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BULLETIN No. 20-18

DATE: April 6, 2020

TO: All Property & Casualty Insurance Companies and Producers

RE: COVID-19 / Motor Vehicle Registrations / Commercial Automobiles and Fleets

On March 5, 2020, Governor Lawrence J. Hogan, Jr. declared a State of Emergency for the entire State as a result of the COVID-19 virus. As a result of this event the lives and livelihoods of Maryland residents have been adversely affected. Owners of vehicles registered in the State may be looking for ways to cut expenses and may be considering the option of returning registration plates (license plates) and dropping their insurance coverage. **Please note that driving an uninsured vehicle is illegal and can result in significant personal liability for damage and injury to others in the event of an accident.**

Like most State agencies, the Maryland Department of Transportation Motor Vehicle Administration's ("MDOT MVA") offices are presently closed to the public. However, license plates can be dropped off at the MDOT MVA's 24 hour drop boxes in Baltimore City, Columbia, Gaithersburg, Glen Burnie, Salisbury office, Westminster and Walnut Hill. Plates can also be mailed to the Glen Burnie location at 6601 Ritchie Highway, Glen Burnie 21062. You should document the date and time of drop off or mailing of plates by photo, video and / or mailing method.

The MDOT MVA issued the following statement regarding the suspension of insurance lapse fines during the State of Emergency:

<http://www.mva.maryland.gov/vehicles/insurance/>

The Insurance Administration notes that owners of multiple vehicles, including commercial fleets, may wish to put some vehicles out of service during the State of Emergency in order to discontinue coverage for those vehicles and save the attendant premium. Such policyholders may provide a list of the out of service vehicles to their insurer and request

premium modification. Insurers are encouraged to work with policyholders to make these premium reductions without the return of tags. This will eliminate the need to re-register vehicles after the State of Emergency ends. **Policyholders must not use vehicles that have been reported to an insurer as being out of service for any reason until after notifying the insurer that the vehicle is being put back into service.**

ALFRED W. REDMER, JR.
Commissioner
Signature on original
By: ___Robert Baron,____
Associate Commissioner
Property & Casualty

Special Note: The Maryland Insurance Administration remains fully operational during the COVID-19 emergency. If you would like to file an insurance complaint, please use our online portal: <https://enterprise.insurance.maryland.gov/consumer/ConsumerPortalWelcomePage.aspx>