

**State Premium Forbearance Regulatory Requirements**

| State | State Resource                       | Date Issued | Summary   | Mandatory/ Voluntary | Application  | Applicable to Pre-Fi? | Agency Billing  |
|-------|--------------------------------------|-------------|---|----------------------|--|-----------------------|---|
| AL    | <a href="#">Bulletin No. 2020-05</a> | 03/30/2020  | <ul style="list-style-type: none"> <li>• <b>Recommends</b> insurers consider the following actions for applicable policies in force as of March 13, 2020: <ul style="list-style-type: none"> <li>– Relaxing due dates for premium payments;</li> <li>– Extending grace periods;</li> <li>– Waiving late fees and penalties;</li> <li>– Allowing premium payment plans which will avoid a lapse in coverage; etc.</li> </ul> </li> <li>• <b>Suggests</b> that insurers consider cancellation or non-renewal of policies only after exhausting all efforts to work with policyholders to continue coverage.</li> <li>• <b>Notes</b> that “a policy may be cancelled or non-renewed for legally recognized reasons or policy provisions other than late or failure to pay premiums.”</li> <li>• <b>Requests</b> insurers, producers, and other licensees who accept premium payment to consider alternate methods of payment.</li> </ul> | Voluntary            | <p><b>COVERED TIME PERIOD.</b> No clear end-date provided.</p> <p><b>COVERED LINES.</b> All lines.</p> <p><b>COVERED ENTITIES.</b> Admitted insurers authorized to write P&amp;C, life, health, or disability insurance in Alabama; the Alabama Insurance Underwriting Association; and licensed premium finance companies.</p> <p><b>COVERED POLICIES</b> (i.e., New and/or Renewal). Both.</p> | Yes                   | “[I]nsurers, producers, and other licensees who accept premium payment [should] consider alternate methods of payment.” |
| AK    | <a href="#">B20-08</a>               | 03/18/2020  | <ul style="list-style-type: none"> <li>• <b>Prohibits</b> insurers from terminating insurance contracts due to non-payment.</li> <li>• <b>Encourages</b> insurers to work with policyholders in the collection of premiums and to waive all late fees.</li> <li>• <b>Expects</b> that any problems with premium payment during the extended period would be resolved by the insurer without a consumer complaint being filed.</li> </ul>  | Mandatory            | <p><b>COVERED TIME PERIOD.</b> In effect through June 1, 2020.</p> <p><b>COVERED LINES.</b> All lines.</p> <p><b>COVERED ENTITIES.</b> All insurers authorized to transact insurance in the state and other interested parties.</p> <p><b>COVERED POLICIES</b> (i.e., New and/or Renewal). No clarification offered, but likely that intent is to cover all policies.</p>                        | No                    | No  |
| AZ    |                                      |             |   |                      |  |                       |   |
| AR    | <a href="#">Bulletin No. 6-2020</a>  | 03/20/2020  | <ul style="list-style-type: none"> <li>• <b>Issues</b> a 60-day moratorium on the cancellation/non-renewal of insurance policies for the non-payment of</li> </ul>  | Mandatory            | <p><b>COVERED TIME PERIOD.</b> 60 days (through May 20, 2020).</p>   | No                    | No  |

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|       | <a href="#">Press Release</a> |             | <p>premiums for residents diagnosed with/positively tested for COVID-19.</p> <ul style="list-style-type: none"> <li>• <b>Notes</b> that the moratorium extension is not automatic, to be eligible, affected policyholders must request the extension from their carriers. Moreover, this moratorium is not a waiver; it is only an extension or grace period in which to pay premiums.</li> <li>• <b>Notes</b> that this moratorium applies only to cancellation or non-renewals attributed to a failure to pay premiums during the applicable 60-day period.</li> <li>• <b>Clarifies</b> that 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. However, the Department requests that insurance companies take into consideration that persons diagnosed with COVID-19 may be unable to receive a notice of cancellation or non-renewal.</li> <li>• <b>Directs</b> insurers to work with affected policyholders in paying the premiums that become due during the moratorium period by either allowing a payment plan or a further extension of the due date for the amount in full.</li> </ul> |                         | <p><b>COVERED LINES.</b> All lines.</p> <p><b>COVERED ENTITIES.</b> Admitted and surplus lines insurance carriers doing business in the state and other interested parties.</p> <p><b>COVERED POLICIES</b> (i.e., New and/or Renewal). Both.</p>   |                       |                |
| CA    | <a href="#">Notice</a>        | 04/03/2020  | <ul style="list-style-type: none"> <li>• <b>Notifies</b> all licensees that they should not attempt to enforce policy or statutory deadlines on policyholders until 90 days after the end of the statewide state of emergency or other “state of emergency” that impacts a specific policyholder.</li> </ul>   | Voluntary               | <p><b>COVERED TIME PERIOD.</b> 90 days after the end of the statewide state of emergency or other state of emergency that impacts the policyholder.</p> <p><b>COVERED LINES.</b> Not specified, but likely all lines.</p> <p><b>COVERED ENTITIES.</b> Admitted and non-admitted insurance companies, all licensed insurance adjusters and producers, and other licensees and interested parties.</p> <p><b>COVERED POLICIES</b> (i.e., New and/or Renewal). No clarification offered, but likely that intent is to cover all policies.</p> | No                    | No             |

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|       | <a href="#">Notice   Press Release</a> | 03/18/2020  | <ul style="list-style-type: none"> <li>• <b>Requests</b> that all insurers provide their policyholders with at least a 60-day grace period to pay insurance premiums.</li> <li>• <b>Requests</b> all agents, brokers, and other licensees who accept premium payments on behalf of insureds to take steps to ensure that customers have the ability to make prompt insurance payments.</li> </ul>  | Voluntary                       | <p><b>COVERED TIME PERIOD.</b> 60 days (through May 18, 2020).</p> <p><b>COVERED LINES.</b> All lines.</p> <p><b>COVERED ENTITIES.</b> Admitted and non-admitted insurance companies (plus all licensed producers and other interested parties).</p> <p><b>COVERED POLICIES</b> (i.e., New and/or Renewal). No clarification offered, but likely that intent is to cover all policies.</p> | No                    | The Notice requests “producers who accept premium payments on behalf of insurers take steps to ensure that customers have the ability to make prompt insurance payments.” |
| CO    | <a href="#">Bulletin B-5.39</a>        | 04/06/2020  | <ul style="list-style-type: none"> <li>• <i>Where an insurer chooses to implement any discounts or premium relief actions during the COVID-19 pandemic, requires them to submit a filing to the Property &amp; Casualty Rates &amp; Forms Section.</i></li> <li>• <i>Requires the filing to address the following:</i> <ul style="list-style-type: none"> <li>– <i>Support/justification for any such discounts or premium relief actions (e.g., explanation of the actuarial judgment, explanation of those to receive the premium relief, the amount of each discount/premium relief, etc.); and</i></li> <li>– <i>Explanation of how the insurer will ensure that the discounts/premium relief action will not result in dissimilar treatment or unfair subsidization.</i></li> </ul> </li> </ul> | Mandatory reporting requirement | <p><b>COVERED TIME PERIOD.</b></p> <p><b>COVERED LINES.</b> P&amp;C.</p> <p><b>COVERED ENTITIES.</b> All insurers issuing P&amp;C policy forms and offering discounts or premium relief during the COVID-19 pandemic.</p> <p><b>COVERED POLICIES</b> (i.e., New and/or Renewal). N/A</p>   | No                    | No  |

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|       | <a href="#">Bulletin B-4.104   Press Release   FAQs</a> | 03/27/2020  | <ul style="list-style-type: none"> <li>• <b>Requires</b> all group health insurance policies to have a 31-day grace period for premium payments.</li> <li>• <b>Directs</b> carriers to make reasonable accommodations to prevent businesses and employees from losing coverage due to non-payment of premiums during the COVID-19 outbreak. Reasonable accommodations should include but not be limited to: <ul style="list-style-type: none"> <li>– Extension of premium grace periods or premium deferrals;</li> <li>– Waiver of late payment fees or interest; and</li> <li>– A moratorium on cancellations for non-payment.</li> </ul> </li> <li>• <b>Directs</b> insurers to report the certain information to the Department on a monthly basis.</li> </ul> | Mandatory               | <p><b>COVERED TIME PERIOD.</b> As long as the state’s emergency and public health orders are in effect or until the Bulletin is rescinded, whichever is later.</p> <p><b>COVERED LINES.</b> Health.</p> <p><b>COVERED ENTITIES.</b> Admitted carriers offering small and large group health benefit plans, managed care plans, and grandfathered health benefit plans.</p> <p><b>COVERED POLICIES</b> (i.e., New and/or Renewal). Does not apply with respect to the first payment, when you initially purchase the policy.</p> | No                    | No             |
|       | <a href="#">Bulletin B-5.38</a>                         | 03/27/2020  | <ul style="list-style-type: none"> <li>• <b>Directs</b> all insurers issuing coverage to personal and commercial policyholders to make reasonable accommodations to prevent individuals and businesses from losing coverage due to cancellation for the non-payment of premium, including <ul style="list-style-type: none"> <li>– Extending premium grace periods;</li> <li>– Waiving of late payment fees;</li> <li>– Creating a moratorium on cancellations for non-payment;</li> <li>– Deferring any non-renewal underwriting actions; and,</li> <li>– Providing a continuation of coverage for any expiring policy.</li> </ul> </li> </ul>   | Mandatory               | <p><b>COVERED TIME PERIOD.</b> As long as the state’s emergency and public health orders are in effect or until the Bulletin is rescinded, whichever is later.</p> <p><b>COVERED LINES.</b> P&amp;C.</p> <p><b>COVERED ENTITIES.</b> All insurers that issue and have in effect property and casualty policies in the state and insurance producers who collect and remit premiums.</p> <p><b>COVERED POLICIES</b> (i.e., New and/or Renewal). No clarification offered, but likely that intent is to cover all policies.</p>   | No                    | No             |
| CT    | <a href="#">Executive Order No. 7s   Press Release</a>  | 04/01/2020  | <ul style="list-style-type: none"> <li>• <b>Establishes</b> a 60-day grace period for premium payments, policy cancellations, and non-renewals of insurance policies through June 1, 2020.</li> <li>• <b>Requires</b> insurers to provide a 60-day grace period to individuals that have policies who, as a result of</li> </ul>  | Mandatory               | <p><b>COVERED TIME PERIOD.</b> Through June 1, 2020.</p> <p><b>COVERED LINES.</b> All lines.</p>  | No                    | No             |

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|       |  |             | <p>COVID-19, were laid off, furloughed, or fired from employment or otherwise suffered a significant loss in revenue.</p> <ul style="list-style-type: none"> <li>• <b>Clarifies</b> that the 60-day grace period is not automatic. To be eligible, affected policyholders must provide information to document the impact of COVID-19.</li> <li>• <b>Notes</b> that the grace period applies only to cancellation or non-renewals attributed to 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 the statutory notice requirements and for legally recognized reasons.</li> </ul>   |                                   | <p><b>COVERED ENTITIES.</b> All entities licensed or regulated by the Insurance Department, including admitted and non-admitted insurance companies.</p> <p><b>COVERED POLICIES</b> (i.e., New and/or Renewal). Applies to premiums due after the initial premium has been made to secure coverage.</p>  |                       |   |
|       | <a href="#">Bulletin IC-40</a>                                     | 03/24/2020  | <ul style="list-style-type: none"> <li>• <b>Requests</b> that all insurers provide their insureds with at least a 60-day grace period to pay insurance premiums so that insurance policies are not cancelled for nonpayment of premium during COVID-19.</li> <li>• <b>Clarifies</b> that this is not intended to change the terms of the issued policy or be considered a forgiveness of the premium; rather, it is intended that the insurer grant the policyholder an extended grace period for the payment of premium due without penalty or interest.</li> <li>• <b>Requests</b> that all insurance agents, brokers, and other licensees who accept premium payments on behalf of insurers take steps to ensure that customers have the ability to make prompt insurance payments.</li> </ul> | Voluntary                         | <p><b>COVERED TIME PERIOD.</b> At least 60 days (through at least May 24, 2020).</p> <p><b>COVERED LINES.</b> All lines.</p> <p><b>COVERED ENTITIES.</b> All admitted and non-admitted insurance companies, all licensed producers, and other interested parties.</p> <p><b>COVERED POLICIES</b> (i.e., New and/or Renewal). Applies to premiums due after the initial premium has been made to secure coverage.</p> | No                    | No, but the Bulletin requests all agents and brokers who accept premium payments on behalf of insurers to take steps to ensure that customers have the ability to make prompt insurance payments. |
| DE    | <a href="#">Bulletin No. 117</a>   <a href="#">Bulletin No. 33</a> | 04/03/2020  | <ul style="list-style-type: none"> <li>• <b>Reminds</b> insurers that the Sixth Modification prohibits, without a court order, the suspension, cancellations and nonrenewals of certain defined insurance policies due</li> </ul>   | Clarification of Executive Action |  | No                    | No  |

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|       |  |             | <p>to nonpayment of premium during the pendency of the state of emergency.</p> <ul style="list-style-type: none"> <li>• <b>Encourages</b> insurers to reach out to their insureds and work with them to modify payment schedules or otherwise make premium payment modifications during the duration of the state of emergency.</li> <li>• <b>Advises</b> that insurers obtain validation that the hardship of the insured or policyholder is directly related to the COVID-19 pandemic.</li> </ul>   |                                   |  |                       |                |
|       | <a href="#">Ninth Mod. of a State of Emerg.</a>    | 04/01/2020  | <ul style="list-style-type: none"> <li>• <b>Clarifies</b> that the Sixth Modification intends to grant covered policyholders an extension of time for the payment of premium due under covered insurance policies during the pendency of the declared state of emergency without penalty or interest.</li> <li>• <b>Notes</b> that this is <b>not</b> intended to vary the terms and conditions of any covered insurance policy <b>or</b> be considered a forgiveness of premium due by a covered policyholder under a covered insurance policy prior to, post, or during the pendency of the declared state of emergency.</li> <li>• Upon the termination of the COVID-19 state of emergency, <b>requires</b> any premium due by a covered policyholder to remain due under a covered insurance policy.</li> </ul> | Clarification of Executive Action |  | No                    | No             |
|       | <a href="#">Eighth Mod. of the State of Emerg.</a> | 03/30/2020  | <ul style="list-style-type: none"> <li>• <b>Clarifies</b> that the Sixth Modification does <b>not</b> relieve any policyholder of the obligation to pay premium payments due an insured or to comply with other obligations that a policyholder may have pursuant to a covered insurance policy.</li> </ul>   | Clarification of Executive Action |  | No                    | No             |
|       | <a href="#">Sixth Mod. of the State of Emerg.</a>  | 03/24/2020  | <ul style="list-style-type: none"> <li>• <b>Requires</b> that insurers cease cancellations or nonrenewals of insurance policies due to nonpayment</li> </ul>  | Mandatory                         | <b>COVERED TIME PERIOD.</b> During the state of emergency (at least until May 15, 2020). | No                    | No             |

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|       | <a href="#">  Press Release</a>                  |             | <p>throughout the duration of the state of emergency for those residents and businessowners who are experiencing a loss of income due to COVID-19 (i.e., was laid off or fired from their employment or was required to close or significantly reduce its business).</p> <ul style="list-style-type: none"> <li>• <b>Prohibits</b> an insurer—without a court order—form lapsing, terminating, or causing to be forfeited a covered insurance policy because a covered policyholder does not pay a premium, interest, or indebtedness on a premium under the policy that is due during the pendency of the state of emergency.</li> </ul>       |                         | <p><b>COVERED LINES.</b> All lines.</p> <p><b>COVERED ENTITIES.</b> No clarification offered, but likely that intent is to cover both admitted and non-admitted carriers doing business in Delaware.</p> <p><b>COVERED POLICIES</b> (i.e., New and/or Renewal). No clarification offered, but likely that intent is to cover all policies.</p>                  |                       |                |
|       | <a href="#">Bulletin No. 116   Press Release</a> | 03/20/2020  | <ul style="list-style-type: none"> <li>• <b>Requests</b> that all admitted and non-admitted carriers suspend cancelations and nonrenewals due to nonpayment of premium during the pendency of the Governor’s declared State of Emergency.</li> <li>• <b>Encourages</b> policy holders to contact their carriers to discuss their options if they are suffering a hardship as a result of the COVID-19 related restrictions.</li> <li>• <b>Advises</b> all producer licensees to take all necessary actions to ensure their ability to promptly service claims and provide other essential services to insureds affected by COVID-19.</li> </ul> | Voluntary               | <p><b>COVERED TIME PERIOD.</b> During the State of Emergency (at least until May 15, 2020).</p> <p><b>COVERED LINES.</b> All lines.</p> <p><b>COVERED ENTITIES.</b> All admitted and non-admitted carriers doing business in Delaware</p> <p><b>COVERED POLICIES</b> (i.e., New and/or Renewal). Both.</p>  | No                    | No             |
| DC    |  |             |   |                         |   |                       |                |
| FL    | <a href="#">OIR-20-04M</a>                       | 03/25/2020  | <ul style="list-style-type: none"> <li>• <b>Encourages</b> regulated entities, when prudently possible, to be flexible with premium payments by considering the following: <ul style="list-style-type: none"> <li>– Relaxing due dates;</li> <li>– Extending grace or reinstatement periods;</li> <li>– Waiving late fees and penalties; and</li> <li>– Allowing payment plans.</li> </ul> </li> <li>• <b>Suggests</b> that regulated entities only consider cancellation of policies if all possible efforts to work with consumers to continue coverage have been exhausted.</li> </ul>   | Voluntary               | <p><b>COVERED TIME PERIOD.</b> No clear end-date provided.</p> <p><b>COVERED LINES.</b> All lines.</p> <p><b>COVERED ENTITIES.</b> All insurers and entities regulated by the Florida Office of Insurance Regulation.</p> <p><b>COVERED POLICIES</b> (i.e., New and/or Renewal). No clarification offered, but likely that intent is to cover all policies.</p> | Yes                   | No             |

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| GA    | <a href="#">Directive 20-EX-5   Press Release</a> | 03/20/2020  | <ul style="list-style-type: none"> <li>• <b>Directs</b> property and casualty insurers to refrain from canceling, for the cause of non-payment, any commercial policies that include business interruption or business income coverage.</li> <li>• <b>Directs</b> health insurers to refrain from canceling health policies for non-payment.</li> </ul>   | Mandatory           | <p><b>COVERED TIME PERIOD.</b></p> <ul style="list-style-type: none"> <li>• P&amp;C – 60 days (May 20, 2020).</li> <li>• Health – Until further notice.</li> </ul> <p><b>COVERED LINES.</b> P&amp;C and health.</p> <p><b>COVERED ENTITIES.</b> All licensed insurance companies in the state of Georgia.</p> <p><b>COVERED POLICIES</b> (i.e., New and/or Renewal). No clarification offered, but likely that intent is to cover all policies.</p> | No                    | No             |
| HI    | <a href="#">Comm'rs Memo 2020-3</a>               | 03/27/2020  | <ul style="list-style-type: none"> <li>• <b>Encourages</b> insurers to work with their insureds to ensure coverage continues during this time, policies do not lapse, and to consider the following: <ul style="list-style-type: none"> <li>– Refrain from canceling or non-renewing policies due to non-payment during this time of hardship and to grant a grace period for premium payments to be made;</li> <li>– Work with insureds on a structured payment plan for late premium payments;</li> <li>– Waive late fees and penalties;</li> <li>– Extend timeframes to complete property and automobile inspections or undergo medical examinations; and</li> <li>– Continue working with insureds for a period of 60 days after this health emergency has passed, or as long as reasonably practical.</li> </ul> </li> </ul> | Voluntary           | <p><b>COVERED TIME PERIOD.</b> No clear end-date provided.</p> <p><b>COVERED LINES.</b> All lines.</p> <p><b>COVERED ENTITIES.</b> All admitted and non-admitted insurers offering policies in the state of Hawaii.</p> <p><b>COVERED POLICIES</b> (i.e., New and/or Renewal). Both.</p>  | No                    | No             |
| ID    | <a href="#">Bulletin No. 20-01</a>                | 04/06/2020  | <ul style="list-style-type: none"> <li>• <b>Encourages</b> health carriers to submit specific proposals designed to retain coverage for individuals and/or employees by waiving certain statutory requirements or, should they choose not to submit, then health carriers are expected to not enforce the</li> </ul>  | Voluntary           | <p><b>COVERED TIME PERIOD.</b> So long as the Governor’s emergency proclamation remains in effect.</p> <p><b>COVERED LINES.</b> Health.</p>   | No                    | No             |



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|       |  |             | following contractual provisions in filed forms—among others—extensions of grace periods for payment of premiums for individual policies.   |                         | <i>COVERED ENTITIES.</i> All health insurance companies.<br><br><i>COVERED POLICIES</i> (i.e., New and/or Renewal). No clarification offered, but likely that intent is to cover all policies.   |                       |                |
| IL    | <a href="#">Company Bulletin 2020-09</a> | 03/03/2020  | <ul style="list-style-type: none"> <li>• <b>Requests</b> insurers consider implementing the following protective measures: <ul style="list-style-type: none"> <li>– Seek to postpone or withdraw any previous notice of cancellation or nonrenewal in which the cancellation or nonrenewal occurs on/after March 9, 2020 on any in-force policy.</li> <li>– Consider postponing the issuance of any new cancellation or nonrenewal notices through April 30, 2020 or a later time if considered reasonable given an individual’s circumstances.</li> <li>– Consider granting an extension of any policy provisions or other requirements that that impose a time limit for an insured or claimant to perform any act.</li> </ul> </li> </ul>  | Voluntary               | <i>COVERED TIME PERIOD.</i> At least through April 30, 2020.<br><br><i>COVERED LINES.</i> P&C.<br><br><i>COVERED ENTITIES.</i> All companies and other entities licensed to transact insurance business in the state who issue or deliver P&C insurance policies.<br><br><i>COVERED POLICIES</i> (i.e., New and/or Renewal). Both. | No                    | No             |
| IN    | <a href="#">Bulletin 252</a>             | 03/26/2020  | <ul style="list-style-type: none"> <li>• <b>Requests</b> that all insurers/HMOs institute a moratorium on policy cancelations and non-renewals for 60 days.</li> <li>• <b>Clarifies</b> that the moratorium is <b>not</b> a waiver; it is only an extension of the period in which to pay the premium and a suspension of any penalty attached to a late payment. After the 60 days, the policyholder will have to resume making premium payments.</li> <li>• <b>Notes</b> that the moratorium applies only to cancelations and non-renewals attributed to a failure to pay premiums directly during the 60-day period. If a policy is to be cancelled or non-renewed for any other allowable reason, the cancelation or non-renewal may be made pursuant to the statutory notice requirement.</li> </ul> | Voluntary               | <i>COVERED TIME PERIOD.</i> May 18, 2020.<br><br><i>COVERED LINES.</i> Not specified, but possibly all lines.<br><br><i>COVERED ENTITIES.</i> All insurance companies and HMOs in Indiana.<br><br><i>COVERED POLICIES</i> (i.e., New and/or Renewal). Both.  | No                    | No             |

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| IA    | <a href="#">Bulletin 20-04</a>           | 03/19/2020  | <ul style="list-style-type: none"> <li>• <b>Requests</b> that all health insurers and HMOs: <ul style="list-style-type: none"> <li>– Allow a premium payment grace period for insureds.</li> <li>– Put in place procedures allowing individual and small employer policyholders affected by the economic disruptions resulting from COVID-19 to request extensions for premium payments beyond the insurers’ normal payment due dates.</li> </ul> </li> <li>• <b>Does not</b> request any health insurer or HMO refrain from terminating coverage on the basis of fraud on the part of the insured.</li> </ul>   | Voluntary               | <p><b>COVERED TIME PERIOD.</b> No clear end-date provided</p> <p><b>COVERED LINES.</b> Health</p> <p><b>COVERED ENTITIES.</b> All health insurers and HMOs licensed in the state.</p> <p><b>COVERED POLICIES</b> (i.e., New and/or Renewal). No clarification offered, but likely that intent is to cover all policies.</p>   | No                    | No             |
| KS    |  |             |  |                         |   |                       |                |
| KY    |  |             |  |                         |   |                       |                |
| LA    | <a href="#">Emerg. Rule 40 (amended)</a> | 04/03/2020  | <ul style="list-style-type: none"> <li>• <b>Suspends</b> any notice of cancelation, notice of nonrenewal, nonreinstatement, or any other notice, except to the extent such provisions apply to acts or practices constituting fraud or intentional misrepresentations of material fact (i.e., does not prevent an insurer from canceling or terminating an insurance policy for fraud or material misrepresentation on the part of the insured).</li> <li>• <b>Suspends</b> any and all provisions relative to providing for a premium finance company to act on behalf of and/or as agent for an insurance company or an insured.</li> <li>• <b>Prohibits</b> a policy from being canceled or nonrenewed solely because of a claim that is filed during or occurs during the COVID-19 emergency.</li> <li>• <b>Imposes</b> a moratorium on policy cancelations and non-renewals for policyholders in Louisiana during the COVID-19 outbreak, unless upon the documented written request or written concurrence of the insured.</li> </ul> | Mandatory               | <p><b>COVERED TIME PERIOD.</b> May 12, 2020 or the date the Governor lifts the State of Emergency, whichever occurs first.</p> <p><b>COVERED LINES.</b> All lines.</p> <p><b>COVERED ENTITIES.</b> Any authorized insurer operating in Louisiana, any approved unauthorized insurer, eligible unauthorized insurer, premium finance companies, or domestic surplus lines insurer operating in Louisiana.</p> <p><b>COVERED POLICIES</b> (i.e., New and/or Renewal). Does not apply to any new insurance policy issued on or after March 12, 2020.</p> | Yes                   | No             |

| State | State Resource                                   | Date Issued | Summary  | Mandatory/<br>Voluntary | Application   | Applicable to Pre-Fi? | Agency Billing |
|-------|--|-------------|--|-------------------------|---|-----------------------|----------------|
|       |  |             | <ul style="list-style-type: none"> <li><b>Notes</b> nothing in the rule exempts or excuses an insured from the obligation to pay the premiums otherwise due for actual insurance coverage provided.</li> </ul>   |                         |   |                       |                |
| ME    | <a href="#">Bulletin 442</a>                     | 03/12/2020  | <ul style="list-style-type: none"> <li><b>Requires</b> carriers to make all reasonable accommodations for late payments and other problems that are beyond the consumer’s control.</li> </ul>  | Voluntary               | <p><b>COVERED TIME PERIOD.</b> No clear end-date provided.</p> <p><b>COVERED LINES.</b> Not specified, but likely all lines</p> <p><b>COVERED ENTITIES.</b> “Carriers.”</p> <p><b>COVERED POLICIES</b> (i.e., New and/or Renewal). No clarification offered, but likely that intent is to cover all policies.</p>   | No                    | No             |
| MD    | <a href="#">Bulletin 20-10   Press Release</a>   | 03/20/2020  | <ul style="list-style-type: none"> <li><b>Encourages</b> all insurers to make reasonable accommodations so that individuals and businesses do not lose coverage due to non-payment of premiums during the COVID-19 state of emergency.</li> <li><b>Provides</b> that 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.</li> </ul>   | Voluntary               | <p><b>COVERED TIME PERIOD.</b> No clear end-date provided.</p> <p><b>COVERED LINES.</b> Life and health, P&amp;C.</p> <p><b>COVERED ENTITIES.</b> Life and health, P&amp;C carriers doing business in Maryland.</p> <p><b>COVERED POLICIES</b> (i.e., New and/or Renewal). No clarification offered, but likely that intent is to cover all policies.</p> | No                    | No             |
| MA    | <a href="#">Bulletin 2020-05   Press Release</a> | 03/23/2020  | <ul style="list-style-type: none"> <li><b>Requests</b> that insurers do the following: <ul style="list-style-type: none"> <li>Explain grace periods that usually allow stressed policy holders experiences significant financial hardship to delay payments without coverage being terminated.</li> <li>Work with employers or individuals experiencing financial hardships to find the best ways to address concerns with the timing of premium payments in order to delay any</li> </ul> </li> </ul> | Voluntary               | <p><b>COVERED TIME PERIOD.</b> No clear end-date provided.</p> <p><b>COVERED LINES.</b> All lines.</p> <p><b>COVERED ENTITIES.</b> All insurance carriers issuing insured coverage in Massachusetts and self-insurance groups covering employers in Massachusetts</p>   | No                    | No             |

| State | State Resource  | Date Issued | Summary  | Mandatory/<br>Voluntary            | Application   | Applicable to Pre-Fi? | Agency Billing |
|-------|---|-------------|--|------------------------------------|---|-----------------------|----------------|
|       |   |             | <ul style="list-style-type: none"> <li>– cancellation of coverage for non-payment and collection activity.</li> <li>– Explore all ways to relax due dates for from premium payments.</li> </ul>  |                                    | <i>COVERED POLICIES</i> (i.e., New and/or Renewal). No clarification offered, but likely that intent is to cover all policies.  |                       |                |
| MI    |   |             |  |                                    |   |                       |                |
| MN    |   |             |  |                                    |   |                       |                |
| MS    | <a href="#">Bulletin 2020-04</a>                      | 04/01/2020  | <ul style="list-style-type: none"> <li>• Clarifies that insurers may issue cancellation/non-renewal notices for non-payment of premiums during the 60- day moratorium period.</li> </ul>   | Clarification of previous Bulletin | <p><i>COVERED TIME PERIOD.</i> 60 days (May 24, 2020).</p> <p><i>COVERED LINES.</i> All lines.</p> <p><i>COVERED ENTITIES.</i> Admitted and surplus lines insurers.</p> <p><i>COVERED POLICIES</i> (i.e., New and/or Renewal). Both.</p>  | No                    | No             |
|       | <a href="#">Bulletin 2020-03   FAQs</a>               | 03/24/2020  | <ul style="list-style-type: none"> <li>• <b>Issues</b> a 60-day moratorium on the cancellation/non-renewal of policies for the non-payment of premiums.</li> <li>• <b>Notes</b> that this moratorium is not a waiver of premium; rather, it is a moratorium on the cancellation or non-renewal of policies for the failure to pay premiums during the applicable 60-day period.</li> <li>• <b>Notes</b> that if a policy is to be canceled or non-renewed for legally recognized reasons other than a failure to pay premiums, the cancellation or non-renewal may be made pursuant to the statutory notice requirements.</li> </ul> | Mandatory                          | <p><i>COVERED TIME PERIOD.</i> 60 days (May 24, 2020).</p> <p><i>COVERED LINES.</i> All lines.</p> <p><i>COVERED ENTITIES.</i> Admitted and surplus lines insurers.</p> <p><i>COVERED POLICIES</i> (i.e., New and/or Renewal). Both.</p>  | No                    | No             |
| MO    | <a href="#">Bulletin 20-05   Press Release   FAQs</a> | 03/21/2020  | <ul style="list-style-type: none"> <li>• <b>Strongly encourages:</b> <ul style="list-style-type: none"> <li>– Insurers to not cancel, nonrenew, or terminate coverage while the Bulletin is in effect.</li> <li>– To extend a grace period of at least 60 days for coverage where premium or subscription charges are unpaid.</li> </ul> </li> </ul>   | Voluntary                          | <p><i>COVERED TIME PERIOD.</i> Until the Declaration of a State of Emergency is terminated or May 15, 2020, whichever is later.</p> <p><i>COVERED LINES.</i> All lines.</p> <p><i>COVERED ENTITIES.</i> All insurers conducting the business of insurance in the state of Missouri.</p> | No                    | No             |

| State | State Resource                                 | Date Issued | Summary   | Mandatory/<br>Voluntary | Application   | Applicable to Pre-Fi? | Agency Billing |
|-------|--|-------------|---|-------------------------|---|-----------------------|----------------|
|       |  |             | <ul style="list-style-type: none"> <li>• <b>Anticipates</b> that a failure to pay premiums or remit consideration may subject the policy to retroactive cancelation, in accordance with the policy terms.</li> </ul>  |                         | <i>COVERED POLICIES</i> (i.e., New and/or Renewal). Both.   |                       |                |
| MT    | <a href="#">Comm'rs Letter   Press Release</a> | 03/26/2020  | <ul style="list-style-type: none"> <li>• <b>Requests</b> that insurers work in the following ways to help insureds: <ul style="list-style-type: none"> <li>– Providing flexible payment solutions for families, individuals, and businesses; providing additional time to make payments; allowing grace periods to delay premium payments.</li> <li>– Suspending premium billing for small businesses such as restaurants, bars, and others that have been shut down or had their operations severely reduced, for a specific number of days or billing cycles.</li> <li>– Waiving insurance premium late fees and other fees for families, individuals, and businesses.</li> </ul> </li> </ul> | Voluntary               | <p><i>COVERED TIME PERIOD.</i> No clear end-date provided.</p> <p><i>COVERED LINES.</i> All lines</p> <p><i>COVERED ENTITIES.</i> All insurance companies across all lines of business, all licensed producers, independent adjusters, and other interested parties</p> <p><i>COVERED POLICIES</i> (i.e., New and/or Renewal). No clarification offered, but likely that intent is to cover all policies.</p> | No                    | No             |
| NE    |  |             |   |                         |   |                       |                |
| NV    | <a href="#">COVID-19 DOI Statement</a>         | 03/30/2020  | <ul style="list-style-type: none"> <li>• Encourages all health insurance carriers to consider the following relief for Nevadans affected by COVID-19: <ul style="list-style-type: none"> <li>– Providing an additional 60-day period before cancelation of coverage;</li> <li>– Providing flexibility with due dates for premiums;</li> <li>– Waiving late fees and penalties;</li> <li>– Payment plans for premiums to avoid a lapse in coverage;</li> <li>– Only cancel or non-renew if all other efforts are exhausted/do not impose discriminatory cancelations or non-renewal options; and</li> <li>– Encourage use of electronic payments.</li> </ul> </li> </ul>                         | Voluntary               | <p><i>COVERED TIME PERIOD.</i> No clear end-date provided.</p> <p><i>COVERED LINES.</i> Health.</p> <p><i>COVERED ENTITIES.</i> Health insurers.</p> <p><i>COVERED POLICIES</i> (i.e., New and/or Renewal). Both.</p>   | No                    | No             |
| NH    |  |             |   |                         |   |                       |                |

| State | State Resource                         | Date Issued | Summary  | Mandatory/<br>Voluntary | Application   | Applicable to Pre-Fi? | Agency Billing   |
|-------|--|-------------|--|-------------------------|---|-----------------------|--|
| NJ    | <a href="#">Bulletin No. 20-04</a>     | 03/19/2020  | <ul style="list-style-type: none"> <li><b>Encourages</b> regulated entities (including insurers, insurance producers, etc.) entities to, consistent with prudent insurance practices, relax due dates for premium payments and insurance policy-based loan payments, extend grace periods, waive late fees and penalties, allow forbearance with regard to the cancellation/non-renewal of policies, allow payment plans for premium payments, extend timeframes to complete property and automobile inspections or undergo medical exams, and exercise judicious efforts to assist affected policyholders.</li> </ul> | Voluntary               | <p><b>COVERED TIME PERIOD.</b> No clear end-date provided.</p> <p><b>COVERED LINES.</b> All lines.</p> <p><b>COVERED ENTITIES.</b> All insurers, insurance producers, and other entities licensed by the Department.</p> <p><b>COVERED POLICIES</b> (i.e., New and/or Renewal). Both.</p>   | Yes                   | No.  |
| NM    | <a href="#">Bulletin 2020-006</a>      | 03/20/2020  | <ul style="list-style-type: none"> <li><b>Requests</b> that all insurance companies refrain from canceling or non-renewing policies of businesses and individuals negatively impacted by the disruption due to the non-payment of premiums during this public health emergency, or at a minimum, provide extended grace periods for payment of premiums.</li> <li><b>Requests</b> that all insurance companies work with their insureds after the public health emergency is over to allow the insureds to catch up on past due premiums in installments without loss of coverage.</li> </ul>                          | Voluntary               | <p><b>COVERED TIME PERIOD.</b> Minimum of 30 days after State of Emergency is declared over (to give policyholder chance to pay amount owed).</p> <p><b>COVERED LINES.</b> All lines.</p> <p><b>COVERED ENTITIES.</b> All admitted and non-admitted insurance companies.</p> <p><b>COVERED POLICIES</b> (i.e., New and/or Renewal). Both.</p> | No                    | “[A]ll insurance agents, brokers, and other licensees who accept premium payments on behalf of insurers [should] take steps to ensure that customers have the ability to make their insurance payments.” |
| NY    | <a href="#">ELANY Bulletin 2020-07</a> | 04/06/2020  | <ul style="list-style-type: none"> <li><b>Clarifies</b> that the DFS has confirmed to ELANY that the moratorium, premium payment grace period, and notice requirements do <u>not</u> apply to excess line commercial policies and policyholders, but do apply to excess line personal lines policies and policyholders.</li> </ul>   |                         |   | No                    | No   |

| State | State Resource                                  | Date Issued | Summary  | Mandatory/<br>Voluntary | Application  | Applicable to Pre-Fi? | Agency Billing |
|-------|---|-------------|--|-------------------------|--|-----------------------|----------------|
|       | <a href="#">Emerg. Reg.</a>                     | 03/30/2020  | <ul style="list-style-type: none"> <li><b>Provides</b> certain protections to insureds who do not make a timely premium payment to life insurers, property/casualty insurers, or fraternal benefit societies—such as an extension of a grace period for the payment of premium and fees, protection from late payment fees, a prohibition against referral to a credit reporting agency/debt collection agency, and an extension of one ear to pay overdue premiums or fees.</li> <li>Prohibits premium finance agencies from canceling an insurance policy due to an insured’s failure to make a timely installment payment for a period of at least:               <ul style="list-style-type: none"> <li>60 days, including any contractual grace period, for a property/casualty insurance policy or</li> <li>90 days, including any contractual grace period, for a life insurance policy</li> </ul>               if the insured can demonstrate financial hardship as a result of COVID-19.             </li> </ul> | Mandatory               | <p><b>COVERED TIME PERIOD.</b></p> <ul style="list-style-type: none"> <li>P&amp;C—60 days</li> <li>Life/Annuities—90 days</li> </ul> <p><b>COVERED LINES.</b> P&amp;C; life, annuities (individuals, small businesses, certificate-holders under group policies).</p> <p><b>COVERED ENTITIES.</b> P&amp;C, life insurers, premium finance companies.</p> <p><b>COVERED POLICIES</b> (i.e., New and/or Renewal). No clarification offered, but likely that intent is to cover all policies.</p> | Yes                   | No             |
|       | <a href="#">Insurance Circular Letter No. 7</a> | 03/19/2020  | <p><b>Urges</b> all regulated entities to alleviate the adverse impacts caused by COVID-19 on consumers and small businesses by:</p> <ul style="list-style-type: none"> <li>Offering 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;</li> <li>Working with consumers to avoid cancelation of insurance policies for (a) failure to pay premiums on time, (b) discovery of acts or omissions that may have increased the hazard insured against, or (c) physical changes in the property insured subsequent to issuance or last renewal that result in the property no longer</li> </ul>  | Voluntary               | <p><b>COVERED TIME PERIOD.</b> No clear end-date provided.</p> <p><b>COVERED LINES.</b> All lines (applies to all regulated entities) providing coverage to consumers and small businesses.</p> <p><b>COVERED ENTITIES.</b> DFS regulated insurance entities.</p> <p><b>COVERED POLICIES</b> (i.e., New and/or Renewal). Both.</p>   | No                    | No             |

| State | State Resource                   | Date Issued | Summary   | Mandatory/<br>Voluntary | Application  | Applicable to Pre-Fi? | Agency Billing  |
|-------|----------------------------------|-------------|---|-------------------------|--|-----------------------|---|
|       |                                  |             | <p>meeting the insurer’s underwriting standards; and</p> <ul style="list-style-type: none"> <li>Increasing resources as necessary to accommodate increased claim submissions and increased inquiries from consumers about policy coverage benefits, etc.</li> </ul>   |                         |  |                       |   |
| NC    | <a href="#">Bulletin 20-B-06</a> | 03/27/2020  | <ul style="list-style-type: none"> <li><b>Clarifies</b> that—following the <a href="#">state’s order activating the state of disaster automatic stay of proof of loss requirements and premium debt deferrals</a>—all insurance companies and premium finance companies must give their customers the option of deferring premium or debt payments that are due during the earlier of (1) the time period covered by the declaration or (2) the time period prior to expiration of the Commissioner’s order.</li> <li><b>Notes</b> that the deferral period is 20 days from the last day the premium or debt payment may be made under the terms of the contract.</li> </ul>  | Mandatory               | <p><b>COVERED TIME PERIOD.</b> No clear end-date provided.</p> <p><b>COVERED LINES.</b> Not specified, but likely all lines.</p> <p><b>COVERED ENTITIES.</b> All insurance companies, HMOs, MEWAs, surplus lines insurers, the underwriting associations, premium finance companies, and others subject to North Carolina’s insurance laws</p> <p><b>COVERED POLICIES</b> (i.e., New and/or Renewal). No clarification offered, but likely that intent is to cover all policies.</p> | Yes                   | No  |
|       | <a href="#">Press Release</a>    | 03/24/2020  | <ul style="list-style-type: none"> <li><b>Asks</b> the state’s insurance industry to consider the following actions: <ul style="list-style-type: none"> <li>Relax due dates for premiums payments.</li> <li>Extend grace periods.</li> <li>Waive late fees and penalties.</li> <li>Allow payment plans for premiums payments to otherwise avoid a lapse in coverage.</li> <li>Consider cancelation or non-renewal of policies only after exhausting other efforts to work with policyholders to continue coverage</li> </ul> </li> <li><b>Requests</b> that all insurance agents, brokers, and other licensees who accept premium payments on behalf of insurers take steps to ensure that customers are able to make premium payments in safe manner including online payments.</li> </ul> | Voluntary               | <p><b>COVERED TIME PERIOD.</b> No clear end-date provided.</p> <p><b>COVERED LINES.</b> Not specified, but likely all lines</p> <p><b>COVERED ENTITIES.</b> “Insurance industry.”</p> <p><b>COVERED POLICIES</b> (i.e., New and/or Renewal). Both.</p>   | No                    | “[A]ll insurance agents, brokers, and other licensees who accept premium payments on behalf of insurers [should] take steps to ensure that customers are able to make premium payments in safe manner.” |



| State | State Resource                   | Date Issued | Summary   | Mandatory/<br>Voluntary | Application   | Applicable to Pre-Fi? | Agency Billing |
|-------|----------------------------------|-------------|---|-------------------------|---|-----------------------|----------------|
| ND    | <a href="#">Bulletin 2020-8</a>  | 03/30/2020  | <ul style="list-style-type: none"> <li>• <b>Urges</b> insurers, producers, adjusters, etc. to provide flexibility and possible relief from certain insurance requirements to consumers and businesses impacted by COVID-19, including: <ul style="list-style-type: none"> <li>– Extension of premium payment deadlines.</li> <li>– Extension of existing premium grace periods.</li> <li>– Additional time before non-renewals or cancellations become effective.</li> <li>– Extension of proof of loss deadlines.</li> <li>– Waiver of fees, penalties, or other charges relating to an insured’s temporary inability to submit premium payments or otherwise respond as a result of the public health crisis.</li> <li>– Development of payment plan options for consumers and businesses who are facing financial hardship.</li> </ul> </li> </ul>   | Voluntary               | <p><b>COVERED TIME PERIOD.</b> No clear end-date provided.</p> <p><b>COVERED LINES.</b> Not specified, but likely all lines.</p> <p><b>COVERED ENTITIES.</b> Insurers, producers, adjusters, and other persons licensed and authorized to transact the business of insurance within the state of North Dakota.</p> <p><b>COVERED POLICIES</b> (i.e., New and/or Renewal). Both.</p> | No                    | No             |
| OH    | <a href="#">Bulletin 2020-07</a> | 03/30/2020  | <ul style="list-style-type: none"> <li>• <b>Orders</b> insurers to provide their insureds with at least a 60-day grace period to pay insurance premiums so that insurance policies are not cancelled for nonpayment of premium during the state of emergency.</li> <li>• <b>States</b> that this means insurers should offer payment accommodations (e.g., allow consumers to defer payments at no cost, extend payment due dates, or waive late or reinstatement fees) where consumers are unable to make timely payments of premium or fees due to COVID-19-related disruptions.</li> <li>• <b>Orders</b> insurers to provide at least a 60-day 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 information or funds, with respect to a contract for insurance.</li> <li>• <b>Does not</b> prohibit an insurer from canceling or non-renewing a policy for any lawful reason other than nonpayment of the premium.</li> </ul> | Mandatory               | <p><b>COVERED TIME PERIOD.</b> Until the expiration of the state of emergency declared by the Governor on March 9, 2020.</p> <p><b>COVERED LINES.</b> P&amp;C, life, and long term care.</p> <p><b>COVERED ENTITIES.</b> Insurers providing P&amp;C, life, and long term care insurance policies in Ohio.</p> <p><b>COVERED POLICIES</b> (i.e., New and/or Renewal). Both.</p>      | No                    | No             |

| State | State Resource                             | Date Issued | Summary  | Mandatory/Voluntary | Application   | Applicable to Pre-Fi? | Agency Billing   |
|-------|--|-------------|--|---------------------|---|-----------------------|--|
|       | <a href="#">Bulletin 2020-03</a>           | 03/20/2020  | <ul style="list-style-type: none"> <li><b>Directs</b> insurers to comply with several requirements during the state of emergency, including giving their insureds the option of deferring premium payments coming due, interest free, for up to 60 calendar days from each original premium due date.</li> </ul>   | Mandatory           | <p><b>COVERED TIME PERIOD.</b> Until the expiration of the state of emergency declared by the Governor on March 9, 2020.</p> <p><b>COVERED LINES.</b> Health.</p> <p><b>COVERED ENTITIES.</b> All health plan issuers (insurance companies, stop loss insurers, health insuring corporations, MEWAs, etc.).</p> <p><b>COVERED POLICIES</b> (i.e., New and/or Renewal). No clarification offered, but likely that intent is to cover all policies.</p> | No                    | No   |
| OK    | <a href="#">Bulletin 2020-1</a>            | 03/20/2020  | <ul style="list-style-type: none"> <li><b>Advises</b> that P&amp;C carriers extend their applicable grace period for nonpayment of premium by an additional 45 days.</li> <li><b>Clarifies</b> that this does not relieve an insured of the obligation to pay premiums but merely is a deferral of the payment due date.</li> </ul>  | Voluntary           | <p><b>COVERED TIME PERIOD.</b> Until the state of emergency is no longer in place.</p> <p><b>COVERED LINES.</b> P&amp;C.</p> <p><b>COVERED ENTITIES.</b> All P&amp;C insurers licensed in Oklahoma</p> <p><b>COVERED POLICIES</b> (i.e., New and/or Renewal). No clarification offered, but likely that intent is to cover all policies.</p>  | No                    | No   |
| OR    | <a href="#">Emerg. Order   New Release</a> | 03/25/2020  | <ul style="list-style-type: none"> <li><b>Requires</b> insurers take the following steps immediately: <ul style="list-style-type: none"> <li>Extend all deadlines for insureds to report claims and communicate about claims.</li> <li>Take all practicable steps to provide opportunities to report claims or provide required communications related to claims via methods compatible with social distancing recommendations.</li> </ul> </li> </ul> | Mandatory           | <p><b>COVERED TIME PERIOD.</b> Through at least April 23, 2020.</p> <p><b>COVERED LINES.</b> All lines.</p> <p><b>COVERED ENTITIES.</b> Admitted insurers and all insurance policies issued or delivered in Oregon.</p> <p><b>COVERED POLICIES</b> (i.e., New and/or Renewal). Both.</p>  | Unclear               | “[A]ll insurance agents, brokers, and other licensees who accept premium payments on behalf of |

| State | State Resource                 | Date Issued | Summary   | Mandatory/<br>Voluntary | Application   | Applicable to Pre-Fi? | Agency Billing   |
|-------|--------------------------------|-------------|---|-------------------------|---|-----------------------|--|
|       |                                |             | <ul style="list-style-type: none"> <li>- Institute a grace period for premium payments on all insurance policies issued in the state.</li> <li>• <b>Orders</b> all insurers to take the following actions regarding cancellations and non-renewals:               <ul style="list-style-type: none"> <li>- Suspend all cancellations and non-renewals for active insurance policies</li> <li>- Withdraw issued notices of cancellation or non-renewal with a notice that cancellation and non-renewal is suspended.</li> </ul> </li> <li>• <b>Clarifies</b> that once the Order is issued, entities transacting insurance may resume cancellations and non-renewals.</li> <li>• For policies extended beyond the normal date of cancellation or non-renewal, <b>permits</b> insurers to continue to bill the insureds for this premium amount, but prohibits them from canceling or non-renewing coverage due to non-payment of the extended premium amount.</li> <li>• <b>Prohibits</b> an insurer from canceling or non-renewing a policy because of a claim directly resulting from the circumstances of COVID-19, <b>except</b> in cases of fraud or intentional misrepresentation of a material fact as prohibited by the terms of the plan.</li> <li>• <b>Requests</b> that all insurance agents, brokers, and other licensees who accept premium payments on behalf of insurers take steps to ensure that customers have the ability to make prompt insurance payments while also maintaining social distancing guidelines.</li> </ul> |                         |   |                       | insurers [should] take steps to ensure that customers have the ability to make prompt insurance payments while also maintaining social distancing guidelines.” |
| PA    | <a href="#">Notice 2020-04</a> | 03/19/2020  | <ul style="list-style-type: none"> <li>• <b>Encourages</b> regulated entities and individuals to consider several actions, including relaxing due dates for premiums payments, extending grace periods, waiving late fees and penalties, and allowing payment plans for premiums payments to otherwise avoid a lapse in coverage.</li> <li>• <b>Advises</b> that insurers should consider cancellation or non-renewal of policies only after exhausting other</li> </ul>  | Voluntary               | <p><b>COVERED TIME PERIOD.</b> No clear end-date provided.</p> <p><b>COVERED LINES.</b> P&amp;C, accident and health and life.</p> <p><b>COVERED ENTITIES.</b> All licensed insurance companies.</p> <p><b>COVERED POLICIES</b> (i.e., New and/or Renewal). Both.</p> | No                    | No   |

| State | State Resource                       | Date Issued | Summary  | Mandatory/<br>Voluntary | Application   | Applicable to Pre-Fi? | Agency Billing |
|-------|--------------------------------------|-------------|--|-------------------------|---|-----------------------|----------------|
|       |                                      |             | efforts to work with policyholders to continue coverage.   |                         |   |                       |                |
| RI    | <a href="#">Bulletin 2020-4</a>      | 03/25/2020  | <ul style="list-style-type: none"> <li>• <b>Requests</b> that insurers do the following: <ul style="list-style-type: none"> <li>– Provide as much flexibility as possible to allow insureds to maintain their existing coverage by implementing and extending grace periods for premium payments, allowing payment plans for premium payments and instituting whatever other measures necessary to assist insureds in avoiding or delaying cancelation or a lapse of insurance coverage.</li> <li>– Institute alternative methods of payment for those insureds whose normal method of payment is affected by this emergency like electronic payments.</li> <li>– Institute additional flexibility in the form of waivers of late, insufficient funds and installment fees and penalties, extension of billing due dates and premium grace periods.</li> <li>– Explore ways to streamline or delay the submission of administrative paperwork that may jeopardize the maintenance and/or issuance of coverage.</li> </ul> </li> <li>• <b>Clarifies</b> that none of these requests are intended to change the terms of in force insurance policies or be considered a forgiveness of premium.</li> </ul> | Voluntary               | <p><b>COVERED TIME PERIOD.</b> No clear end-date provided.</p> <p><b>COVERED LINES.</b> Not specified, but likely all lines.</p> <p><b>COVERED ENTITIES.</b> Insurers writing business in Rhode Island.</p> <p><b>COVERED POLICIES</b> (i.e., New and/or Renewal). No clarification offered, but likely that intent is to cover all policies.</p> | No                    | No             |
| SC    | <a href="#">Bulletin No. 2020-02</a> | 03/25/2020  | <ul style="list-style-type: none"> <li>• <b>Advises</b> the insurance industry that it should work with citizens and businesses to provide relief in the by the following: <ul style="list-style-type: none"> <li>– Extend deadlines of premium payments.</li> <li>– Give additional time before non-renewals or cancelations become effective.</li> <li>– Extend proof of loss deadlines.</li> </ul> </li> </ul>  | Voluntary               | <p><b>COVERED TIME PERIOD.</b> No clear end-date provided.</p> <p><b>COVERED LINES.</b> All lines.</p> <p><b>COVERED ENTITIES.</b> All insurers, HMOs, adjusters, producers, and other persons licensed and authorized to transact the business of insurance in South Carolina.</p>   | Unclear               | No             |

| State | State Resource                                 | Date Issued | Summary  | Mandatory/<br>Voluntary | Application  | Applicable to Pre-Fi? | Agency Billing |
|-------|--|-------------|--|-------------------------|--|-----------------------|----------------|
|       |  |             |  |                         | <i>COVERED POLICIES</i> (i.e., New and/or Renewal). Both.  |                       |                |
| SD    | <a href="#">Bulletin 20-02</a>                 | 03/25/2020  | <ul style="list-style-type: none"> <li><b>Urges</b> health carriers to make reasonable accommodation for premium payments prior to cancelation and refrain from canceling coverage for individuals that have been diagnosed with COVID-19 (i.e., carriers may elect to extend premium grace periods).</li> </ul>   | Voluntary               | <p><i>COVERED TIME PERIOD.</i> June 30, 2020.</p> <p><i>COVERED LINES.</i> Health.</p> <p><i>COVERED ENTITIES.</i> Health carriers providing coverage through health benefit plans.</p> <p><i>COVERED POLICIES</i> (i.e., New and/or Renewal). No clarification offered, but likely that intent is to cover all policies.</p>                            | No                    | No             |
| TN    | <a href="#">Bulletin 20-05</a>                 | 04/03/2020  | <ul style="list-style-type: none"> <li><b>Encourages</b> premium finance companies, to the greatest extent possible, to accommodate insureds by extending or providing grace periods for loan payments or to be otherwise flexible with respect to determinations of default under premium finance agreements.</li> <li><b>Encourages</b> insurance carriers to work with premium finance companies to facilitate any grace period modifications.</li> </ul>   | Voluntary               | <p><i>COVERED TIME PERIOD.</i> No clear end-date provided.</p> <p><i>COVERED LINES.</i> Not specified, but likely all lines.</p> <p><i>COVERED ENTITIES.</i> Premium finance companies and insurance carriers.</p> <p><i>COVERED POLICIES</i> (i.e., New and/or Renewal). No clarification offered, but likely that intent is to cover all policies.</p> | Yes                   | No             |
|       | <a href="#">Bulletin 20-03   Press Release</a> | 03/24/2020  | <ul style="list-style-type: none"> <li><b>Requests</b> that insurers work with policyholders who have concerns about their ability to timely pay their premiums to ensure that they can maintain their existing insurance coverage.</li> <li><b>Asks</b> carriers to explore ways to eliminate late fees, non-sufficient funds fees, and installment fees.</li> <li><b>Asks</b> carriers to explore ways to streamline administrative processes and paperwork to facilitate continuous coverage and ease burdens on policy holders.</li> </ul> | Voluntary               | <p><i>COVERED TIME PERIOD.</i> No clear end-date provided.</p> <p><i>COVERED LINES.</i> All lines.</p> <p><i>COVERED ENTITIES.</i> Carriers writing insurance coverage in Tennessee.</p> <p><i>COVERED POLICIES</i> (i.e., New and/or Renewal). No clarification offered, but likely that intent is to cover all policies.</p>                           | No                    | No             |

| State | State Resource   | Date Issued | Summary   | Mandatory/<br>Voluntary | Application   | Applicable to Pre-Fi? | Agency Billing |
|-------|--|-------------|---|-------------------------|---|-----------------------|----------------|
| TX    | <a href="#">Bulletin B-0007-20</a>                     | 03/23/2020  | <ul style="list-style-type: none"> <li>• <b>Encourages</b> carriers to use grace periods for payments, temporary suspension of premium payments, payment plans, and other actions to allow continuing insurance coverage as appropriate.</li> <li>• <b>Notes</b> that the Department will work with carriers to minimize the regulatory effects of an insurer’s actions to provide policyholder relief, specifically for financial review requirements.</li> <li>• <b>Clarifies</b> that the suspension of premiums is <b>not</b> intended to mean the forgiveness of the premium.</li> </ul> | Voluntary               | <p><b>COVERED TIME PERIOD.</b> No clear end-date provided.</p> <p><b>COVERED LINES.</b> All lines.</p> <p><b>COVERED ENTITIES.</b> All insurers licensed to write life and accident and health insurance, HMOs, agents, TPAs, MEWAs, all insurance companies writing P&amp;C, premium finance companies, etc.</p> <p><b>COVERED POLICIES</b> (i.e., New and/or Renewal). No clarification offered, but likely that intent is to cover all policies.</p> | Yes                   | No             |
| UT    |  |             |   |                         |   |                       |                |
| VT    |  |             |   |                         |   |                       |                |
| VA    | <a href="#">Bulletin</a>                               | 03/27/2020  | <ul style="list-style-type: none"> <li>• <b>Encourages</b> those it regulates to consider taking the following actions: <ul style="list-style-type: none"> <li>– Relaxing due dates for premium payments, extending grace periods, waiving late fees and penalties, and allowing payment plans for premium payments to otherwise avoid a lapse in coverage.</li> <li>– Considering cancelation or non-renewal or policies only have exhausting all other reasonable efforts to work with policyholders to continue coverage.</li> </ul> </li> </ul>   | Voluntary               | <p><b>COVERED TIME PERIOD.</b> No clear end-date provided.</p> <p><b>COVERED LINES.</b> Health and accident and health; P&amp;C.</p> <p><b>COVERED ENTITIES.</b> All insurers licensed to write life and accident and health insurance, HMOs, MEWAs, all insurance companies writing P&amp;C insurance, MGAs, premium finance companies, etc.</p> <p><b>COVERED POLICIES</b> (i.e., New and/or Renewal). Both.</p>                                      | Yes                   | No             |
| WA    | <a href="#">Emerg. Order No. 20-04   Press Release</a> | 04/03/2020  | <ul style="list-style-type: none"> <li>• <b>Requires</b> a grace period of at least 60 days for all stand-alone dental plans certified by the Washington Health Benefit Exchange as qualified dental plans.</li> <li>• For individual and group health plans, <b>requires</b> insurers to allow a grace period for payment of premiums of at least 60 days.</li> </ul>  | Mandatory               | <p><b>COVERED TIME PERIOD.</b> Though May 23, 2020.</p> <p><b>COVERED LINES.</b> Health and stand-alone dental.</p> <p><b>COVERED ENTITIES.</b> All persons subject to regulation by the Office of the Insurance Commissioner.</p> <p><b>COVERED POLICIES</b> (i.e., New and/or Renewal). Both.</p>   | No                    | No             |

| State | State Resource   | Date Issued | Summary   | Mandatory/<br>Voluntary | Application  | Applicable to Pre-Fi? | Agency Billing |
|-------|--|-------------|---|-------------------------|--|-----------------------|----------------|
|       | <a href="#">Emerg. Order No. 20-03   Press Release</a> | 03/25/2020  | <ul style="list-style-type: none"> <li><b>Requires</b> insurers, insurance producers, surplus lines brokers, and others that sell property and casualty policies in Washington to: <ul style="list-style-type: none"> <li>Provide a grace period for non-payment of premium and waive otherwise applicable charges/fees associated with non-payment.</li> <li>Not cancel a policy issued for non-payment of premium, unless specifically directed to do so by the insured.</li> </ul> </li> </ul>   | Mandatory               | <p><b>COVERED TIME PERIOD.</b> Though May 9, 2020.</p> <p><b>COVERED LINES.</b> P&amp;C.</p> <p><b>COVERED ENTITIES.</b> All insurers authorized or admitted to transact P&amp;C in Washington and all entities regulated by the Insurance Commissioner (i.e., insurance producers, surplus lines brokers, etc.).</p> <p><b>COVERED POLICIES</b> (i.e., New and/or Renewal). Both.</p> | Unclear               | No             |
| WV    | <a href="#">Bulletin No. 20-07</a>                     | 03/26/2020  | <ul style="list-style-type: none"> <li><b>Notes</b> that insurers must not issue a cancellation notice or nonrenewal notice pertaining to any insurance policy during the COVID-19 pandemic.</li> <li><b>Clarifies</b> that the protections are not meant to prohibit the cancellation or non-renewal of all insurance policies and that they do not apply to insureds or policyholders who were already delinquent or who were or are canceled/non-renewed for other valid underwriting reasons.</li> <li><b>Instructs</b> that insurers can, and should, require validation that the adverse circumstances of the insured or policyholder are directly related to the COVID-19 pandemic by obtaining evidence in writing or otherwise from an employer, policyholder, insured, or other appropriate source before foregoing a cancellation or non-renewal.</li> </ul> | Mandatory               | <p><b>COVERED TIME PERIOD.</b> No clear end-date provided.</p> <p><b>COVERED LINES.</b> All lines.</p> <p><b>COVERED ENTITIES.</b> Insurers, other regulated entities, and consumers.</p> <p><b>COVERED POLICIES</b> (i.e., New and/or Renewal). Both.</p>   | No                    | No             |
|       | <a href="#">Emerg. Order 20-EO-02</a>                  | 03/18/2020  | <ul style="list-style-type: none"> <li><b>Prohibits</b> insurers, producers, and all other insurance-related entities from issuing a cancellation notice or nonrenewal notice pertaining to any insurance policy, plan or contract if the reason for cancellation or nonrenewal is a result of circumstances stemming from the COVID-19 pandemic.</li> </ul>  | Mandatory               | <p><b>COVERED TIME PERIOD.</b> Until further notice.</p> <p><b>COVERED LINES.</b> All lines.</p> <p><b>COVERED ENTITIES.</b> Insurers, producers, and all other insurance-related entities subject to regulation.</p>  | No                    | No             |

| State | State Resource           | Date Issued | Summary  | Mandatory/<br>Voluntary | Application  | Applicable to Pre-Fi? | Agency Billing |
|-------|--------------------------|-------------|--|-------------------------|--|-----------------------|----------------|
|       |                          |             | <ul style="list-style-type: none"> <li><b>Clarifies</b> that nothing should be construed to exempt or excuse an insured from the obligation of paying the premiums otherwise due for insurance coverage/benefit actually provided or received.</li> </ul>  |                         | <i>COVERED POLICIES</i> (i.e., New and/or Renewal). Both.  |                       |                |
| WI    | <a href="#">Bulletin</a> | 03/20/2020  | <ul style="list-style-type: none"> <li><b>Encourages</b> insurers to offer flexibility to insureds who are incurring economic hardship, including offering non-cancellation periods, deferred premium payments, premium holidays and acceleration or waiver of underwriting requirements.</li> </ul> | Voluntary               | <p><i>COVERED TIME PERIOD.</i> No clear end-date provided.</p> <p><i>COVERED LINES.</i> Not specified, but likely all lines.</p> <p><i>COVERED ENTITIES.</i> All insurers and interested parties</p> <p><i>COVERED POLICIES</i> (i.e., New and/or Renewal). No clarification offered, but likely that intent is to cover all policies.</p> | No                    | No             |
| WY    |                          |             |  |                         |  |                       |                |