

LARRY HOGAN  
Governor

AL REDMER, JR.  
Commissioner

BOYD K. RUTHERFORD  
Lt. Governor

NANCY GRODIN  
Deputy Commissioner



200 St. Paul Place, Suite 2700 Baltimore, Maryland 21202  
Direct Dial: 410-468-2000 Fax: 410-468-2020  
[www.insurance.maryland.gov](http://www.insurance.maryland.gov)

**Bulletin 16-05**

Date: January 26, 2016

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

Re: Cancellations of Insurance Policies

.....

On January 21, 2016, Governor Larry Hogan issued Executive Order 01.01.2016.01 declaring a State of Emergency starting at 7:00 a.m. on January 22, 2016 for the entire State of Maryland in anticipation of the impending impact of the winter storm. 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, I encourage insurers to provide reasonable accommodations to policyholders displaced or otherwise significantly impacted by the storm, including, but not limited to, a grace period for premium payment.

Alfred W. Redmer, Jr.  
Insurance Commissioner  
signature on original

By: [REDACTED]  
Joy Y. Hatchette  
Associate Commissioner CEAU