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AL REDMER, JR.
Commissioner

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Bulletin 16-23

Date: August 3, 2016

To: All Property and Casualty Insurers; The Maryland Automobile Insurance Fund (MAIF); The Joint Insurance Association (JIA); Chesapeake Employers Insurance Company; All Premium Finance Companies; and All Life & Health Insurers

Re: Cancellations of Insurance Policies

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On July 31, 2016, Governor Larry Hogan issued Executive Order 01.01.2016.08 declaring a State of Emergency for Howard County as a result of the flooding in Ellicott City. Because of this weather event, daily life for many Maryland consumers has been disrupted. To avoid cancellations for personal automobile insurance, homeowners insurance, and other personal lines of insurance; commercial insurance; and life and health insurance, we encourage insurers to provide reasonable accommodations to policyholders that reside in and the businesses located in the 21041, 21042 and 21043 zip codes displaced or otherwise significantly impacted by the storm, including, but not limited to, a grace period for premium payment.

Al Redmer, Jr.
Commissioner

signature on original

By: 
Joy Hatchette, Associate Commissioner
Consumer Education & Advocacy