



# Allstate.

National Catastrophe Team

## State Issues (LOUISIANA)

Information provided by: Prior Cats and CSA  
Date: 03/19/2006

ISSUE		COMMENT
1	Appearance Allowance	Use the Words "Repair Allowance" Not appearance allowance.
2	Building Codes (i.e. Ice/Water Shield)	No Specific Building Code Issues
3	Carpet (Local Pricing Source)	NONE
4	Carports	Free Standing Carports are considered a Non-Building Structure Item thus settled ACV under the BB coverage.
5	Check Wording	The proper check wording for loss payment will include peril, coverage, and date of loss. Example: Windstorm loss Your Dwelling, Other Structures and Contents on April 11, 2003.
6	Claims Under Deductible	They (do not) require a letter on this storm.
7	Denials/ Partial Denials	
	Full Denial	Denial letters (are not) required on this storm.
	Partial Denial	Partial denial letters (are not) required.
8	Depreciation (ACV vs. FRC)	<p>Check your Policies for proper coverage determination before making any FRC payments on Coverage's AA, BB, and CC.</p> <p>The Cat Threshold on FRC Net \$10,000.00 (AA + BB) will apply to all losses.</p> <p>The Cat Threshold on FRC Net \$5,000.00 (CC) will apply to all losses. (Verify coverage, policy type and check for RC endorsement).</p> <p><b>When depreciation is warranted: You will depreciate the FULL installation cost as opposed to the material only. Depreciation is only applied to the full replacement and not to repairs. (Nov 17, 2005)</b></p> <p><b>IntegrClaim Usage Guidelines:</b></p> <p><b>If you MSB IntegrClaim standard useful life guideline: The only documentation required is the system footer: Actual Cash Value is defined as the amount it would take to repair or replace damage to your home less depreciation. Depreciation, when applied in this estimate, is the decrease of the property's value due to age, wear and tear (condition) or obsolescence, except where otherwise noted".</b></p>

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		If there is something in the age, condition or obsolescence of the damaged item that creates a need to adjust (override) the IntegriClaim system depreciation percentage, a corresponding explanation must be provided on the individual line item within the estimate. (Aug 31, 2005)
	<b>Structure</b>	FRC Letters are required on all gross losses exceeding \$10,000.00 on AA and BB Coverages.
	<b>Contents</b>	FRC Letters are required on Contents Losses exceeding \$5,000.00
9	<b>DOI Regulations</b>	<b>No License Required for Staff Adjusters.</b>
10	<b>Fences: Run Definition &amp; ACV vs. FRC Settlement</b>	Repairs on fences will be the first option wherever practical. When Replacing a FULL RUN (along on full property line) of Fencing, depreciation will be applied as this is considered a replacement versus a repair.  Replacement of a Full Run is handled as ACV (non-recoverable). Painting of a Full Run is also depreciable.
11	<b>Fraud Language Requirement</b>	Fraud wording listed below will be included in the body of the manual or mechanized estimate. <b>Louisiana 40:1424 (B)</b> Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.
12	<b>Letter Requirements</b>	<b>NONE</b>
13	<b>Lien Holder</b>	Mortgage Company must be included for losses exceeding \$10,000.00.
14	<b>Matching:</b>	When a loss requires repair or replacement of items that do not match in color or size, the policy provides coverage for the repair and replacement of part of the damaged building structure.
	<b>A. Paint</b>	
	<b>B. Roofing</b>	Name of local Roofing Vendor for steep and access: Re-Roof America. Tim Simms - 804-416-5838.
	<b>C. Siding</b>	
	<b>D. Other</b>	
15	<b>Overhead &amp; Profit</b>	<b>Refer to the NCT Operational Guide</b>
16	<b>State Specific Policy Endorsements &amp; Deductibles Water Backup, Satellite Dish, Wind/Hail, Etc.</b>	<b>AP 36 Coverage SD – No coverage for satellite dish without this buy back endorsement.</b>  <b>AP 546 Hurricane Deductible Endorsement</b> <b>See Storm Issues for hurricane deductible implementation.</b>  <b>AP 892 Windstorm &amp; Hail Exclusion.</b>  <b>This endorsement for a reduction in premium: We do not cover any loss to any property covered by this policy caused by or consisting of windstorm or hail. Such a loss is excluded regardless of any other cause or event contributing concurrently or in any sequence to the loss.</b>  <b>We do cover sudden and accidental direct physical loss caused by fire or explosion resulting from windstorm or hail.</b>  <b>This exclusion does not apply to Section I, Your Property, Additional Protection Coverage Items, 1a and 1c under Additional Living Expenses.</b>

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		<p><b>All other policy conditions and provisions apply.</b></p> <p><b>Allstate Residential Fire Policy AU960 – 1</b></p> <p><b>Does Not Cover Fencing.</b></p> <p><b>Mold Endorsements: AP1290, AP1291, AP1292, AP1293, AP1294 and 1295. There is a \$10,000.00 Limit for Remediation.</b></p> <p><b>Effective 05/30/2005 AS149 Landlord Package Policy will be open for New Business Only.</b></p> <p><b>The old AU9700 Landlord Package Policy will only be open for renewal business.</b></p> <p><b>AP937 Tropical Cyclone Deductible</b></p> <p><b>AP991 Wind and Hail Deductible</b></p> <p><b>AP19 Coverage E – Earthquake</b></p> <p><b>AS199 Tropical Cyclone Deductible</b></p> <p><b>DWG-E105 Windstorm or Hail Exclusion</b></p> <p><b>AU9715 – Louisiana Endorsement – Landlords Package Policy.</b></p> <p>This endorsement excludes damage caused by windstorm or hail to the following property:</p> <ol style="list-style-type: none"> <li>1) Cloth Awnings and their frames</li> <li>2) Fences</li> <li>3) Seawalls, property lines and similar walls</li> <li>4) Greenhouses, boathouses, slathouses, trellises, pergolas and cabanas.</li> <li>5) Wharves, docks, piers, boathouses, bulkheads, or other structures located entirely or partially over water.</li> <li>6) Screening and supports which entirely or partially enclosed pools, patios or other areas, whether a separate structure or attached to another structure.</li> </ol> <p><b>We will cover screening and supports of porches attached to the building.</b></p>
17	Swimming Pool	<p>Above ground pools with a deck are settled under BB coverage as a Non-Building Structure. (ACV)</p> <p>Above ground pools without a deck are settled under CC coverage. If policy has RC endorsement it would be settled FRC.</p>
18	<p><b>Tree Removal</b></p> <p><b>Change to include grinding of stump.</b></p> <p><b>HO – 09/26/2005</b></p>	<p><b>Tree and Tree Debris Removal. 1) We owe a reasonable amount to remove the tree from the damaged coverage AA or BB item. To gain access to perform repairs to the damaged property. 2) Then a reasonable amount up to \$500.00 Limit to cut up and haul the tree debris including the grinding of the stump to the ground level. The roots below the ground are not considered debris.</b></p> <p>These two operations need to be addressed separately on the estimate. NO LUMP SUM AMOUNT.</p> <p>Check policy wording for Tree Debris Removal coverage to see if it is afforded by the insured's policy as the result of windstorm or hail damage. Not all policies in Louisiana provide Tree Debris Removal coverage.</p>

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19	Miscellaneous	<p><b>Storage Building</b> -- On a concrete slab or anchored to the ground are settled under BB coverage as a Building Structure.</p> <p><b>Storage Building</b> -- that are not anchored down are settled under the CC coverage. Settled ACV if policy does not have RC endorsement.</p>
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