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Lt. Governor



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BULLETIN NO. 20-13

DATE: March 25, 2020

TO: All Property & Casualty insurers writing Private Passenger Automobile (“PPA”) Liability Coverage

RE: Temporary suspension of 45-day advance mailing notice under §§ 27-613 and 27-614

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, insurers are taking steps to adhere to social distancing requirements, including limiting access to insurance company facilities to only the most essential employees. The Maryland Insurance Administration has been notified by some insurers that mailing operations are impacted by these safety measures and that some statutorily required notifications may not be mailed on time as a result.

In order to protect the safety of our licensees’ personnel without sacrificing the consumer protections required by statute, the Maryland Insurance Administration is taking the following action:

The advance notice mailing requirement under §§ 27-613 and 27-614 that a PPA notice of cancellation (other than for non-payment¹), non-renewal, or premium increase be mailed 45 days in advance of the proposed action is hereby suspended for the duration of the state of emergency.

- Insurers shall make their best effort, without sacrificing employee safety or violating social distancing mandates, to send notices on time; however, the Maryland Insurance Administration will not impose administrative penalty for late-mailed notices during the state of emergency; and,
- In order to protect consumers during this period of time, the Maryland Insurance Administration will accept late-filed protests of actions under §§ 26-613 and 27-614 for the duration of the state of emergency.

¹ See Maryland Insurance Administration Bulletin #20-10 regarding cancellations for non-payment during the state of emergency.

Please contact Associate Commissioner for Property & Casualty, Robert Baron with any questions regarding this bulletin (Robert.Baron@Maryland.gov / 410.468.2353).

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>

About the Maryland Insurance Administration

The Maryland Insurance Administration is an independent State agency charged with regulating Maryland's \$28.5 billion insurance industry. For more information about the Insurance Administration, please visit www.insurance.maryland.gov or follow us on Facebook at www.facebook.com/MDInsuranceAdmin, Twitter at [@MD_Insurance](https://twitter.com/MD_Insurance), LinkedIn at www.linkedin.com/company/maryland-insurance-administration or Instagram at [@marylandinsuranceadmin](https://www.instagram.com/marylandinsuranceadmin).

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