

**Hurricane Harvey: Dearborn National will be exercising a premium moratorium of 60-days effective 9/1/17 to 11/1/17 for policyholders impacted by the storm.**

On August 28, 2017, Texas Governor Greg Abbott issued a disaster proclamation certifying that Hurricane Harvey posed a threat of imminent disaster, including severe flooding, storm surge and damaging winds for the following counties: Angelina, Aransas, Atascosa, Austin, Bastrop, Bee, Bexar, Brazoria, Brazos, Burlison, Caldwell, Calhoun, Cameron, Chambers, Colorado, Comal, DeWitt, Fayette, Fort Bend, Galveston, Goliad, Gonzales, Grimes, Guadalupe, Hardin, Harris, Jackson, Jasper, Jefferson, Jim Wells, Karnes, Kerr, Kleberg, Lavaca, Lee, Leon, Liberty, Live Oak, Orange, Madison, Matagorda, Montgomery, Newton, Nueces, Polk, Refugio, Sabine, San Jacinto, San Patricio, Trinity, Tyler, Victoria, Walker, Waller, Washington, Wharton, Willacy and Wilson.

Along with this proclamation, the Texas Department of Insurance Commissioner issued bulletin B-0009-17, which applies to all insurers licensed to write life and accident and health insurance in the state of Texas. The Texas Department of Insurance (TDI) encourages carriers to provide relief to those policyholders in counties covered in the governor's proclamations, including the suspension of premium payments to allow continuing insurance coverage. In conjunction with this effort and in accordance with the governor's proclamation, TDI will work with carriers to minimize the regulatory effects of a carrier's suspension of premium payments, specifically regarding financial review requirements. The term "suspension" is not intended to mean the forgiveness of the premium. Carriers are encouraged to work with policyholders in the collection of premiums, including payment plans.

In response to this proclamation and bulletin, Dearborn National will be exercising a premium moratorium of 60-days effective September 1, 2017 through November 1, 2017 until any other notices or bulletins from the TDI are issued. A premium moratorium is defined as a suspension or delay in the performance of a legal obligation or payment.

Effective immediately, we will cease sending delinquency/cancellation notices to those impacted policyholders. Coverage will not lapse during this period. After the moratorium is lifted, we will review the paid-to-date of all groups we ceased sending delinquency notices and determine if regular scheduled billing is appropriate.