

**From:** [SMB Underwriting](#)

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## Livingston Parish, LA is Open and Refresher on Distance to Coast Guidelines

We're excited to announce that Livingston Parish in Louisiana is now open for new business effective immediately.

Since Louisiana uses the Distance to Effective Coast rule, now's a good time to recap how Distance to Coast (DTC) is applied across our states:

### How Coastal Distance Rules Work:

When determining eligibility for coastal properties, we measure distance in two possible ways:

**Distance to Actual Coast** - Measures from the property straight to the physical shoreline.

**Distance to Effective Coast** - Measures from the property to the nearest body of water where hurricane-force winds or storm surge can travel inland, such as bays, rivers or inlets.

### Why We Use Different Methods in Different States:

Each state has its own coastal exposure patterns and regulations. To ensure we accurately assess risk:

In **Alabama and Mississippi**, we use **Distance to Actual Coast** because the direct shoreline exposure best predicts storm impact.

In **Florida, Louisiana, and Texas**, we use **Distance to Effective Coast** because inland waterways can bring storm surge closer than the actual coastline.

**The good news?** You don't have to memorize any of it. Our **Velocity Breeze** Appetite Checker tool makes it simple to determine eligibility quickly - just enter a few details

and you'll get a clear Thumb Up 👍 (eligible) or Thumbs Down 👎 (ineligible). Plus, we've recently added price indication to the tool, so you can see both eligibility and price instantly!

And here's even more good news: our underwriters can now apply an **optional Water Damage Deductible** to help us say "yes" to more risks that might otherwise be declined for water loss concerns.

Be sure to visit our **Knowledge Center** for updated versions of our Product Guide and training materials.

Visit the Knowledge Center

Your Resource Center for Product and System Information.

If you have any questions or need further assistance, please don't hesitate to give us a call. Our team is here to assist you. We will continue to work hard to be your choice for placement of coastal risks.

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