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**Bulletin 11-23**

Date: August 30, 2011

To: All Property and Casualty Insurers, the Maryland Automobile Insurance Fund (MAIF), the Joint Insurance Association (JIA), the Injured Workers Insurance Fund (IWIF), and All Premium Finance Companies

Re: Cancellations of Insurance Policies



Due to Hurricane Irene, Governor Martin O'Malley issued Executive Order 01.01.2011.14 declaring a State of Emergency for the entire State of Maryland on August 25, 2011. Because of this weather event, daily life for many Maryland consumers has been disrupted. To avoid cancellations for personal automobile insurance and homeowners insurance, I encourage insurers to provide reasonable accommodations to policyholders during this time, including, but not limited to a grace period for premium payment.

By: **SIGNATURE ON ORIGINAL**

Therese M. Goldsmith  
Insurance Commissioner