Maryland
INSURANCE ADMINISTRATION

BULLETIN 20-35

Date: September 1, 2020

To: All Property & Casualty Insurers and the Maryland Automobile Insurance Fund and the Chesapeake Employers Insurance Company

Re: Informational Filing Required / Follow up to Bulletin #20-28

Since the onset of the COVID-19 pandemic, the Maryland Insurance Administration ("Administration") has engaged our licensees in conversations with respect to the impact of the virus on a wide variety of property and casualty insurance matters. The Administration has published twelve COVID-19 related Bulletins concerning these issues since March 25, 2020. All of the Bulletins are available here:

https://insurance.maryland.gov/Pages/newscenter/PropertyCasualtyBulletins.aspx

For your convenience, a list of the Bulletins and their respective subject matters follows:

20-04	Title Insurance	20-15	Commercial Use Exclusion for PPA
20-09	Travel Insurance	20-17	Contractual Deadlines
20-10	Cancellations and Non-payment	20-18	MVR / Commercial Fleets
20-11	Claim Handling	20-20	Commercial Lines
20-12	Temporary Rate Relief	20-21	Workers Compensation
20-13	§§ 27-613 and 27-614	20-28	Non-payment Update

In an effort to provide streamlined and effective relief measures to property and casualty policyholders throughout the State during the emergency, the Administration expedited review of certain filings and encouraged licensees to take steps to provide such relief to policyholders without delay. Insurers in the market provided multiple types of relief, including but not limited to: premium refunds and credits, voluntary suspension of non-payment cancellations, broader coverage (for example, suspension of commercial use exclusions in PPA policies), and, mid-term premium adjustments for payroll based premium lines of business.

In order to properly document the record of all insurers' actions in responding to the challenges of COVID-19, the Administration requires each property and casualty insurer holding a certificate of

authority and the Maryland Automobile Insurance Fund and the Chesapeake Employers Insurance Company to **submit an informational filing in SERFF no later than October 31, 2020** providing the details of all actions each insurer has taken to date in response to the Bulletins listed above and any other measures taken in response to COVID-19. Please designate the filing as "rate/rule." There will be no fee associated with this filing.

The filing should be specific as to the line(s) of business and each underwriting company within a group, and must include the following details:

1. Voluntary suspensions by the insurer of cancellations for non-payment of premium or other reasons including the period of time when the suspension began and ended and the number of policyholders that benefitted from the suspension of pre-COVID-19 cancellation protocols;

2. Details of adjustments made to claim handling procedures taken to ensure the safety of policyholders and employees;

3. Details of rate relief programs, including all premium reductions, credits and / or dividends issued with the effective date parameters for such actions and the total dollar amount of savings for Maryland policyholders;

4. Details of any broadened coverage provided (example, suspension of the commercial use exclusion in PPA policies) including the effective and expiration date parameters of such actions;

5. Details of any other significant actions taken in response to COVID-19 to ensure your continuity of operations, assist your policyholders and protect the safety of your employees.

Please contact the Associate Commissioner for Property & Casualty, Robert Baron, with any questions concerning this Bulletin (Robert.Baron@Maryland.gov / 410.468.2353).

Kathleen A. Birrane
Commissioner

SIGNATURE ON ORIGINAL

Robert Baron, Associate Commissioner
Property & Casualty