

State	Cancellation / Nonrenew Guidance	Date Issued	Reference	Notes
Alabama	No specific P&C guidance to date.		https://aldoi.gov/	
Alaska	Bulletin 20-80: "The Alaska Division of Insurance (DOI) prohibits carriers from terminating insurance contracts due to non-payment. This effort will provide relief to affected policyholders by allowing continuing insurance coverage. In conjunction with this effort, the DOI will work with carriers to minimize the regulatory effects of such an extension, specifically financial review requirements. The extension of the grace period does not eliminate the obligation to pay the premium, but limits policy cancellation for late payment. Carriers are encouraged to work with policyholders in the collection of premiums and to waive all late fees." Bulletin remains in effect until June 1, 2020.	3/18/20	https://www.commerce.alaska.gov/web/Portals/11/Pub/INS_B20-08.pdf	
	Bulletin 20-10: " Recognizing there are other difficult-to-quantify effects of the COVID-19 outbreak that will affect exposure to loss in the near term, insurers are encouraged to allow policyholders to self-audit and self-report changes in their exposure or risk profile and adjust premiums accordingly. For policies that are subject to audit, insurers are encouraged to allow self-auditing and self-reporting in lieu of physical audits to the extent that physical audits are impracticable."	3/20/20	https://www.commerce.alaska.gov/web/Portals/11/Pub/INS_B20-10.pdf	
Arizona	No specific P&C guidance to date.		https://insurance.az.gov/sites/default/files/documents/files/eo_2020-07.pdf	Emergency Order EO 2020-07 applies to Health only
Arkansas	No specific P&C guidance to date.			
California	Notice - Requesting insurers provide their insureds at least a 60 day grace period to pay premiums.	3/18/20	http://www.insurance.ca.gov/0400-news/0100-press-releases/2020/upload/nr030-BillingGracePeriodNotice03182020.pdf	
	Notice - Requesting auto insurers to refrain from using the expiration of policyholders' drivers licenses or vehicle registrations for 60 days from March 16, 2020	3/16/20	http://www.insurance.ca.gov/0400-news/0100-press-releases/2020/upload/nr030DriversLicenseRegistration03182020.pdf	
	Notice - Requesting all insurance companies and other Department licensees to take steps during the crisis necessary to maintain their ability to process and pay insurance claims and provide other required consumer services for insureds in a reasonable and timely manner.	3/18/20	http://www.insurance.ca.gov/0250-insurers/0300-insurers/0200-bulletins/bulletin-notices-commiss-opinion/upload/Insurance-Laws-COVID-19-Notice-03_18_20_With_Seal_1249pm_Final.pdf	
Colorado	No specific P&C guidance to date.		https://www.colorado.gov/pacific/dora/division-insurance	
Connecticut	No specific P&C guidance to date.		https://portal.ct.gov/cid	Emergency Order - https://portal.ct.gov/-/media/Office-of-the-Governor/News/20200310-declaration-of-civil-preparedness-and-public-health-emergency.pdf
DC	No specific P&C guidance to date.		https://disb.dc.gov/	Emergency order, 20 MAR 20 - applicable to health carriers only (not P&C) - https://disb.dc.gov/sites/default/files/u65602/Order-re-Emergency-Response-to-COVID-19-03.20.2020-sec.pdf
Delaware	Domestic & Foreign Insurers Bulletin 116: " It is during trying times like these that the Commissioner is encouraging carriers to accommodate its policyholders in an efficient and compassionate manner. In that respect, the Commissioner hereby requests that all admitted and non-admitted carriers doing business in Delaware suspend cancellations and nonrenewals due to nonpayment of premium during the pendency of the Governor's declared State of Emergency. This request applies to all lines of insurance. Policyholders are encouraged to contact their carriers to discuss their options if they are suffering a hardship as a result of the COVID-19 related restrictions. Additionally, all producer licensees are advised to take all necessary actions to ensure their ability to promptly service claims and provide other essential services to insureds affected by the COVID-19 crisis."	3/20/20	https://insurance.delaware.gov/wp-content/uploads/sites/15/2020/03/domestic-foreign-insurers-bulletin-no116.pdf	Bulletin to Health insurers - https://news.delaware.gov/files/2020/03/Domestic-and-Foreign-Insurers-Bulletin-No.-115-Coverage-for-COVID-19-Coronavirus.pdf
Florida	No specific P&C guidance to date.		https://www.floir.com/siteDocuments/OIR-20-03M.pdf	Informational memorandum 20-03 re: insurers activating business cont. plans.
Georgia	Directive 20-EX-5: "The commissioner directs all property & casualty to refrain from cancelling any commercial policies, including business interruption or business income coverage, for the cause of non-payment for the next 60 days. Because the COVID-19 pandemic has created a hardship for many of Georgia's businesses, the commissioner is instructing insurers to cease canceling these policies for the time being."	3/20/20	https://www.oci.ga.gov/ExternalResources/Announcements/Directive-3202020-1057.pdf	Bulletin 20-EX-3; Directive 20-EX-4 (expedited procedures for approving BI coverage product submissions) - https://www.oci.ga.gov/ExternalResources/Announcements/Directive-3162020-1652.pdf

Hawaii	No specific P&C guidance to date.		http://cca.hawaii.gov/ins/	Memo regarding licensing during COVID-19 - https://cca.hawaii.gov/ins/files/2020/03/Commissioners-Memo-re-New-Renew-React-Licenses-2020-1LIC.pdf
Idaho	No specific P&C guidance to date.		https://doi.idaho.gov/	Emergency declaration issued on 3/11/20.
Illinois	No specific P&C guidance to date.		https://www2.illinois.gov/sites/coronavirus/Pages/default.aspx	Emergency proclamation issued 3/9/20. Executive Order 08 relating to expiration of drivers licenses - https://www2.illinois.gov/Documents/ExecOrders/2020/ExecutiveOrder-2020-08.pdf
Indiana	IN DOI announced: "The Indiana Department of Insurance is addressing concerns that facilities that provide services such as childcare and meals to the community will lose their liability insurance if they remain open during the COVID-19 pandemic. There is no reason to believe that any carrier would be or is denying coverage at this time. Insurance companies cannot cancel coverage without filing an endorsement change in the terms of the policy with the Department. Commissioner Stephen W. Robertson stated that the Department will aggressively support those facilities if their commercial insurance carrier attempts to deny their liability insurance without approval."	3/16/20	https://calendar.in.gov//site/doi/event/liability-insurance-for-childcare-facilities-during--the-covid-19-pandemic/	
Iowa	No specific P&C guidance to date.		https://iid.iowa.gov/	Bulletin 20-04 (applicable to Health insurers only): https://iid.iowa.gov/documents/individual-and-small-group-coverage-impacted-by-covid-19
Kansas	Bulletin 2020-1: "...At this time, the Kansas Insurance Department is not suspending the Kansas unfair method of competition and unfair or deceptive act or practices statutes, associated regulations, and the Kansas Insurance Department's policy and procedure implementing the NAIC's unfair claims settlement practices model regulation. However, insurers are encouraged to proactively notify the Insurance Department's Consumer Assistance Division of any issues they may have with complying with these laws that are a result of a COVID-19 response measure taken by the insurer. Such notification will be considered by the Commissioner in enforcing K.S.A. 40-2405..."	3/17/20	https://insurance.ks.gov/department/LegalIssues/bulletins/Bulletin-2020-1.pdf	
Kentucky	No specific P&C guidance to date.			Emergency Order relating to Insurance - 3/9/20 - http://insurance.ky.gov/ppc/Documents/2020.03.09EOInsuranceCoronavirus.pdf
Louisiana	No specific P&C guidance to date.			Emergency Rule 36 - applies to health insurers - https://www.lidi.la.gov/news/press-releases/3-18-20-emergency-rule-36
Maine	Bulletin: Insurers must make all reasonable accommodations for late payments and other problems that are beyond the consumer's control. ME DOI Bulletin 442.	3/12/20	https://www.maine.gov/tools/whatsnew/index.php?topic=INS-Bulletins&id=2220066&v=boi-template2017	
Maryland	Bulletin 20-10: "I encourage all Life & Health Carriers and Property and Casualty Insurers doing business in the State to make reasonable accommodations so that individuals and businesses do not lose coverage due to non-payment of premium during this emergency. Reasonable accommodations may include suspension of premiums due, extension of billing due dates and premium grace periods, and waiver of installment and late payment fees. Insurers should take steps to encourage policyholders to use electronic payment technology on websites, apps and electronic bank transfers whenever possible."	3/20/20	https://insurance.maryland.gov/Insurer/Documents/bulletins/20-10-Cancellation-of-insurance-policies-during-covid-19-SOE.pdf	
	Statement from Commissioner Al Redmer: ""The Maryland Insurance Administration would like to reassure Maryland businesses that we are closely monitoring insurance issues related to COVID-19. Our core mission is making sure insurance companies treat customers fairly. During this challenging time, the Maryland Insurance Administration is fully operational, and we will open investigations into virus-related insurance issues as needed."	3/16/20	https://insurance.maryland.gov/Pages/newscenter/NewsDetails.aspx?NR=2020255	

Massachusetts	Bulletin 2020-05: "All Carriers are advised to provide employers and individuals with as much flexibility as is reasonably possible during the COVID-19 public health crisis to maintain their existing coverage, despite policyholders' growing concerns about being able to send their premiums in on time..."	3/23/20	https://www.mass.gov/doc/bulletin-2020-05-flexibility-in-the-issuance-and-administration-of-insurance-during-covid-19/download	Emergency measures to stop the spread of COVID-19, health insurers - https://www.mass.gov/doc/bulletin-2020-04-emergency-measures-to-address-and-stop-the-spread-of-covid-19-coronavirus/download
Michigan	No specific P&C guidance to date.		https://www.michigan.gov/difs/	Bulletin 2020-8: Allows flexibility in insurer annual meeting requirements - https://www.michigan.gov/documents/difs/Bulletin_2020-08-INS_684451_7.pdf
Minnesota	No specific P&C guidance to date.		https://mn.gov/commerce/industries/insurance/	
Mississippi	No specific P&C guidance to date.		https://www.mid.ms.gov/consumers/covid.aspx	
Missouri	Bulletin: Coverage for residents of the State of Missouri should continue under all insurance policies in effect as of March 13, 2020, and shall remain in effect until such time as Executive Order 20-04 is terminated or this bulletin is rescinded, whichever is later. Insurers are strongly encouraged not to cancel, nonrenew, or terminate coverage while this Bulletin is in effect. This grace period is a period of time during which consumers can take those actions necessary to keep their policies in force. The Department is not requiring insurers to waive any premiums or other consideration owed on any policy or contract during this period of time. The Department anticipates that a failure to pay premiums or remit consideration may subject the policy to a retroactive cancellation, in accordance with the policy terms. Nothing in this bulletin should be construed as the Department requesting any insurer to refrain from terminating coverage on the basis of fraud on the part of an insured.	3/21/20	https://insurance.mo.gov/laws/bulletin/documents/Coronavirus2Bulletinfinal.pdf	
Montana	No specific P&C guidance to date.		https://csimt.gov/insurance/	
Nebraska	No specific P&C guidance to date.		https://doi.nebraska.gov/	
Nevada	No specific P&C guidance to date.		http://doi.nv.gov/	Emergency declaration - http://gov.nv.gov/uploadedFiles/govnewnvqov/Content/News/Press/2020/Declaration%20of%20Emergency%20re%20COVID.pdf
New Hampshire	No specific P&C guidance to date.		https://www.nh.gov/insurance/	FAQ sheet on BI coverage - https://www.nh.gov/insurance/consumers/faq-business-interruption-insurance-coronavirus.htm
New Jersey	Bulletin 20-04: DOBI encourages insurers to assist those impacted by COVID-19 by "relaxing due dates, extending grace periods..."	3/19/20	https://www.state.nj.us/dobi/bulletins/blt20_04.pdf	Bulletion 20-03 - COVID-19 for Health Insurers - https://www.state.nj.us/dobi/bulletins/blt20_03.pdf
New Mexico	Bulletin 2020-006: "In response to the disruption caused by the outbreak, I am requesting that all insurance companies refrain from cancelling or non-renewing policies of businesses and individuals negatively impacted by the disruption due to the non-payment of premiums during this public health emergency, or at a minimum, provide extended grace periods for payment of premiums. We encourage implementing these practices as soon as possible and consider extending them for a minimum of ty (30) days after the emergency is declared over. I also request that all insurance companies work with their insureds after the public health emergency is over to allow the insureds to catch up on past due premiums in installments without loss of coverage. "Balloon" payments are likely to be unaffordable. Economic distress and loss of income in these times are due to circumstances beyond the control of the insureds.	3/20/20	https://www.osi.state.nm.us/wp-content/uploads/2020/03/Bulletin-2020-006.pdf	
NY	Circular Letter No. 7 (2020): DFS urges insurers to work with insureds to provide flexibility, including grace periods for non-renewals, etc.	3/19/20	https://www.dfs.ny.gov/industry_guidance/circular_letters/cl2020_07	
NC	No specific P&C guidance to date.		https://www.ncdoi.gov/	https://files.nc.gov/doi/documents/legislative-services/20-b-05-guidance-for-insurers-regarding-coverage-and-cost-sharing-requirements-related-to-covid-19-public-health-emergency.pdf
ND	No specific P&C guidance to date.		https://www.nd.gov/ndins/	

OH	Bulletin 2020-03: All insurers are to give insured the option of deferring premium payments coming due, interest free, for up to 60 calendar days from each original premium due date.	3/20/2020	https://insurance.ohio.gov/static/Legal/Bulletins/Documents/2020-03.pdf	https://insurance.ohio.gov/wps/portal/gov/odi
OK	Bulletin 2020-01: "Property and casualty carriers should extend their applicable grace period for nonpayment of premium by an additional forty-five (45) days. This grace period extension does not relieve an insured of the obligation to pay premiums but merely is a deferral of the payment due date."	3/20/20	https://www.oid.ok.gov/pc-bulletin-2020-01/	
OR	No specific P&C guidance to date.			Emergency declaration - https://www.oregon.gov/oem/Documents/EO_20_03.pdf
PA	Notice - " Insurers should consider the following actions: consistent with prudent insurance practices, relaxing due dates for premiums payments, extending grace periods, waiving late fees and penalties, and allowing payment plans for premiums payments to otherwise avoid a lapse in coverage. Insurers should consider cancellation or non-renewal of policies only after exhausting other efforts to work with policyholders to continue coverage."	3/20/20	https://www.insurance.pa.gov/Regulations/Laws%20Regulations/Documents/COVID-19%20General%20Guidance%20FINAL%20FINAL%203-19.pdf	
RI	No specific P&C guidance to date.		https://dbr.ri.gov/news/insurance.php	Bulletin 2020-2, Motor Vehicle Damage Appraisals during COVID-19 emergency; Bulletin 2020-3, Insurance licensing during the COVID-19 emergency
SC	No specific P&C guidance to date.		https://www.doi.sc.gov/948/COVID-19	
SD	No specific P&C guidance to date.		https://dlr.sd.gov/insurance/default.aspx	
TN	No specific P&C guidance to date.		https://www.tn.gov/commerce/news/2020/3/20/tdci-covid-guidance-2020.html	
TX	Bulletin B-0007-20: TDI expects all carriers to work with policyholders who may experience financial hardships due to the COVID-19 outbreak. TDI encourages carriers to use grace periods for payments, temporary suspension of premium payments, payment plans, and other actions to allow continuing insurance coverage as appropriate. TDI will work with carriers to minimize the regulatory effects of an insurer's actions to provide policyholder relief, specifically for financial review requirements. The term "suspension" is not intended to mean the forgiveness of the premium.	3/23/2020	https://www.tdi.texas.gov/bulletins/2020/B-0007-20.html	Near daily updates: https://www.tdi.texas.gov/news/2020/coronavirus-updates.html
UT	No specific P&C guidance to date.		https://insurance.utah.gov/featured-news/coronavirus	Bulletin 2020-1 to health insurers - https://insurance.utah.gov/wp-content/uploads/2020-1Signed.pdf
VT	Guidance - Calculation of commercial lines premium during COVID-19: "...DFR encourages insurance carriers to be flexible with premium payment plans and premium deposit requirements for businesses that are temporarily closed due to COVID-19 mitigation actions. If carriers can delay/reduce premium payments, this action may assist insureds in keeping their policy active during their temporary shutdown..."	3/20/20	https://dfr.vermont.gov/sites/finreg/files/doc_library/dfr-covid19-commercial-lines-premiums-guidance.pdf	
VA	Statement: "The Bureau encourages insurers to continue to adjust/process claims during this public health emergency as expeditiously as possible and to utilize all possible methods of adjusting claims remotely, such as telephone, mail, and mobile applications while striving to meet normal time frames in place for adjusting/processing claims whenever possible."	3/20/20		
WA	No specific P&C guidance to date.		https://www.insurance.wa.gov/coronavirus	Emergency Order 20-01 to health insurers - https://www.insurance.wa.gov/sites/default/files/documents/emergency-order-number-20-01.pdf

WV	<p>Emergency Order 20-EO-02: Insurers, producers and all other insurance-related entities subject to regulation by the Commissioner in the State of West Virginia should consider the difficulties experienced, and to be experienced, by both private citizens and businesses as a result of the current State of Emergency, Executive Order 2-20 and any subsequent executive orders or other governmental actions with respect to collection of premiums, cancellations, nonrenewals, claim or other documentation, rating or rates charged, and other requirements or policy provisions including, but not limited to, notifications of hospital admissions or similar notifications, due dates or required documentation relating to claims, premium payments, optional service fees, prior authorization requirements and limitations on prescription drug refills. Order does not apply to those already delinquent/cancelled/nonrenewed policyholders.</p>	3/18/20	https://www.wvinsurance.gov/Portals/0/pdf/20-EO-02_Emergency_Order.pdf?ver=2020-03-19-084523-047	
	<p>Clarification Email to 20-EO-02: Emergency Order does not prohibit cancellation or non renewal of all policies. Insurers may require validation that extraordinary circumstance serving as basis for relief is directly related to COVID-19 by obtaining something in writing or otherwise from employer.</p>	3/18/20	https://www.idsupra.com/legalnews/west-virginia-comissioner-issues-53712/	<p>Guidance for Emergency Insruance Adjusters, Workers Comp, Temporary Licensensure of Producers, etc... https://www.wvinsurance.gov/</p>
WI	<p>Bulletin 2020 0320: "Insurers are encouraged to offer flexibility to insureds who are incurring economic hardship. This flexibility can include offering non-cancellation periods, deferred premium payments, premium holidays and acceleration or waiver of underwriting requirements. OCI will not view any accommodations made to insureds incurring economic hardship during the COVID-19 public health emergency as violating insurance laws such as unfair inducement prohibitions. Accommodations should not be applied in an unfairly discriminatory manner. "</p>	3/20/20	https://oci.wi.gov/Pages/Regulation/Bulletin20200320RegulatoryRequirements.aspx	
WY	No specific P&C guidance to date.		https://sites.google.com/a/wyo.gov/doi/home	