

Flexibility in Premium Payment, Policy Cancellations and Non-renewals during the COVID-19 Pandemic

State	Guidance Link	Addtl Guidance Link	Premium Collection	Issuance of non-renewals and cancellations allowed?	Required Filings or Notice to DOI	Time frame	Expiration Date
Alabama	https://aldoi.gov/pdf/legal/ALDOI%20Bulletin%20No.%202020-05.pdf		Insurers are urged to relax due dates for premium payments, extend grace periods, waive late fees and penalties, and allow premium payment plans.	Insurers should consider cancellation or non-renewal of policies only after exhausting all efforts to work with policyholders to continue coverage. A policy may be cancelled or non-renewed for legally recognized reasons or policy provisions other than late or failure to pay premiums.		No specific timeframe provided	
Alaska	https://www.commerce.alaska.gov/web/Portals/11/Pub/INS_B20-08.pdf		Grace period extension for the payment of premium.	Insurance carriers are prohibited from terminating insurance contracts for late payment of premium.		Until 6/1/2020	6/1/2020
Arizona	https://insurance.az.gov/sites/default/files/documents/files/DOI%20Regulatory%20Bulletin%202020-04%2020200416.pdf		Insurers are encouraged to provide grace periods for premium payment. Insurers are encouraged to waive late fees, interest, penalties, and to offer premium payment plans. Delay premium increases.	Insurers are urged to refrain from cancelling or non-renewing due to non-payment or late payment of premiums.	Insurers must make an Informational Filing.	No specific timeframe provided	

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Arkansas	https://insurance.arkansas.gov/uploads/resources/documents/6-2020.pdf		Grace period extension for the payment of premium.	The Dept. is issuing a moratorium on the cancellation/non-renewal of insurance policies for the non-payment of premiums for Arkansans diagnosed with/positively tested for COVID-19. This moratorium extension is not automatic. To be eligible, affected policyholders must request this extension from their insurance carriers. This moratorium applies only to cancellation or non-renewals attributed to a failure to pay premiums during the applicable 60-day period. If a policy is to be cancelled or non-renewed for any other allowable reason, the cancellation or non-renewal may be made pursuant to statutory notice requirements and for legally recognized reasons.		60 days from the issuance of Exec Order 20-03 (3/11/2020)	Expired Effective 5/11/2020, Bulletin 20-2020 rescinded Bulletin 6-2020

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California	http://www.insurance.ca.gov/0250-insurers/0300-insurers/0200-bulletins/bulletin-notices-commiss-opinion/upload/Bulletin_2020-3_re_covid-19_premium_reductions-2.pdf	http://www.insurance.ca.gov/0400-news/0100-press-releases/2020/rel ease030-2020.cfm	<p>All insurance companies should provide their policyholders with at least a 60-day grace period to pay insurance premiums.</p> <p>Insurers are ordered to make an initial premium refund for the months of March & April to all adversely impacted California policyholders. The refund cannot in any event be later than 120 days after April 13, 2020 (no later than August 13, 2020).</p>	No cancellation due to nonpayment of premium.	<p>Insurers must report to the Dept. of Insurance within 60 days of the date of this Bulletin (April 13, 2020), all actions taken and contemplated future actions to refund premium in response. The report shall include California-specific info and an explanation and justification for the amount and duration of any premium refund, and how those measures reflect the actual or expected reduction of exposure to loss. The report shall also provide monthly and overall totals for the following:</p> <ul style="list-style-type: none"> • Percentage of refund applied, • Aggregate premium prior to, and subject to, application of refund, • Aggregate premium refund, • Average premium before and after refund, • Average percentage of refund, applied to each policyholder, • Number of in-force policies, and • Number of policyholders receiving refund. <p>Reports shall be submitted to the Rate Specialist Bureau at RSBCovid19PR@insurance.ca.gov</p> <p><i>Continued in next page</i></p>	60 days	5/15/2020

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California <i>continued</i>	http://www.insurance.ca.gov/0250-insurers/0300-insurers/0200-bulletins/bulletin-notices-commission-opinion/upload/Bulletin-2020-4-Premium-Refunds-Credits-and-Reductions-in-Response-to-COVID-19-Pandemic.pdf	http://www.insurance.ca.gov/0250-insurers/0300-insurers/0200-bulletins/bulletin-notices-commission-opinion/upload/Bulletin-2020-8-Premium-Refunds-Credits-and-Reductions-in-Response-to-COVID-19-Pandemic.pdf			<p>Bulletin No. 2020-4: Shall include any information with respect to any premium adjustments for May 2020. To aid in the submission of insurer reports and to ensure timely receipt of insurer submissions, the Department has provided an Excel workbook that can be downloaded at the following link: http://www.insurance.ca.gov/0250-insurers/0300-insurers/0100-applications/rsb-forms/2020/index.cfm</p> <p>Bulletin No. 2020-08: Bulletin hereby extends the previous directives of Bulletin 2020-3 and Bulletin 2020-4 to any months subsequent to June if the COVID-19 pandemic continues to result in projected loss exposures remaining overstated or misclassified. Information regarding premium relief provided to policyholders for the month of June, and information regarding any premium relief provided to policyholders for the months of July, and August as conditions warrant, shall be submitted to the Department no later than October 1, 2020. If conditions warrant that any premium relief is to be provided for the months of Sept., Oct. or Nov., that information shall be submitted to the Department no later than Jan. 1, 2021. Reports shall be submitted to the Rate Specialist Bureau at the following email address: RSBCovid19PR@insurance.ca.gov. <i>Continued in next page</i></p>		

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California <i>continued</i>		http://www.insurance.ca.gov/0250-insurers/0300-insurers/0200-bulletins/bulletin-notices-commiss-opinion/upload/Bulletin-2021-03-Premium-Refunds-Credits-and-Reductions-in-Response-to-COVID-19-Pandemic.pdf			<p>Bulletin 2021-03: As conditions persist that warrant additional premium relief, insurance companies shall continue to provide premium relief information to the Department on a quarterly basis as of the last day of each subsequent calendar quarter. Premium relief information for each subsequent calendar quarter shall be provided to the Department within 30 days of the end of each subsequent calendar quarter.</p> <p>If no premium relief is provided to policyholders in a calendar quarter, the subsequent report due shall indicate that no premium relief was provided to policyholders with an explanation of the reason(s) why no premium relief was provided.</p> <p>Reports shall be submitted to the Rate Specialist Bureau at the following email address: RSBCovid19PR@insurance.ca.gov</p>		

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Colorado	https://drive.google.com/file/d/1LkOHSK3InHyL_bUXdFM7Rjx5cRZ4ndt7/view		<p>Insurers should provide extension premium grace periods.</p> <p>Insurers should also offer waiver of late fees.</p>	Insurers should not cancel or non-renew for nonpayment.	<p>An insurer must submit a filing to the Property and Casualty Rates and Forms Section whenever they offer any discounts or premium relief actions during the COVID-19 pandemic. The filing must be accompanied with an explanatory memorandum with the following info:</p> <ul style="list-style-type: none"> o Support/justification for any such discounts or premium relief actions including: <ul style="list-style-type: none"> 1)Thorough explanation of the actuarial judgment, underwriting judgment, and any assumptions used to support/justify each such discount or premium relief 2) Definition and explanation of those to receive each discount or premium relief action 3) The amount of each discount or premium relief action 4) Definition or explanation of the duration of each discount or premium relief action, including the length of the policy term and the number of policy terms each discount or premium relief action applies. o Explanation of how the insurer will ensure that the discounts or premium relief action do not result in dissimilar treatment or unfair subsidization. <p>The filing shall be a file and use and may be implemented the day it is filed.</p>	For as long as the Orders are in effect or until the Bulletin is rescinded, whichever is later	Rescinded

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Connecticut	https://portal.ct.gov/-/media/CID/140.pdf?la=en	https://portal.ct.gov/-/media/Office-of-the-Governor/Executive-Orders/Lamont-Executive-Orders/Executive-Order-No-7S.pdf	<p>Bulletin No. IC-40: Insurers shall provide 60 day grace periods for premium payment. Grace period is not automatic.</p> <p>Insurers may require insureds to provide an affidavit for why they cannot pay the premium as a result of COVID-19. Affected policyholders must provide the information outlined in an affidavit or other statement acceptable to their insurance carriers. Carriers shall provide instructions on how policyholders are to provide such information.</p> <p>Grace period is not a waiver, it is an extension of time in which to pay premium.</p>	<p>60 day grace period for policy cancellations and non-renewals.</p> <p>No cancellations, without a court order, for nonpayment of premium.</p> <p>If a policy is to be cancelled or non-renewed for any other allowable reason, the cancellation or non-renewal may be made pursuant to statutory notice requirements and for legally recognized reasons.</p>		60 days from 4/1/2020	6/1/2020

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Delaware	https://insurance.ce.delaware.gov/wp-content/uploads/sites/15/2020/07/domestic-foreign-insurers-bulletin-no117.pdf	<p>https://insurance.delaware.gov/wp-content/uploads/sites/15/2020/03/domestic-foreign-insurers-bulletin-no116.pdf</p> <p>https://insurance.delaware.gov/wp-content/uploads/sites/15/2020/04/domestic-foreign-insurers-bulletin-no117.pdf</p>	<p>Insurers must grant policyholders suffering a COVID-19 related hardship an extension of time for repayment of premium which was past due between March 25, 2020 through July 1, 2020 w/out penalty or interest.</p> <p>Beginning July 1, 2020, every insurer shall provide a 90-day payment plan for past due premiums to indiv policyholders who demonstrate a loss of job/termination of employment due to COVID-19 State of Emergency, or, if policyholder is a business, the business demonstrates it was required to close or significantly reduce its business operations due to COVID-19 State of Emergency. Repayment of unpaid premium shall, at a minimum, be amortized over said 90-day period in up to 3 equal installments, except that an insurer may permit a longer repayment period to assist policyholders.</p>			90-days (or longer) [Beginning on July 1, 2020]	7/13/2021

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District of Columbia	https://disb.dc.gov/sites/default/files/dc/sites/disb/publication/attachments/Order%20relief%20to%20Policyholders%20During%20Public%20Health%20Emergency%20v.04.27.20%20%28v2%29.pdf	https://disb.dc.gov/sites/default/files/dc/sites/disb/publication/attachments/DISB%20Guidance%20on%20Orders%20and%20Bulletins%20During%20PHE%20010421.pdf	Provide policyholders ability to repay any unpaid premium in installments over a period of not less than 12 months beginning one month after the end of the Public Health Emergency. Insurance companies shall also waive late fee for premium payments due not not paid. Depatment directs all insurance companies to make reasonable accomodations for policyholders during Public Health Emergency such as: waiving installment, late payment or reinstatement fees; deferring cancellations, non-renewals and adverse underwriting actions; extending billing due dates and premium grace periods; ensure that late payments during the emergency are not considered in any future premium calculations; inform policholders of accomodations available such as applying online, mail or telephone and option to pay electronically when possible.	Commissioner's Order 03-2020: Prohibition of terminating insurance contracts due to non-payment.	Insurers providing premium relief should submit new rate filings to implement the change. The rate filing should disclose the amount and duration of the reduction and include the applicable policy forms with a request for expedited review.		Until such time as Mayor Bowser extends, rescinds or otherwise modifies Mayor's Order 2020-127

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Florida	https://www.flor.com/siteDocuments/OIR-20-04M.pdf		Insurers are encouraged to offer flexibility on premium payments such as relaxing due dates, extending grace and reinstatement periods, waiving late fees and penalties & allowing payment plans.	Regulated entities are encouraged to only consider cancellation of policies if all possible efforts to work with consumers to continue coverage have been exhausted.		No specific timeframe provided	
Georgia	https://www.oci.ga.gov/ExternalResources/Announcements/Directive-32020-1057.pdf			No cancellations of any commercial policies for the cause of non-payment.		60 days but may be lengthened	Expired on 5/19/2020
Hawaii	https://cca.hawaii.gov/ins/files/2020/03/IC-Memo-2020-31.pdf		Insurers are urged to grant grace periods for payment of premium. Work with insureds on a structured payment plan for late premium payments. Waive late fees and penalties.	Insurers are urged to refrain from cancelling or non-renewing a policy due to nonpayment of premium.		Continue working with insureds for period of 60 days after health emergency has passed, or as long as reasonable practical	

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Idaho	https://doi.idaho.gov/DisplayPDF?Id=7766		<p>Insurers are encouraged to provide extension of grace periods for premium payment.</p> <p>Insurers are encouraged to waive fees, penalties, or other chargers to an insured's inability to submit a premium payment.</p>	Insurers should provide additional time before non-renewals and cancellations.	Notify Director, in writing, of any accommodations. The writing must contain specific proposals and justifications for the accommodations. The writing with specific proposals and justifications must be sent to: Weston Trexler at Weston.Trexler@doi.idaho.gov	In effect so long as Governor's emergency proclamation remains in effect, incl extensions & renewals	
Illinois	https://insurance.illinois.gov/cb/2020/CB2020-09.pdf	https://insurance.illinois.gov/cb/2020/CB2020-12.pdf		Insurers should seek to postpone or withdraw any previous notice of cancellation or nonrenewal in which the cancellation or nonrenewal occurs on or after March 9, 2020.		Through May 29, 2020, or a later time if considered reasonable given an individual consumer's circumstance.	Expired on 5/29/2020
Indiana	https://www.in.gov/gov/files/E020-05.pdf	https://www.in.gov/idoi/files/20200326%20Bulletin%2020252%20eo05%20final.pdf	Insurers should allow for a grace period for premium payment and allow a payment plan or a further extension in paying the amount due.	No policy cancellations or non-renewals for non-payment of premiums.		60 days	Expired on 5/31/2020
Iowa							
Kansas							
Kentucky							

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Louisiana	https://www.lid.la.gov/docs/default-source/documents/legaldocs/rules/rule40-curtoratoriumpolicy			Insurers may not cancel or nonrenew any insurance policy.		May 12, 2020 or 11:59 p.m. on the date the Governor lifts the State of Emergency presently in effect	11:59 p.m. on the date the Governor lifts the State of Emergency presently in effect
Maine	https://www.maine.gov/pfr/insurance/legal/bulletins/index_by_number.html	https://www.maine.gov/pfr/insurance/legal/bulletin/index_by_number.html		Bulletin 443: No admitted or surplus lines insurer may use COVID-19 as a reason to attempt to narrow or cancel the coverage of a policy already in effect unless policy clearly and unambiguously excludes these COVID-19 risks, and insurer is merely reminding the policyholder of the exclusion.	Bulletin 444 & 452: Insures that plan to implement COVID-19 related premium reductions or refunds, to file either a rate or a form that is sufficient to notify the Superintendant of a premium adjustment; to be submitted within a reasonable time. Insurer that uses a form filing need not file a corresponding rate filing.	Until Further Notice	

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Maryland	https://insurance.maryland.gov/Insurer/Documents/bulletins/20-28-Cancellation-of-Property-and-Casualty-ins-policies-due-to-non-payment-during-COVID-19-SOE.pdf	<p>https://insurance.maryland.gov/Insurer/Documents/bulletins/20-10-Cancellation-of-insurance-policies-during-covid-19-SOE.pdf</p> <p>https://insurance.maryland.gov/Insurer/Documents/bulletins/20-12-PandC-temporary-rate-relief-filings.pdf</p>	Insurers are urged to make reasonable accommodations for payment of premiums such as suspension of premiums due, extension of billing due dates, premium grace periods, and waiver of installment and late payment fees.	Insurers are urged to make reasonable accommodations so that individuals and businesses do not lose coverage due to non-payment of premium.	<p>Bulletin No 20-28: Insurers and Premium Finance Companies are required to make an informational filing in SERFF with the details of its COVID-19 response efforts.</p> <p>Bulletin 20-35: Each property and casualty insurer holding a certificate of authority to submit an informational filing in SERFF no later than October 31, 2020 providing the details of all actions each insurer has taken to date in response to the Bulletins listed above and any other measures taken in response to COVID-19.</p>	During this emergency	July 1, 2021 (Governor lifted State of Emergency)

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Massachusetts	https://www.mass.gov/doc/bulletin-2020-05-flexibility-in-the-issuance-and-administration-of-insurance-during-covid-19/download	https://www.mass.gov/doc/bulletin-2020-08-flexibility-in-the-issuance-and-administration-of-medical-malpractice/download	Insurers are urged to provide as much flexibility as possible for payment of premiums such as relax due dates for premium payments, extend grace periods, waive late fees and allow payment plans.	Insurers should consider cancellation or non-renewal of policies only after exhausting other efforts to work with policyholders to continue coverage.		During the period of the COVID-19 public health crisis	

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Michigan	https://www.michigan.gov/documents/difs/Bulletin_2020-16-INS_686902_7.pdf		DOI Director's Bulletin No. 2020-16-INS: Director strongly encourages insureds to provide their insureds with at least a 60-day grace period to pay insurance premiums so that insurance policies are not cancelled. Insurers may effectuate by offering payment accommodations such as defer payments (w/out incurred interest), extending payment due dates and/or waiving late or reinstatement fees. Insurers to allow for payment plans for the backdue premium at end of an insured's 60 day grace period, in lieu of balloon-type premium bill.			90 days after expiration of the state emergency declared on March 10, 2020 and extended through July 16, 2020, and any extension thereof	10/16/2020
Minnesota							

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Mississippi	http://www.mid.ms.gov/legal/bulletins/20203bul.pdf	http://www.mid.ms.gov/legal/bulletins/20204bul.pdf		<p>No cancellation/non-renewal of policies for the non-payment of premiums.</p> <p>Insurers may issue cancellation/non-renewal notices for non-payment of premiums during the sixty (60) day moratorium period.</p> <p>When such notices are issued during the sixty (60) day moratorium, notice periods required by statute or the policy may begin to run, but in no event may a cancellation/non-renewal for non-payment be effective until after the sixty (60) day moratorium period expires.</p>		60 days from 3/24/2020	5/23/2020

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Missouri	https://insurance.mo.gov/laws/bulletin/documents/Coronavirus2Bulletinfinal.pdf	https://insurance.mo.gov/laws/bulletin/documents/GracePeriodEndDateBulletin20-10.pdf	Health carriers encouraged to extend a grace period of at least 60 days for coverage in effect as of March 13, 2020 where premium or subscription charges are unpaid.	Insurers are strongly encouraged not to cancel, non renew, or terminate coverage.	Any information regarding accommodations must be sent to Stewart Freilich at Stewart.Freilich@insurance.mo.gov . All COVID-19 filings related to premium relief will receive an expeditious review, if insurer provides advance notification of SERFF tracking number by emailing pc@insurance.mo.gov . All filings related to COVID-19 related premium relief strategies shall be use and file . Insurers are strongly encouraged to include the following information within their filing submission: <ol style="list-style-type: none"> 1. Explanation of premium relief strategy 2. Effective and termination date of any premium relief 3. Methodology used to determine premium relief 4. Description of how any premium relief will be implemented in a manner that avoids unfair discrimination. 5. Information on how insurer will notify the insured of premium relief 6. Description of how insurer will account for any premium dividends (for example, as an increase in underwriting expense or decrease in premium) 7. Information on how insurer plans to account for any COVID-19-related premium relief when performing future ratemaking exercises 8. Clear confirmation that the company will continue to closely monitor the situation and adjust premium and coverage plans and monitor company solvency. 	Until 5/15/2020 but may be extended.	Bulletin 20-10 rescinded Bulletin 20-05 effective 6/15/2020

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Montana	https://csimt.gov/wp-content/uploads/Letter-to-industry_COVID_19.pdf		Insurers should allow grace periods for payment of premium.		<p>Must submit a Rate & Form Filing for any accommodations related to COVID-19. <u>Rate Filings:</u></p> <ul style="list-style-type: none"> - Should include a brief explanation to support selected refund, discount or credit. - Should be made in NAIC SERFF (separately from the form filing). - In the SERFF filing general information, please note that the filing is being made due to COVID-19. - Must include time frame for refund, discount or credit. If company wants to subsequently extend time frame of the refund, discount or credit, the company must send a note to the reviewer on the SERFF filing to update the filing. <p><u>Form Filing:</u></p> <ul style="list-style-type: none"> - To expedite the filing, an insurer should send email to Karen Beyl & Tiffany Caverhill notifying them of new filing at: kbeyl@mt.gov and tcaverhill@mt.gov. - Insurer must note in the general information of the filing that it is COVID-19 related. <p>If an insurance company has already started to issue refunds, discounts or credits, company must file its rate and form filings in support of such refunds, discounts, or credits asap, but no later than <u>10 days from the date of this Bulletin (April 9, 2020).</u></p>	No specific timeframe provided	

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Nebraska	https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/InsurerAccommodationsToPolicyholdersCOVID-19_0.pdf		Any accommodations should be provided on a consistent and fair basis.		Requires an informational email regarding any accommodation practices being implemented; email should be sent to the Property and Casualty Division at: Doi.propertyCasualty@nebraska.gov	No specific timeframe provided.	
Nevada	http://doi.nv.gov/uploadedFiles/doinvgov/_public-documents/Nevada-Notes/Statement_for_PC.pdf		DOI Statement dated 3/30/20: Division of insurance encourages carriers to consider following reliefs: provide extended grace period before cancellation of coverage, flexibility with due dates for premiums, waiving late fees & penalties, payment plans for premiums to avoid lapse in coverage	Only cancel or non-renew if all other efforts are exhausted			
New Hampshire							

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New Jersey	https://www.state.nj.us/dobi/bulletins/blt2015.pdf		<p>Bulletin 20-15: Insurers are directed to offer a 90 day grace period for premium payment.</p> <p>Insurers are directed to waive late payment fees and offer installment payments.</p> <p>Bulletin 20-22: Medical malpractice insurers are ordered to make an initial premium refund or other adjustment to all adversely-impacted New Jersey policyholders, and for each month that the public health emergency is in effect, in the following lines of insurance, as quickly as practicable, but in any event no later than June 15, 2020.</p>	Insurers shall not cancel any insurance policy for nonpayment during the grace period.	<p>Insurers must also provide each policyholder with an easily readable written description of terms of extended grace period offered, which shall be submitted to Dept through the System for Electronic Rates & Forms Filing (“SERFF”) as an <u>informational filing</u>.</p> <p>Insurance premium finance companies are directed to, in addition to posting info on the its website, provide each policyholder with easily readable written description of terms of extended grace period offered pursuant to this guidance, which shall be submitted to the Dept. at <u>bliconline@dobi.nj.gov</u> as an <u>informational filing</u>.</p> <p><i>Continued in next page</i></p>	A policyholder may elect this 90-day emergency grace period to begin retroactively on April 1, 2020 or opt for the grace period to begin on May 1, 2020.	6/1/2020 or 7/1/2020

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New Jersey <i>continued</i>		https://www.state.nj.us/dobi/bulletins/blt20_22.pdf			<p>Bulletin 20-22: Licensed and admitted insurers must submit all components of their refund program, including but not limited to, a rate, rule, and/or form filing via the System for Electronic Rates and Forms Filing (“SERFF”) at their earliest convenience documenting the refund program, but not more than 15 days after implementing the refund program.</p> <p>No later than June 15, 2020, insurer shall provide each affected policyholder with a notification of the amount of the refund or adjustment; premiums can be returned to policyholders via check, premium credit, reduction, return of premium, or other appropriate premium adjustment. In addition, insurers shall provide an explanation of the basis for the adjustment, including a description of the policy period that was the basis of the premium refund and any changes to the classification or exposure basis of the affected policyholder.</p> <p><i>Continued in next page</i></p>		

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New Jersey <i>continued</i>		https://www.state.nj.us/dobi/orders/a20_03.pdf			<p>The insurer shall further offer each insured the opportunity to provide their individual actual or estimated experience.</p> <p>Order A20-03: Insurer must provide the Dept. with a report relating to actions taken in regards to premium refunds and adjustments. The report (i) shall include New Jersey specific info and an explanation and justification for the amount and duration of any premium reductions based on the company's claim and premium data; (ii) shall also provide monthly and overall totals for the following: aggregate premium prior to, and subject to, application of refunds or adjustments, aggregate premium refunds and adjustments, the number of in-force policies, and number of policyholders receiving refunds or adjustments; and (iii) reports shall be due on June 1, July 1, August 1 and September 1; the information provided in each report shall reflect activity through the preceding month's end. Report shall be sent to: Covid19preports@dobi.nj.gov</p>		
New Mexico	https://www.official.state.nm.us/wp-content/uploads/2020/03/Bulletin-2020-006.pdf		Insurers are asked to provide extended grace periods for payment of premiums.	All admitted and non-admitted insurance companies should refrain from cancelling or non-renewing policies of businesses and individuals negatively impacted by the disruption due to the non-payment of premiums.		Until thirty (30) days after the emergency is declared over	

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New York	https://www.dfs.ny.gov/press_releases/pr202003301	https://www.elan.org/f/2197	Insurers should allow premiums due but not paid during the 60-day period to be paid over the course of the following year in 12 equal monthly installments and waive any late payment fees, and not report late payments to credit rating agencies, during the 60-day period.	Insurers should provide a 60-day grace period for the cancellation, conditional renewal or non-renewal of a policyholder's insurance policy.		60 days	Bulletin 2020-33 extended it to 7/6/2020 unless further extended.
North Carolina	https://www.ncdoi.gov/news/press-releases/2020/03/24/nc-insurance-commissioner-encourages-insurer-flexibility-light-covid		Insurers should relax due dates for premium payments, extend grace periods, waive late fees and penalties, allow payment plans, and shall offer deferrals of premium payment.	Insurers should consider cancellation or non-renewal of policies only after exhausting other efforts to work with policyholders to continue coverage		No specific timeframe provided	

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North Dakota	https://www.insurance.nd.gov/sites/www/files/documents/Bulletins/2020/Bulletin%202020-8%20Assistance%20for%20Consumers,%20Claimants%20and%20Covered%20Persons%20Impacted%20by%20COVID-19.pdf		Insurers should provide flexibility for the payment of premiums such as extension of grace periods; extension of premium payment deadlines; waiver of fees, penalties and other charges; and payment plan options.	Insurers should provide for additional time before non-renewals and cancellations become effective.		No specific timeframe provided.	

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Ohio	https://iop-odi-content.s3.amazonaws.com/static/Legal/Bulletins/Documents/2020-03.pdf	https://insurance.ohio.gov/static/Legal/Bulletins/Documents/2020-12.pdf	<p>Insurers are to give their insureds the option of deferring premium payments coming due, interest free.</p> <p>Bulletin No. 2020-12:</p> <ul style="list-style-type: none"> • Insurers are encouraged to provide their insureds w/grace period to pay ins premiums. This means Insurers may offer payment accommodations, such as allowing consumers to defer payments at no cost, extending payment due dates, or waiving late or reinstatement fees, where consumers are unable to make timely payments of premium or fees due to COVID-19-related disruptions. • Insurers are encouraged to provide grace period as to any policy provision that imposes a time limit on an insured or claimant to perform any act, including the submission of info or funds, w/respect to a contract for ins. This means Insurers may extend time limits by a certain amount of calendar days from the last day allowed under the terms of the contract. 	<p>Insurers may not cancel or nonrenew any insurance policy.</p> <p>Insurers may cancel or non-renew a policy for any lawful reason other than nonpayment of premium.</p>		Up to 60 calendar days from each original premium date.	June 18, 2021 (Upon the expiration of the emergency declared by Governor on 3/9/2020)

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Oklahoma	https://www.oisd.ok.gov/wp-content/uploads/2020/03/PC-BULLETIN-NO-2020-01Coronavirus.pdf		Insurers should extend applicable grace periods for premium payment by an additional 45 days. Extension is deferral of the payment due date.			In effect until the state emergency is no longer in place	4-May-21
Oregon	https://dfr.oregon.gov/news/2020/Pages/20200325-grace-period-insurance-deadlines.aspx		Insurers must institute grace periods for premium payments.	Insurers must suspend all cancellations and non-renewals for active insurance policies.		Through 4/23/2020 but may be extended.	4/23/2020 (but may be extended)
Pennsylvania	https://www.insurance.pa.gov/Regulations/Laws%20Regulations/Documents/COVID-19%20General%20Guidance%20FINAL%20FINAL%203-19.pdf		Notice dated 3/19/20: All insurers should consider providing grace periods for the payment of premium, relax due dates for premium payment, waiving late fees and penalties and allowing payment plans.	Insurers should consider cancellation or non-renewal of policies only after exhausting other efforts to work with policyholders to continue coverage.		No specific timeframe provided	

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Rhode Island	https://dbr.ri.gov/documents/news/insurance/InsuranceBulletin2020-4.pdf		Insurers should provide as much flexibility, such as extending grace periods; providing payment plans; waivers of late, insufficient funds and installment fees and penalties for premium payment.		Insurers should consider filings to alter policies such as reduction in premiums for active policies	No specific timeframe provided	
South Carolina	https://doi.sc.gov/DocumentCenter/View/12687/Bulletin-2020-02---Assistance-for-Insureds-Claimants-and-Covered-Persons-Directly-Impacted-b?bidId=		Insurers should extend premium payment deadlines as well as waiver of fees, penalties or charges for late payment.	Insurers should provide additional time before non-renewals or cancellations become effective.		No specific timeframe provided	
South Dakota							

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Tennessee	https://www.tn.gov/content/dam/tn/commerce/documents/insurance/bulletins/03-24-20-COVID-19_Guidance_to_Carriers_.pdf		Bulletin 20-03: Insurers should explain applicable grace periods for premium payments & explore ways to eliminate late fees, non-sufficient fund fees and installment fees.	Insurers should work with individuals to find the best ways to address concerns with the timing of premium payments in order to delay any cancellation of coverage for non-payment and collection activity.		No specific timeframe provided	
Texas	https://www.tdi.texas.gov/bulletins/2020/B-0007-20.html		Bulletin # B-0007-20: Insurers are encouraged to use grace periods for payments, temporary suspension of premium payments, payment plans, and other actions to allow continuing insurance coverage as appropriate.			No specific timeframe provided.	
Utah							
Vermont	https://dfr.vermont.gov/covid-19/insurance		Dept. of Financial Regulation request on 3/23/20: All insurance companies should provide their policyholders with a reasonable grace period to pay insurance premiums.	Insurers should avoid policy cancellations due to non payment of premium.		No specific timeframe provided	

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Virginia	https://www.praoassurance.com/globalassets/news-items/covid-19/rate-reductions-credit-scores-filings-pc-industry-4-7-20.pdf				Commissioners Bulletin dated 4/7/20: Property and casualty insurers should consider making rate filings that provide temporary relief to insureds during the COVID-19 public health emergency. Filings may include premium discounts for specific perils or coverages, as well as appropriate reduction in premium commensurate with the reduces exposure. Insurers to indicate "COVID-19" in the product name field in SERFF to indicate the filing is related to COVID-19.		
Washington	https://www.insurance.wa.gov/sites/default/files/documents/emergency-order-20-03_0.pdf	https://www.insurance.wa.gov/sites/default/files/documents/emergency-order-20-04-final.pdf	Emergency Order No. 20-03: Insurers shall provide grace periods and waive applicable late charges and fees for payment of premium.	Insurers shall not cancel a policy for nonpayment of premium.		3/25/2020 to 5/23/2020	5/23/2020

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West Virginia	https://files.constantcontact.com/8ec2b5d7501/e4019ca4-a1a2-4adf-8781-dd8e7be70bd8.pdf https://www.wvinsurance.gov/Portals/0/pdf/pressrelease/20-EO-09%20Modifying%20and%20Rescinding%20Certain%20COVID19%20Related%20Emergency%20Orders.pdf?ver=2020-10-16-123159-620	https://www.wvinsurance.gov/Portals/0/pdf/pressrelease/20-07%20COVID-19%20Regulatory%20Guidance.pdf?ver=2020-03-26-195235-360	<p>Bulletin 20-07: Insurers should provide flexibility for payment of premium, such as moratoriums on cancellations or premium collections and allow for alternative payment arrangements, deferred premium payments, premium holidays and acceleration or waiver of underwriting requirements so that policyholders do not become delinquent during and as a result of the crisis.</p> <p>Emergency Proceeding: 20-EO-09: Insurers and other regulated entities should be flexible with respect to allowing alternative payment arrangements for the satisfaction of premiums that are due or that which may become delinquent because of the State of Emergency or COVID-19 pandemic.</p>			No specific timeframe provided	

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Wisconsin	https://oci.wisconsin.gov/Documents/Regulation/Bulletin20200320RegulatoryRequirements.pdf		Insurers urged to offer flexibility in premium payment, such as deferred premium payments.	Insurers are urged to offer non-cancellation periods.		No specific timeframe provided	
Wyoming							