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### BULLETIN 16-03

Date: January 21, 2016  
To: All Authorized Property and Casualty Insurers  
Re: COMAR 31.08.12 Temporary Moratoriums and Weather Events

On January 21, 2016, Governor Larry Hogan issued Executive Order 01.01.2016.01 State of Emergency for the entire State of Maryland beginning at 07:00am on January 22, 2016 due to the threat of Winter Storm Jonas. This Bulletin is to remind insurers that intend to issue temporary moratoriums in accordance with COMAR 31.08.12 that they must cite the declaration of the State of Emergency as the triggering event because Winter Storm Jonas itself is not an acceptable trigger. When filing a request to activate a moratorium via SERFF please use "SOEJONAS" as the "Product Name." The following information should be provided in the SERFF filing description:

1. The triggering event,
2. SERFF filing number and page reference for the filed and approved moratorium protocol,
3. Time and date where the insurer intends to activate the moratorium (no earlier than 07:00am on January 22, 2016), and
4. The area for which the insurer intends to activate the moratorium.

Please also be advised that the moratorium must end no later than the expiration of the State of Emergency. If you have questions regarding this Bulletin, please contact Brenda Nelis at 410-468-2317 or [brenda.nelis@maryland.gov](mailto:brenda.nelis@maryland.gov).

Al J. Redmer, Jr.  
Insurance Commissioner

By:

**signature on original**

Lynn Dickerson  
Associate Commissioner P&C