STATE OF MAINE
DEPARTMENT OF PROFESSIONAL & FINANCIAL REGULATION
BUREAU OF INSURANCE

Janet T. Mills
Governor

Robert L. Carey
Superintendent

Joan F. Cohen
Commissioner

Bulletin 488

Flexibility Requested for Federal Employees and other Impacted Persons

Many Maine residents are experiencing financial hardship due to the continuing federal government shutdown. In response to this disruption, the Bureau requests that all Maine licensed insurance companies be flexible and proactive in working with policyholders who are experiencing temporary financial hardship due to the shutdown to keep essential insurance policies in place. This includes federal employees and other persons whose pay has been directly impacted, such as persons whose employment relies upon federal grants and contracts which have been affected by the shutdown. Specifically, the Bureau requests that all insurance companies provide these affected policyholders with at least a 60-day grace period to pay insurance premiums or other flexible payment options so that insurance policies are not cancelled for nonpayment of premium and penalties are not assessed during this challenging time.

The requested grace period and flexible payment options are intended to be applied to premiums due after the initial premium has been made to secure coverage. They are not intended to change the terms of the issued policy or to be considered a forgiveness of the premium. This request is directed to all admitted and non-admitted insurance companies that provide any insurance coverage in Maine including life, health, auto, property, casualty, and other types of insurance. The Bureau encourages all carriers to maintain open communications with their policyholders regarding challenges they may be facing due the federal shutdown and to act in good faith to assist affected policyholders.

October 31, 2025

Robert L. Carey
Superintendent of Insurance

NOTE: This Bulletin is intended solely for informational purposes. It is not intended to set forth legal rights, duties, or privileges, nor is it intended to provide legal advice. Readers should consult applicable statutes and rules and contact the Bureau of Insurance if additional information is needed.

Office Location: 76 Northern Avenue, Gardiner, Maine 04345
Mailing Address: 34 State House Station, Augusta, Maine 04333
www.maine.gov/pfr/insurance
Phone: (207) 624-8475 TTY: Please Call Maine Relay 711 Consumer Assistance: (800) 300-5000 Fax: (207) 624-8599