



## **Insurance Company Response to Francis Scott Key Bridge Collapse**

### **American Fidelity Life Insurance Company**

April 2024 Notice to Maryland Policyholders: In response to the collapse of the Francis Scott Key Bridge in Baltimore, effective April 17, 2024, our company will grant a moratorium on lapses in coverage due to non-payment of premium until July 17, 2024.

### **American Modern**

(American Modern Property and Casualty Insurance Company, American Modern Home Insurance Company, American Family Home Insurance Company, and American Southern Home Insurance Company of American Modern Insurance Group)

In response to the tragic collapse of the Francis Scott Key Bridge and Bulletin 24-9 issued by the Maryland Insurance Administration, American Modern Property and Casualty Insurance Company, American Modern Home Insurance Company, American Family Home Insurance Company, and American Southern Home Insurance Company will provide reasonable payment accommodations for impacted policyholders from April 15th, 2024, through July 15, 2024. Policyholders needing assistance should contact their agent to discuss options.

### **AMERISAFE**

On behalf of **American Interstate Insurance Company; Silver Oak Casualty, Inc.;** and **American Interstate Insurance Company**, all licensed and doing business in Maryland: If we get word that the bridge collapse is the reason that any of our Maryland policyholders cannot meet a condition of our policy, including but not limited to paying premium due or granting an audit, then we will work with them to try to reach a solution to keep their coverage while they get through their difficult time. While we will try to reach a solution, we will ultimately require policy conditions to be met.

## **Amica**

Amica Mutual Insurance Company and Amica Life Insurance Company will work with impacted Maryland policyholders to provide accommodations which may include grace periods for payments due, delaying nonpayment cancellation action, and offering repayment plans. Customers will be informed of the availability of these accommodations when we speak with them regarding their policy(s) and it is identified they are experiencing financial difficulties. Options for accommodations will be in place over the next 90 days with the impact of the Key Bridge collapse being reassessed at that time.

## **AuguStar Financial**

At AuguStar Financial, we stand in solidarity with all those impacted by the horrific tragedy on March 26, 2024, with the collapse of the Francis Scott Key Bridge. In response, AuguStar Financial has posted on our customer website, [Augustarfinancial.com/disaster-relief/](https://augustarfinancial.com/disaster-relief/), a notice letting customers know of our willingness to help those who are experiencing financial hardship as a result of this catastrophe.

Life insurance and disability income insurance customers who contact us may be eligible for temporary extensions of their grace periods and may be eligible for a payment plan. These measures are in addition to the other assistance we can provide upon request, such as changing the billing mode or allowing payment by phone or online.

## **The Baltimore Life Companies**

Pursuant to Bulletin 24-9, Baltimore Life wishes to inform the Administration that we will accommodate extended premium grace periods for impacted policyholders and is placing a notice on the company's website that informs policyholders impacted by the reduced operations of the Port of Baltimore due to the Francis Scott Key Bridge collapse that assistance is available by contacting Policyholder Services at 800-628-5433.

## **Brighthouse Financial**

Brighthouse Financial will provide the following accommodations to impacted life insurance policy holders who experienced hardship due to the bridge disaster:

1. If the impacted and affected policy owners notify us and they qualify for accommodations and those policies are in force, we will prevent applicable policies from going into grace or lapse status and provide an additional period of 60 days to pay the premium due.

2. If the impacted and affected policy owners notify us and they qualify for accommodations and have already lapsed, we will reverse the lapse, place a hold on the policy, and provide extended grace period of 60 days to pay the premium.
3. Policies should continue to process normally until the point of grace or lapse.
4. Premiums should be processed if submitted, deductions should continue to be taken, distributions from policies should continue to be processed in an efficient manner in accordance with all policy provisions.

### **CareFirst BlueCross BlueShield**

Recognizing the repercussions of the Francis Scott Key Bridge collapse, CareFirst BlueCross BlueShield's (CareFirst) goal is to ensure the businesses and people we serve maintain access to the care they need when they need it. As we continue to evaluate ways to support the region during this unprecedented time, to reduce financial barriers and maintain access to quality care, CareFirst has developed an approach to support employers and individuals impacted by the bridge collapse. CareFirst will enable impacted individuals (members) and fully insured small employer groups (groups) to defer two consecutive months (May and June) of their premium with due amounts carried forward with no interest or penalty, resulting in equal incremental payments across the remaining months of the benefit year.

Members or groups who are interested in exploring this will need to contact CareFirst Customer Service or their Account Consultant to begin the process. Members or groups will be required to sign a simple attestation that the Key Bridge incident has impacted them; therefore, they are seeking financial assistance with their premium. Additional accommodations may be considered as CareFirst will continue to track the progress of the reopening of the channel and port.

### **Chesapeake Employers' Insurance Company**

As we navigate these challenging circumstances, Chesapeake Employers' Insurance Company encourages agents and policyholders impacted by the Key Bridge collapse to contact their Chesapeake Employers Underwriter to explore how we can be of assistance with the following support options:

- Financial relief: Customized billing and payment relief options through the end of June.
- Premium (payroll) adjustments: Wages may be impacted based on a slowdown in work due to closures or restrictions. Please contact us with updated payroll estimates for the policy period to adjust premiums.

We recognize that every situation is unique and are committed to providing support to our agents and policyholders. Impacted customers can contact us at [1-888-410-1400](tel:1-888-410-1400) to help find solutions.

## **Clearcover Insurance Company**

Clearcover Insurance Company remains committed to supporting our Maryland policyholders. We will offer all available payment options and grace periods to meet the needs of impacted policyholders experiencing financial hardship due to the Francis Key Bridge collapse. Impacted customers are encouraged to contact us to discuss options.

## **Corebridge Financial**

In response to the Francis Scott Key Bridge collapse and Bulletin 24-9, Corebridge Financial's life insurance companies will grant premium relief to any impacted policyholder residing in Maryland who requests assistance due to the catastrophe from 3/26/24 through 5/26/24.

## **Dairyland Insurance Company**

Dairyland does recognize this catastrophic event may have placed unexpected hardship on some residents in the state of Maryland and we agree implementing a hardship policy is the right thing to do for individuals impacted. As such, our Company has communicated guidelines to our associates and partner agencies to approve reasonable accommodations to impacted policyholders. Accommodations being offered include temporary account holds to allow more time to make premium payments due, waiving of late fees, and an extension of reinstatement guidelines for policies cancelled since the catastrophic event.

## **Erie Insurance Group**

In accordance with our founding principles and long-standing culture of being "Above All in Service," Erie Insurance (ERIE) is committed to our customers especially during their time of need. As our Customer Care team always does when customers are faced with significant life events, we are prepared to discuss options with customers facing a hardship because of this tragedy. ERIE will consider each customer and agent request and make reasonable accommodations to assist.

## **GEICO**

GEICO's Maryland policyholders who are experiencing financial hardship from reduced operations at the Port of Baltimore following the Francis Scott Key Bridge collapse are encouraged to contact us. GEICO will review individual policies and grant reasonable payment accommodations to impacted customers.

### **The Hanover Insurance Group**

(The Hanover Insurance Company, The Hanover American Insurance Company, Massachusetts Bay Insurance Company, Allmerica Financial Benefit Insurance Company, Citizens Insurance Company of America, Nova Casualty Company, Verlan Fire Insurance Company)

Upon review on a case-by-case basis, we will waive fees, suspend premiums due, and/or extend grace periods. The clients need only contact us to discuss their needs.

### **The Hartford**

Commercial and personal lines: The Hartford will be implementing a customer communication in the form of a billing stuffer, giving customers 60 days to contact us for arrangements if they have been impacted by the bridge collapse.

Group benefits line: The Hartford will be implementing a 60-day moratorium on lapsing Maryland-sitused policyholders for non-payment of premium.

### **John Hancock Insurance Company**

In response to your recent request in Bulletin 29-4, John Hancock wanted to provide you with assurances that the company will continue to work with Maryland residents in need of reasonable accommodations during this period of stress.

Of particular note, please be aware that John Hancock:

- provides extended grace periods beyond the premium due dates for all Maryland policyholders;
- does not charge late fees on premium payments;
- will work with customers who may need an accommodation – please direct any John Hancock policyholder to call 800-377-7311 (LTC) or 800-732-5543 (Life) at their earliest convenience;
- will post messaging with guidance for Maryland policyholders on our company homepage - this message will be visible for the next 30 days;
  - “In light of events at the Baltimore Key Bridge, Maryland policyholders in need of assistance should call 800-377-7311 for LTC policies, and 800-732-5543 for Life policies.”
- will notify agents working with Maryland customers of grace periods.

As always, we strive to be reasonable and work with our policyholders who request accommodations.

If you or your team become aware of any John Hancock policyholders who are in need to assistance during this time of stress, please kindly direct them to contact us at the appropriate number provided above at their earliest convenience.

## **Liberty Mutual Insurance**

In response to the collapse of the Francis Scott Key Bridge, Liberty will offer reasonable payment accommodations to impacted customers through May 31, 2024. We ask that policyholders contact us, or their agent, to discuss options.

**Lincoln Heritage Life Insurance Company** (NAIC # 65927) has taken the following steps to provide accommodations to policyholders affected by the Key Bridge collapse:

- We are offering up to a three month deferred payment plan when the policyholder calls in and informs our customer service representative that they have been adversely affected by the bridge collapse.
- This accommodation will be detailed to the policyholder when the policyholder calls our customer service center.

## **Maryland Auto Insurance (MAIF)**

Maryland Auto will provide the following accommodations to policyholders participating in the Maryland Auto installment billing program who are directly affected by the Port of Baltimore closure or reduced operations. Maryland Auto is unable to offer accommodations to policyholders who finance policies through a premium finance company (PFC) as the specifics of the financing arrangement are between the policyholder and the PFC. For policyholders who are able to provide supporting documentation of financial hardship due to the Key Bridge collapse, Maryland Auto has instituted the following reasonable accommodations:

1. Waive late fees on Maryland Auto installments.
2. Maryland Auto policies will cancel on an equity basis, i.e. when payments received equate to premium earned.
3. Individual cases will be considered for additional payment grace periods or suspension of payments.

In considering eligibility for reasonable accommodations, Maryland Auto will require proof the policyholder is employed at the Port of Baltimore or by an employer that is directly affiliated with and suffering negative financial affects due to the closure or reduced operations of, the Port of Baltimore.

Maryland Auto will make reasonable accommodations and determinations upon receipt of proof such as pay stubs, TWIC card, a Union card, or other forms of evidence to substantiate the policyholder is directly impacted.

Maryland Auto will reevaluate the accommodations on May 31<sup>st</sup>.

## **Monarch Life Insurance Company**

Monarch intends to handle the situation of each such adversely affected Maryland policyowner on a case-by-case basis as follows: When any such Maryland policyowner fails to respond to our standard premium notice, we will send a follow-up letter noting that they failed to pay the premium due and reminding them of the due date. That follow-up letter will also advise them to call an enclosed telephone number to discuss the accommodations Monarch is willing to make in order to facilitate the continuation of their Monarch policy despite their financial difficulty. Those accommodations may include the suspension of premiums due, and the extension of billing due dates and premium grace periods. Monarch will then work with each affected policyowner to try to identify a mutually acceptable modification of our normal administrative practices that will enable their policy to continue in force despite their financial difficulty.

## **Mutual of Omaha**

Mutual of Omaha recognizes the severe hardships faced by those impacted by the Key Bridge collapse and we're here to help. We have taken steps to provide some relief to our customers living in Maryland. Customer service representatives stand ready to help with questions about your policies and claims. We have extended the premium grace period on your Mutual of Omaha policies, including life, disability, long-term care and Medicare Supplement policies. Please refer to the specific contact numbers for Individual, Group and Special Risk coverage.

- For Individual Health or Life coverage (premium or claims inquiries): [1-800-775-6000](tel:1-800-775-6000)
- For Annuities: [1-800-646-7592](tel:1-800-646-7592)
- For Group (employer-provided) coverage:
  - Claims: [1-800-877-5176](tel:1-800-877-5176)
  - Service: [1-800-369-3809](tel:1-800-369-3809)
- For Special Risk coverage: [1-800-524-2324](tel:1-800-524-2324)

## **Nationwide**

Nationwide has implemented its CAT Moratorium process. If a customer or agent calls requesting leniency during the period 3/26/24 to 5/25/24, Nationwide will consider the facts and circumstances and provide an accommodation, if appropriate. Specifically, non-renewals, cancellations and late fees may be reversed, and non-pay cancellations will be reversed without a coverage lapse. Policyholders must contact Nationwide, or their agent, during the 60 day period to request the leniency.

## **New York Life**

New York Life is here for our policy owners during this difficult time. In response to the collapse of the Francis Scott Key Bridge and Bulletin 24-9, New York Life will provide reasonable premium payment accommodations for affected policy owners through July 1, 2024. Impacted customers needing assistance are encouraged to contact New York Life Customer Service or their New York Life representative.

## **Pacific Life**

Please see the below accommodations being provided by Pacific Life for policyholders impacted by the Francis Scott Key Bridge collapse. Please be advised that Pacific Life Insurance Company will provide reasonable accommodations to our impacted policyowners upon their request. Pacific Life will notify potentially impacted policyholders of this via the following: 1) posting a notification on our Pacific Life website; 2) utilizing social media to inform the public; and 3) sending our Maryland producers a field bulletin with information that they may communicate to their Pacific Life clients.

## **Physicians Mutual**

Issued the following directives to its Customer Group Employees:

- Please accept late premium payments received up to 60 days past due from any customer whose payment is delayed due to the disaster.
- Accept late payments beyond 60 days on an individual basis using the information available to you.
- You may not know in each instance whether a payment is late because of problems created by the disaster; however, you're encouraged to be as flexible and understanding as possible.
- Allow exceptions to proof of loss deadlines, notice requirements and other contract or underwriting requirements.

## **Progressive Insurance**

In response to the collapse of the Francis Scott Key Bridge in Baltimore, effective March 26, 2024, Progressive Insurance will grant reasonable payment accommodations to impacted policyholders through July 1, 2024. Impacted customers can contact us at 1-866-407-4844 to discuss options.



## **Progressive Life Insurance Company**

The tragic collapse of the Francis Scott Key Bridge was—and is—a devastating blow for everyone who depends on the roadways and waterways of Maryland. The Progressive Life Insurance Company wants you to know that we stand with you.

If you are a Progressive Life Insurance policyholder and have experienced difficulties paying your policy premiums, rest assured that we will make reasonable accommodations to help ensure your policy remains in effect. These accommodations may be considered on a case-by-case basis and may include:

- Suspension of premium due
- Extension of billing due dates
- Extension of premium grace periods
- Waiver of installments
- Waiver of late fees

If you are experiencing difficulties due to the bridge collapse and need assistance, please contact us at 866-826-0586 or email us at [hello@progressivelife.com](mailto:hello@progressivelife.com).

## **Security Life of Denver Insurance Company**

(ReliaStar Life Insurance Company, ReliaStar Life Insurance Company of New York, Venerable Life Insurance Company, Farmers New World Life Insurance, Security Life of Denver, Midwestern Life Insurance Company)

In response to this event, policy owners of the above-named companies who have been affected by the events involving the collapse of the Francis Scott Key Bridge may contact us at the numbers noted below to advise that they have been adversely affected by this event and require assistance in order to keep their life insurance policy active. Security Life of Denver will work with policy owner to extend grace periods and other required contractual requirements on their Life Insurance policies. We will offer this one-time offer of relief until July 17, 2024. This will require them to contact us to advise that they have been impacted by this event. This is a deferral and will not forgive any premiums due.

Call Security Life of Denver Insurance Company- (Contact # (877)-886-5050)- For ReliaStar Life Insurance Company, ReliaStar Life Insurance Company of New York, Venerable Life Insurance Company, Security Life of Denver Insurance Company and Midwestern Life Insurance Company policies.

Call Farmers New World Life Insurance Company- (Contact # (800)-238-9671)- For life insurance policies with Farmers New World Life Insurance Company.

## **State Farm Insurance Company**

State Farm is there for customers impacted by the collapse of the Francis Scott Key Bridge. We recommend any customer experiencing financial hardship reach out to their State Farm agent to discuss their individual situation and ways we may be able to help. If a customer feels they have a covered loss, we encourage them to file a claim as we seek to provide our customer all benefits to which they are entitled within the terms of the insurance policy.

## **TruStage**

(CMFG Life Insurance Company, MEMBERS Life Insurance Company, CUMIS Insurance Society Inc., CUMIS Specialty Insurance Company, American Memorial Life Insurance Company, Union Security Insurance Company)

It is our policy to provide flexibility and leniency as a standard process. We are aware of the Francis Scott Key Bridge collapse and would provide this same flexibility and leniency in working with policyholders as they respond to deadlines affected by this event. As with other catastrophic events, our business may be willing to make reasonable accommodations such as extending deadlines pertaining to contract or billing obligations, offering premium grace periods, or waiving late fees/penalties if policyholders are unable to timely fulfill their contract obligation because of the Francis Scott Key Bridge collapse. These types of situations would be reviewed on a case-by-case basis upon request from the policyholder.

## **Universal Property & Casualty Insurance Company**

Universal Property & Casualty Insurance Company remains committed to supporting our Maryland policyholders. In light of this tragic event, we are extending grace periods and waiving late fees for those affected by the Francis Scott Key Bridge collapse. Policyholders needing assistance can contact the Company to speak with our dedicated Customer Service team at (800) 425-9113.

## **Unum Group**

(Unum Life Insurance Company of America, Unum Insurance Company, Colonial Life & Accident Insurance Company, The Paul Revere Life Insurance Company, Provident Life and Accident Insurance Company, and Starmount Life Insurance Company)

During this time Unum is making reasonable accommodations to support our policyholders and insureds, including suspension of premiums due, extension of billing due dates and premium grace periods, and waiver of installment and late payment fees. These accommodations are made on a case-by-case basis upon request from impacted insureds. An internal Operational

Update was circulated on April 22, 2024, providing guidance to our teams on this issue and instructing them to work with insureds to ensure coverage continues during the time the

community works to recover from this catastrophic event. Special notices are also being placed on our external-facing websites, Unum.com and Colonial.com.

### **Westfield Insurance**

In accordance with the Maryland Bulletin 24-9, Westfield Insurance and its group of companies have implemented a process to return or waive all late fees for our Maryland insureds from March 26<sup>th</sup> through October 1, 2024.

The companies that will be adopting this change are as follows:

|                                      |            |
|--------------------------------------|------------|
| Ohio Farmers Insurance Company       | NAIC 24104 |
| Westfield Insurance Company          | NAIC 24112 |
| Westfield National Insurance Company | NAIC 24120 |
| American Select Insurance Company    | NAIC 19992 |
| Old Guard Insurance Company          | NAIC 17558 |
| Westfield Champion Insurance         | NAIC 16447 |
| Westfield Premier Insurance          | NAIC 16450 |
| Westfield Superior Insurance         | NAIC 16449 |
| Westfield Select insurance           | NAIC 17105 |

This information will be posted on our website and we will also post this paragraph along with Bulletin 24-9 on our agency portal.

### **Windsor-Mount Joy Mutual Insurance Company**

In response to the collapse of the Francis Scott Key Bridge, any Maryland policyholder that was directly impacted by this event can contact the company at 1-800-233-0228 to have late fees waived and to provide up to an additional 30 days beyond their original due date to make premium payment. So that we may provide the necessary assistance, please contact the company prior to the premium due date.

### **Zurich Life, Accident and Health**

In response to the Baltimore Bridge tragedy, (and Bulletin 24-9) any of our policyholders impacted can contact us (888 634-6780 or [life.customercare@zurichna.com](mailto:life.customercare@zurichna.com)) and we will work with them to extend grace periods or defer other required premiums for up to an additional 60 days beyond their contractual grace periods on their Life Insurance policies. This would require them to contact us and let us know they have been impacted by this tragic event and is a deferral and not forgiving the premiums due.