appendix which lists the Missouri Counties along the Missouri and Mississippi Rivers. The Appendix is provided for informational purposes only and should not be viewed as an all-inclusive list.

Insurers with questions regarding this Bulletin or needing other assistance may contact Angela Nelson, Director of the Division of Market Regulation at 573-522-9869.

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Appendix: Missouri Counties

The following is an alphabetical list of Missouri counties along the Missouri River and the Mississippi River. Please note that other counties may also be experiencing flooding due to impacts upon tributaries of the Missouri or Mississippi.

This list is being provided for informational purposes only to assist insurers in identifying potentially impacted Missouri insurance consumers.

Andrew County, Missouri	Marion County, Missouri
Atchison County, Missouri	Mississippi County, Missouri
Boone County, Missouri	Moniteau County, Missouri
Buchanan County, Missouri	Montgomery County, Missouri
Callaway County, Missouri	New Madrid County, Missouri
Cape Girardeau County, Missouri	Osage County, Missouri
Carroll County, Missouri	Pemiscot County, Missouri
Chariton County, Missouri	Perry County, Missouri
Clay County, Missouri	Pike County, Missouri
Cole County, Missouri	Platte County, Missouri
Cooper County, Missouri	Rawls County, Missouri
Franklin County, Missouri	Ray County, Missouri
Gasconade County, Missouri	Saline County, Missouri
Holt County, Missouri	St. Charles County, Missouri
Howard County, Missouri	St. Genevieve County, Missouri
Jackson County, Missouri	St. Louis, City of, Missouri
Jefferson County, Missouri	St. Louis County, Missouri
Lafayette County, Missouri	Scott County, Missouri
Lincoln County, Missouri	Warren County, Missouri