

ACLI Administrative Material Service

MARYLAND Bulletin 25-8 Cancellations Of Insurance Policies

Dated May 16, 2025

Summary: This bulletin informs life and health insurers that they must provide reasonable accommodations, including a grace period for premium payment for a period of 60 days, to policyholders that reside in Allegany and Garrett Country due to a recent weather event.

Related Compliance Service(s): None

Related Law Survey(s): None

Related Terms: disaster, grace periods, flooding

Source: [Maryland Insurance Administration website](#)

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Text of the PDF follows:

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Bulletin 25-8

Date: May 16, 2025

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

Re: Cancellations of Insurance Policies

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On May 15, 2025, Governor Wes Moore issued Executive Order 01.01.2025.12 declaring a State of Emergency for Allegany and Garrett Counties. Accordingly, pursuant to COMAR 31.01.02.05, the Insurance Commissioner hereby activates the following emergency regulations for all property and casualty and life and health insurance carriers in the State.

Because of this weather event, daily life for many Maryland consumers has been disrupted. Pursuant to COMAR 31.02.07A(4) and COMAR 31.01.02.06B, to avoid cancellations for personal automobile insurance, homeowners insurance, and other personal lines of insurance, commercial insurance, and life and health insurance, the Maryland Insurance Administration requires insurers to provide reasonable accommodations, including a grace period for premium payment for a period of 60 days, to policyholders that reside in and the businesses located in Allegany and Garrett County.

Thank you in advance for your cooperation. Any questions regarding this Bulletin should be directed to Patricia Dorn, Associate Commissioner, Consumer Education & Advocacy at (410) 370-7075 or patricia.dorn@maryland.gov.

Marie Grant
Commissioner

By: Signature on Original
Joy Hatchette, Deputy Commissioner