

COMMISSIONER OF SECURITIES & INSURANCE

MONICA J. LINDEEN
COMMISSIONER



OFFICE OF THE
MONTANA STATE AUDITOR

August 4, 2016

Dear Montana Insurance Agent:

As a property/casualty agent in Montana, I am writing to ask for your help regarding "Additional Living Expenses/Loss of Use" assistance for homeowners who have been ordered to evacuate because of wildfires.

As the Commissioner of Insurance in Montana, I have asked all property/casualty insurers doing business in our state to step up to help these displaced homeowners.

Many companies are rising to the occasion to do what is necessary to take care of their customers.

These insurers are:

- Providing 'Additional Living Expenses' that are not subject to the deductible and are not counted as a claim against the policy limits.
- Working with policyholders to foam their homes, or help set up defensive perimeters.

It is my hope that all property/casualty insurers who provide homeowner's coverage in our state will follow the lead of these insurers and provide this assistance to those policyholders who are forced to evacuate because of wildfire.

If a company that you represent does not currently offer this assistance, please contact management and ask that they provide this coverage. Your help in this regard would be greatly appreciated.

Thank you for your assistance with this important matter. All of our Montana families impacted by these devastating wildfires thank you as well.

Sincerely,

Monica J. Lindeen
Montana Commissioner of Insurance