

LARRY HOGAN
Governor

BOYD K. RUTHERFORD
Lt. Governor



AL REDMER, JR.
Commissioner

JAY COON
Deputy Commissioner

200 St. Paul Place, Suite 2700, Baltimore, Maryland 21202
Direct Dial: 410-468-2007 Fax: 410-468-2020
1-800-492-6116 TTY: 1-800-735-2258
www.insurance.maryland.gov

BULLETIN NO. 20-10

DATE: March 20, 2020

TO: All Life & Health Insurers, Nonprofit Health Service Plans, Health Maintenance Organizations, Dental Plan Organizations (“Life & Health Carriers”), Property & Casualty Insurers and Producers; the Maryland Automobile Insurance Fund; the Chesapeake Employers Insurance Company; All Premium Finance Companies

RE: Cancellation of Life & Health and Property & Casualty insurance policies and contracts due to non-payment premium during the COVID-19 State of Emergency

On March 5, 2020 Governor Lawrence J. Hogan, Jr. declared a State of Emergency for the entire State as a result of the COVID-19 virus. As a result of this event, the daily lives of Maryland citizens have been disrupted in significant fashion. Business closures and social distancing restraints have resulted in economic hardship for many citizens of the State.

In light of these difficult circumstances, I encourage all Life & Health Carriers and Property and Casualty Insurers doing business in the State to make reasonable accommodations so that individuals and businesses do not lose coverage due to non-payment of premium during this emergency. Reasonable accommodations may include suspension of premiums due, extension of billing due dates and premium grace periods, and waiver of installment and late payment fees. Insurers should take steps to encourage policyholders to use electronic payment technology on websites, apps and electronic bank transfers whenever possible. This Bulletin applies to both personal and commercial lines of property and casualty insurance and all lines of life and health insurance.

ALFRED W. REDMER, JR.
Commissioner

Signature on original
By: _____

Special Note: The Maryland Insurance Administration remains fully operational during the COVID-19 emergency. If you would like to file an insurance complaint, please use our online portal:
<https://enterprise.insurance.maryland.gov/consumer/ConsumerPortalWelcomePage.aspx>

About the Maryland Insurance Administration

The Maryland Insurance Administration is an independent State agency charged with regulating Maryland's \$28.5 billion insurance industry. For more information about the Insurance Administration, please visit www.insurance.maryland.gov or follow us on Facebook at www.facebook.com/MDInsuranceAdmin, Twitter at [@MD Insurance](https://twitter.com/MD_Insurance), LinkedIn at www.linkedin.com/company/maryland-insurance-administration or Instagram at [@marylandinsuranceadmin](https://www.instagram.com/marylandinsuranceadmin).

###