

LARRY HOGAN  
Governor

BOYD K. RUTHERFORD  
Lt. Governor



# Maryland

INSURANCE ADMINISTRATION

AL REDMER, JR.  
Commissioner

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Deputy Commissioner

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## **BULLETIN NO. 20-11**

**DATE:** March 23, 2020

**TO:** All Life & Health Insurers, Nonprofit Health Service Plans, Health Maintenance Organizations, Dental Plan Organizations, Property & Casualty Insurers, Property & Casualty and L&H Producers; the Maryland Automobile Insurance Fund; the Chesapeake Employers Insurance Company; All Premium Finance Companies

**RE:** COVID-19 State of Emergency: Remote Claim Handling

On March 5, 2020 Governor Lawrence J. Hogan, Jr. declared a State of Emergency for the entire State as a result of the COVID-19 virus. As a result of this event, the daily lives of Maryland citizens have been disrupted in significant fashion. Although the Maryland Insurance Administration's ("MIA") offices are closed to the public, our dedicated staff is continuing our essential operations using telework and other remote technologies. Our website (see letterhead) lists all key personnel with specific contact information.

Insurance is an essential industry and integral part of the local, state, national and global economies. Like the MIA, our licensees doing business in Maryland are equipped to continue essential operations during this difficult time. MIA expects that our licensees are taking all steps to safeguard employees, customers and the public at large, while simultaneously doing everything possible to meet contractual and regulatory requirements. We appreciate these efforts.

With respect to claims handling best practices, we encourage our licensees to utilize remote claim handling technologies to the greatest extent possible. In all situations where on-site claim handling activity must take place, employees, contractors, vendors, policyholders and other interested parties must follow social distancing protocols published by the CDC and the Maryland Department of Health to the greatest extent possible. Prompt payment of known claim obligations should be a top priority.

Please monitor the MIA's website regularly for updates regarding all COVID-19 related insurance issues.

ALFRED W. REDMER, JR.  
Commissioner

Signature on original  
By: \_\_\_\_\_

***Special Note: The Maryland Insurance Administration remains fully operational during the COVID-19 emergency. If you would like to file an insurance complaint, please use our online portal:***  
***<https://enterprise.insurance.maryland.gov/consumer/ConsumerPortalWelcomePage.aspx>***

***About the Maryland Insurance Administration***

The Maryland Insurance Administration is an independent State agency charged with regulating Maryland's \$28.5 billion insurance industry. For more information about the Insurance Administration, please visit [www.insurance.maryland.gov](http://www.insurance.maryland.gov) or follow us on Facebook at [www.facebook.com/MDInsuranceAdmin](https://www.facebook.com/MDInsuranceAdmin), Twitter at [@MD\\_Insurance](https://twitter.com/MD_Insurance), LinkedIn at [www.linkedin.com/company/maryland-insurance-administration](https://www.linkedin.com/company/maryland-insurance-administration) or Instagram at [@marylandinsuranceadmin](https://www.instagram.com/marylandinsuranceadmin).

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