

MARTIN O'MALLEY  
Governor

ANTHONY G. BROWN  
Lt. Governor



THERESE M. GOLDSMITH  
Commissioner

KAREN STAKEM HORNIG  
Deputy Commissioner

525 St. Paul Place, Baltimore, Maryland 21202-2272  
1-800-492-6116 TTY: 1-800-735-2258  
[www.mdinsurance.state.md.us](http://www.mdinsurance.state.md.us)

### **BULLETIN 12-27**

Date: November 1, 2012

To: All Authorized Property and Casualty Insurers

Re: COMAR 31.08.12 Temporary Moratoriums and Weather Events

---

On Friday, October 26, 2012, as Storm Sandy was approaching, Governor Martin O'Malley issued Executive Order 01.01.2012.19, declaring a state of emergency for the entire State of Maryland. This Bulletin is to remind insurers that have implemented temporary moratoriums in accordance with COMAR 31.08.12 that pursuant to COMAR 31.08.12.03A, moratoriums must be designed to have the least impact on the conduct of business throughout the State as is reasonably possible. Further, insurers must regularly monitor any moratorium imposed in accordance with COMAR 31.08.12.05A. Accordingly, and pursuant to COMAR 31.01.02.05E, the Commissioner hereby directs all insurers doing business in the State to lift any temporary moratoriums imposed in anticipation of Storm Sandy no later than Friday, November 2, 2012, or notify the Maryland Insurance Administration why it is not appropriate to do so.

If you have any questions about this Bulletin, please contact Sandra Castagna, Associate Commissioner, Property and Casualty, at 410-468-2341 or [scastagna@mdinsurance.state.md.us](mailto:scastagna@mdinsurance.state.md.us).

By: Signature on original  
**Therese M. Goldsmith**  
**Insurance Commissioner**