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## BULLETIN 24-9

Date: April 15, 2024

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

Re: Cancellation of Life & Health and Property & Casualty Insurance Policies Due to Non-payment of Premium

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On March 26, 2024, a major section of the Francis Scott Key Bridge (“Key Bridge”) collapsed into the Patapsco River after the Dali, a 984-foot container ship, collided with one of the bridge’s primary support pillars. The collapse of the Key Bridge is a catastrophic event that resulted in a tragic loss of life and severe economic implications for the entire region and nation due to reduced operations of the Port of Baltimore. It is critical to ensure that the individuals and businesses that are economically impacted by the reduced operations of the Port of Baltimore are supported at this vital juncture.

The insurance industry in Maryland has pulled together to assist residents and businesses in prior times of need, most notably during the COVID-19 pandemic. **In light of the current difficult circumstances, the Insurance Administration is encouraging all carriers doing business in the State to stand in solidarity with our local communities, and make reasonable accommodations, so that individuals and businesses impacted by the reduced operations of the Port of Baltimore do not lose coverage due to non-payment of premium.** We appreciate the initial feedback from companies that have already indicated that they are willing to make such accommodations and to implement hardship policies with respect to premium payments.

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. We request that carriers that agree to provide accommodations notify the Insurance Administration of those accommodations and how the carrier will make policyholders aware of those accommodations.

For those carriers that step up to the plate for our community, the Maryland Insurance Administration will:

- Provide space on the Insurance Administration website to inform and educate policyholders about these accommodations and how to access them.
- Send out a consumer alert regarding the accommodations.
- Identify every carrier that provides the accommodations (and how to access them) to government agencies and every elected official in the state through our constituency newsletter/alert.

This Bulletin applies to both personal and commercial lines of property and casualty insurance and all lines of life and health insurance.

Questions about this Bulletin may be directed as follows:

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