

## WFG Underwriting Bulletin



To: All Louisiana Policy Issuing Agents of WFG National Title Insurance Company  
From: WFG Underwriting Department  
Date: September 1, 2021  
Bulletin No.: LA 2021-05  
Subject: Hurricane Ida update

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We know that many of our agents have been significantly impacted by Hurricane Ida, and we hope that all are safe. State office staff are working to recover and reestablish communications either remotely or at home, and we appreciate your patience during this time.

Many courts and clerks' offices throughout the southeastern and southcentral parts of the state remain closed. Some, like East Baton Rouge Parish, are planning to resume operations later this week. Others, like Orleans and Jefferson Parishes, intend to reopen after Labor Day. Terrebonne Parish may not resume operations for quite some time. The Louisiana Clerks of Court Association maintains a list of closures here: <https://www.laclerksofcourt.org/bulletin-board>.

Also, please be advised that the Louisiana Supreme Court has issued an order suspending prescriptive, preemptive and abandonment periods for 30 days beginning August 26, 2021, in connection with the Governor's emergency declaration. **This suspension applies statewide.** You can review the order here: [https://www.lasc.org/court\\_closure\\_orders/2021/2021-08-31\\_LASC\\_Ida\\_Civil.pdf](https://www.lasc.org/court_closure_orders/2021/2021-08-31_LASC_Ida_Civil.pdf).

It is possible that the Court's suspension order may be extended or, less likely, terminated early. Further, Civil Code Art. 3472.1 provides that the right to file "any pleading subject to the suspension" terminates 60 days after the termination of the suspension, which could effectively add 90 days to a prescriptive period.

In light of the current order and continuing uncertainty about the duration of the state of emergency, you may not rely upon prescription to insure over an encumbrance (e.g., judgments, liens, mortgages), title issue or other adverse matter if the prescriptive period would have expired on or after August 26, 2021, until further notice. We will update as the situation evolves.

You can once again reach local underwriting counsel, Irl Silverstein at [isilverstein@wfgtitle.com](mailto:isilverstein@wfgtitle.com) and David Silverstein at [dsilverstein@wfgtitle.com](mailto:dsilverstein@wfgtitle.com). Your entire WFG family in Louisiana - Earle, Liz, Debbie, Cindy, Irl and David - are here for you.

**NOTE: This Bulletin is for the sole purpose of establishing underwriting positions and policies reflecting WFG National Title Insurance Company's best business judgment. The information contained in this Bulletin is intended solely for the use of employees of WFG National Title Insurance Company, its title insurance agents and approved attorneys. Disclosure to any other person is expressly prohibited unless approved in writing by the WFG National Title Insurance Company's Underwriting Department.**

**The Agent may be held responsible for any loss sustained as a result of the failure to follow the standards set forth above.**