



COVID- 19 SUMMARY OF U.S. STATE CANCELLATION/NONRENEWAL MANDATES

Prepared by the AXA XL Compliance Team

UPDATED AUGUST 25, 2021

This is not Legal or Compliance advice. This chart is a resource tool that provides information from US Insurance Departments that are mandating certain actions by carriers regarding cancellation/non-renewal in light of COVID-19. The chart does not cover all US Insurance Departments – just those that have mandatory directives.

This chart must be read separately from mandates that may appear in other unrelated State Insurance Department bulletins addressing cancellation/non-renewal in the event of a severe storm or other non-COVID-19 related emergency.

Please be advised that for the most part, the extension of time for cancellation/non-renewal does not eliminate the obligation to ultimately pay the premium owed during the time of extension. States may have different opinions on waiving late fees so you must consult each state website link for that information.

STATE	SUMMARY
Alaska	<p>Cancellations: No cancellations of <i>any</i> policies due to non-payment of premium from COVID-19 through June 1.</p> <p>Markets: Admitted and Surplus Lines</p> <p>Lines: All lines</p> <p>Source: https://www.commerce.alaska.gov/web/Portals/11/Pub/INS_B20-08.pdf</p>
Arkansas	<p>Cancellations: (1) No cancellation of <i>any policies</i> due to non-payment of premiums for Arkansas citizens <i>diagnosed with COVID-19</i> until October 16, 2020; (2) No cancellations of <i>personal lines</i> policies due to <i>non-payment of premiums</i> for Arkansas citizens directly affected by job loss or employment disruption until October 16, 2020.</p> <p>Non-renewals: Prohibition against nonrenewal for same lines and conditions as cancellations above until October 16, 2020.</p> <p>Markets: Admitted</p> <p>Lines: All business lines if citizen is diagnosed with COVID-19 and personal lines if ability to pay affected by cessation of employment due to COVID-19.</p> <p>Special Conditions: Policyholder must request extension from carrier. You may request documentation from the policyholder confirming they have been affected by COVID-19 <i>but this is not recommended.</i></p> <p>Source: https://insurance.arkansas.gov/uploads/resource/documents/12-2020.pdf https://insurance.arkansas.gov/uploads/resource/documents/6-2020.pdf https://insurance.arkansas.gov/uploads/resource/documents/21-2020.pdf https://insurance.arkansas.gov/uploads/resource/documents/26-2020.pdf https://governor.arkansas.gov/images/uploads/executiveOrders/EO_20-45.pdf https://insurance.arkansas.gov/uploads/resource/documents/28a-2020_rev.pdf</p>





COVID- 19 SUMMARY OF U.S. STATE CANCELLATION/NONRENEWAL MANDATES

Prepared by the AXA XL Compliance Team

UPDATED AUGUST 25, 2021

This is not Legal or Compliance advice. This chart is a resource tool that provides information from US Insurance Departments that are mandating certain actions by carriers regarding cancellation/non-renewal in light of COVID-19. The chart does not cover all US Insurance Departments – just those that have mandatory directives.

This chart must be read separately from mandates that may appear in other unrelated State Insurance Department bulletins addressing cancellation/non-renewal in the event of a severe storm or other non-COVID-19 related emergency.

Please be advised that for the most part, the extension of time for cancellation/non-renewal does not eliminate the obligation to ultimately pay the premium owed during the time of extension. States may have different opinions on waiving late fees so you must consult each state website link for that information.

STATE	SUMMARY
Connecticut	<p>Cancellations and Non-renewal: No cancellations or non-renewal of <i>any</i> policies due to non-payment of premium from COVID-19 through June 1.</p> <p>Mandatory Grace Period: Mandatory grace period in effect between April 1, 2020 and June 1, 2020.</p> <p>Markets: Admitted and Surplus Lines</p> <p>Lines: All lines</p> <p>Special Conditions: Insurers must provide the 60-day grace period to individual insureds who, as a result of the COVID-19 pandemic, were laid off, furloughed, or fired from employment or otherwise sustained a significant loss in revenue. <i>You may ask individual policyholders for a statement confirming one of these conditions.</i> Cancellations or non-renewal for any other allowable reason may be issued pursuant to applicable statutory notice requirements and for legally recognized reasons.</p> <p>Source: https://portal.ct.gov/-/media/Office-of-the-Governor/Executive-Orders/Lamont-Executive-Orders/Executive-Order-No-7S.pdf</p>





COVID- 19 SUMMARY OF U.S. STATE CANCELLATION/NONRENEWAL MANDATES

Prepared by the AXA XL Compliance Team

UPDATED AUGUST 25, 2021

This is not Legal or Compliance advice. This chart is a resource tool that provides information from US Insurance Departments that are mandating certain actions by carriers regarding cancellation/non-renewal in light of COVID-19. The chart does not cover all US Insurance Departments – just those that have mandatory directives.

This chart must be read separately from mandates that may appear in other unrelated State Insurance Department bulletins addressing cancellation/non-renewal in the event of a severe storm or other non-COVID-19 related emergency.

Please be advised that for the most part, the extension of time for cancellation/non-renewal does not eliminate the obligation to ultimately pay the premium owed during the time of extension. States may have different opinions on waiving late fees so you must consult each state website link for that information.

STATE	SUMMARY
Delaware	<p>Cancellations: No cancellations of <i>any</i> policies due to non-payment of premiums until July 1, 2020.</p> <p>Markets: Admitted and Surplus Lines</p> <p>Lines: All lines</p> <p>Special Conditions: Applies to for any individual who was laid off or terminated or any business required to close or significantly reduce operations. Beginning July 1, 2020, every insurer must provide a 90-day payment plan for past due premiums to individual policyholders who demonstrate a loss of job/termination of employment due to the COVID-19 State of Emergency, or, if the policyholder is a business, the business demonstrates it was required to close or significantly reduce its business operations due to the COVID-19 State of Emergency. Repayment of the unpaid premium shall, at a minimum, be amortized over said 90-day period in up to three (3) equal installments, except that an insurer may permit a longer repayment period to assist policyholders. This Order is intended to grant policyholders an extension of time for the payment of premium which was past due between March 25, 2020 through July 1, 2020 without penalty or interest. Failure to make payment under the payment plan may be the basis for cancellation or nonrenewal of a policy.</p> <p>Source: https://governor.delaware.gov/wp-content/uploads/sites/24/2020/04/Ninth-Modification-to-State-of-Emergency-04012020-1.pdf https://insurance.delaware.gov/wp-content/uploads/sites/15/2020/04/domestic-foreign-insurers-bulletin-no117.pdf https://governor.delaware.gov/wp-content/uploads/sites/24/2020/05/Second-Extension-of-State-of-Emergency-05082020.pdf https://governor.delaware.gov/wp-content/uploads/sites/24/2020/06/Third-Extension-of-State-of-Emergency-06062020.pdf https://governor.delaware.gov/wp-content/uploads/sites/24/2020/06/Twenty-Third-Modification-to-State-of-Emergency-06302020.pdf https://governor.delaware.gov/wp-content/uploads/sites/24/2020/09/Twenty-Seventh-Modification-to-State-of-Emergency-09032020.pdf</p>





COVID- 19 SUMMARY OF U.S. STATE CANCELLATION/NONRENEWAL MANDATES

Prepared by the AXA XL Compliance Team

UPDATED AUGUST 25, 2021

This is not Legal or Compliance advice. This chart is a resource tool that provides information from US Insurance Departments that are mandating certain actions by carriers regarding cancellation/non-renewal in light of COVID-19. The chart does not cover all US Insurance Departments – just those that have mandatory directives.

This chart must be read separately from mandates that may appear in other unrelated State Insurance Department bulletins addressing cancellation/non-renewal in the event of a severe storm or other non-COVID-19 related emergency.

Please be advised that for the most part, the extension of time for cancellation/non-renewal does not eliminate the obligation to ultimately pay the premium owed during the time of extension. States may have different opinions on waiving late fees so you must consult each state website link for that information.

STATE	SUMMARY
District of Columbia	<p>Cancellations: Non-pay cancellations are prohibited for any policy in effect on April 27, 2020 and is in effect through August 25, 2021.</p> <p>Markets: Admitted</p> <p>Lines: All Lines</p> <p>Special Conditions: Reasonable policyholder accommodations include (1) waiving installment, late payment or reinstatement fees; (2) deferring cancellations, non-renewals and adverse underwriting actions; (3) extending billing due dates and premium grace periods; and (4) ensuring that late payments during the COVID-19 emergency are not considered in future premium calculations (i.e. applicable late payments should not be counted for any rating, pricing, tiering attributes, etc.)</p> <p>Source:</p> <p>https://disb.dc.gov/sites/default/files/dc/sites/disb/publication/attachments/Order%20re%20Relief%20to%20Policyholders%20During%20Public%20Health%20Emergency%20v.04.27.20%20%28v2%29.pdf</p> <p>https://mayor.dc.gov/sites/default/files/dc/sites/mayormb/release_content/attachments/Mayor%27s%20Order%202020-079%20Extension%20of%20the%20Public%20Emergency%20.pdf</p> <p>https://mayor.dc.gov/sites/default/files/dc/sites/mayormb/release_content/attachments/Mayor%27s%20Order%202020-103.pdf</p> <p>https://coronavirus.dc.gov/sites/default/files/dc/sites/coronavirus/page_content/attachments/Mayor%27s%20Order%20127%2012-18-2020.pdf</p> <p>https://mayor.dc.gov/sites/default/files/dc/sites/mayormb/release_content/attachments/Mayor%27s%20Order%202021-004%201-11-2021.pdf</p> <p>https://coronavirus.dc.gov/sites/default/files/dc/sites/coronavirus/page_content/attachments/Mayor%E2%80%99s%20Order%202021-038%20Extension%20of%20the%20Public%20Emergency%20and%20Public%20Health%20Emergency%20and%20Modified%20Measures%20in%20Phase%20Two%20of%20Washington%2C%20DC%20Reopening%20%203-17-2021_0.pdf</p> <p>https://coronavirus.dc.gov/sites/default/files/dc/sites/coronavirus/page_content/attachments/Mayor%27s%20Order%202020-069%20Modified%20Measures%20for%20Spring%20Summer%202021%20of%20Washington%2C%20DC%20Reopening%20and%20Extention%205-17-2021.pdf</p> <p>https://coronavirus.dc.gov/sites/default/files/dc/sites/coronavirus/page_content/attachments/Mayors-Order-2021-096.pdf</p>





COVID- 19 SUMMARY OF U.S. STATE CANCELLATION/NONRENEWAL MANDATES

Prepared by the AXA XL Compliance Team

UPDATED AUGUST 25, 2021

This is not Legal or Compliance advice. This chart is a resource tool that provides information from US Insurance Departments that are mandating certain actions by carriers regarding cancellation/non-renewal in light of COVID-19. The chart does not cover all US Insurance Departments – just those that have mandatory directives.

This chart must be read separately from mandates that may appear in other unrelated State Insurance Department bulletins addressing cancellation/non-renewal in the event of a severe storm or other non-COVID-19 related emergency.

Please be advised that for the most part, the extension of time for cancellation/non-renewal does not eliminate the obligation to ultimately pay the premium owed during the time of extension. States may have different opinions on waiving late fees so you must consult each state website link for that information.

STATE	SUMMARY
Louisiana	<p>Cancellations/Non-renewals: No cancellations or non-renewals of any policies that were in effect on or before March 12, 2020 through May 12, 2020.</p> <p>Markets: Admitted and Surplus</p> <p>Lines: All lines</p> <p>Special Conditions: Insurers may issue a notice of cancellation for non-payment of premium between March 12, 2020 – May 12, 2020, but the cancellation may not take effect until after May 12, 2020. This rule does not apply to new policies issued on or after March 12, 2020. A policy cannot be canceled or nonrenewed solely because of a claim that occurs or is filed during a COVID-19 emergency.</p> <p>Source: https://www.lidi.la.gov/docs/default-source/documents/legaldocs/rules/rule40-cur-moratoriumonpolicy.pdf?sfvrsn=de244f52_12</p>
Mississippi	<p>Cancellations/Non-renewals: No cancellations or non-renewals of <i>any</i> policies due to non-payment of premium from March 24, 2020 through May 23, 2020.</p> <p>Markets: Admitted and Surplus</p> <p>Lines: All lines</p> <p>Special Conditions: Impacted policyholders may be offered either a payment plan or a further extension of the premium due date. Insurers are directed to review recent non-pay terminations and reinstate affected policies if termination is effective on or after March 24, 2020, even if the notice was sent prior to March 24, 2020.</p> <p>Source: https://www.mid.ms.gov/legal/bulletins/20203bul.pdf https://www.mid.ms.gov/legal/bulletins/20203bul_QuesAndAns.pdf</p>





COVID- 19 SUMMARY OF U.S. STATE CANCELLATION/NONRENEWAL MANDATES

Prepared by the AXA XL Compliance Team

UPDATED AUGUST 25, 2021

This is not Legal or Compliance advice. This chart is a resource tool that provides information from US Insurance Departments that are mandating certain actions by carriers regarding cancellation/non-renewal in light of COVID-19. The chart does not cover all US Insurance Departments – just those that have mandatory directives.

This chart must be read separately from mandates that may appear in other unrelated State Insurance Department bulletins addressing cancellation/non-renewal in the event of a severe storm or other non-COVID-19 related emergency.

Please be advised that for the most part, the extension of time for cancellation/non-renewal does not eliminate the obligation to ultimately pay the premium owed during the time of extension. States may have different opinions on waiving late fees so you must consult each state website link for that information.

STATE	SUMMARY
New Jersey	<p>Cancellations: No cancellations of any policies for 90 days (P&C)/60 days (A&H) as a result of non-payment.</p> <p>Mandatory Grace Period: New Jersey instituted a 90-day (P&C)/60-day (A&H) mandatory emergency grace for non-payment cancellations. The time period may be extended by the regulator. Expires January 1, 2022.</p> <p>Markets: Admitted</p> <p>Lines: All lines</p> <p>Special Conditions: Policyholder has the option to elect the start date of the mandatory emergency grace period retroactively as of either April 1, 2020 or May 1, 2020. Mandatory grace is not intended to change the terms of the issued policy or be considered a forgiveness of the premium. The insurer is required to grant the policyholder an extended grace period for the payment of premium due without penalty or interest. Applies to premium finance companies as well.</p> <p>Source: https://nj.gov/infobank/eo/056murphy/pdf/EO-123.pdf https://www.state.nj.us/dobi/bulletins/blt20_15.pdf https://www.state.nj.us/dobi/bulletins/blt20_17.pdf https://www.state.nj.us/dobi/bulletins/blt20_27.pdf</p>





COVID- 19 SUMMARY OF U.S. STATE CANCELLATION/NONRENEWAL MANDATES

Prepared by the AXA XL Compliance Team

UPDATED AUGUST 25, 2021

This is not Legal or Compliance advice. This chart is a resource tool that provides information from US Insurance Departments that are mandating certain actions by carriers regarding cancellation/non-renewal in light of COVID-19. The chart does not cover all US Insurance Departments – just those that have mandatory directives.

This chart must be read separately from mandates that may appear in other unrelated State Insurance Department bulletins addressing cancellation/non-renewal in the event of a severe storm or other non-COVID-19 related emergency.

Please be advised that for the most part, the extension of time for cancellation/non-renewal does not eliminate the obligation to ultimately pay the premium owed during the time of extension. States may have different opinions on waiving late fees so you must consult each state website link for that information.

STATE	SUMMARY
New York	<p>Cancellations/Non-renewals/Mandatory Grace Period: No cancellations or non-renewal of <i>any</i> policies due to non-payment of premium for personal lines policyholders and small businesses experiencing financial hardship due to COVID-19 through July 6, 2020.</p> <p>Mandatory Grace Period: Extend applicable grace period to 60 days for personal lines policyholders and small businesses experiencing financial hardship due to COVID-19 through July 6, 2020.</p> <p>Markets: Admitted and Surplus</p> <p>Lines: All Lines</p> <p>Special Conditions: “Small businesses” mean businesses (1) with 100 employees or less, (2) independently owned and operated and (3) residing in New York.</p> <p>Grace Period Details: Allow unpaid premium incurred during the 60-day grace period to be paid over the course of the following year in 12 monthly installments. Policyholders demonstrating financial hardship are entitled to only one 60-day grace period.</p> <p>Premium finance companies are required to follow the same rules as insurers.</p> <p>By April 13, 2020, insurers must provide a policyholder notice with each premium bill along with a toll-free number for policyholders to discuss billing and premium re-payment payment arrangements. Insurers also must notify insurance producers and third-party administrators of the insurer’s action plan.</p> <p>Source: https://www.governor.ny.gov/sites/governor.ny.gov/files/atoms/files/EO_202.13.pdf https://www.dfs.ny.gov/system/files/documents/2020/03/re_consolidated_amend_pt_405_27a_27c_new_216_text.pdf https://www.governor.ny.gov/sites/governor.ny.gov/files/atoms/files/EO202.28.pdf https://www.governor.ny.gov/sites/governor.ny.gov/files/atoms/files/EO-202.38-final.pdf https://www.dfs.ny.gov/system/files/documents/2020/06/reg_consolidated_pt405_27a_27c_216_text.pdf</p>





COVID- 19 SUMMARY OF U.S. STATE CANCELLATION/NONRENEWAL MANDATES

Prepared by the AXA XL Compliance Team

UPDATED AUGUST 25, 2021

This is not Legal or Compliance advice. This chart is a resource tool that provides information from US Insurance Departments that are mandating certain actions by carriers regarding cancellation/non-renewal in light of COVID-19. The chart does not cover all US Insurance Departments – just those that have mandatory directives.

This chart must be read separately from mandates that may appear in other unrelated State Insurance Department bulletins addressing cancellation/non-renewal in the event of a severe storm or other non-COVID-19 related emergency.

Please be advised that for the most part, the extension of time for cancellation/non-renewal does not eliminate the obligation to ultimately pay the premium owed during the time of extension. States may have different opinions on waiving late fees so you must consult each state website link for that information.

STATE	SUMMARY
North Carolina	<p>Cancellations/Non-renewals: No cancellations or non-renewals may be issued while this order is in effect (March 27, 2020 through May 27, 2020).</p> <p>Mandatory Grace Period: Policyholders affected by the COVID-19 health emergency must be provided with an optional 30-day grace period to pay premium effective March 27, 2020 through May 27, 2020.</p> <p>Markets: Admitted and Surplus Lines</p> <p>Lines: All Lines</p> <p>Special Conditions: Premium finance companies are required to provide the same relief as insurers. Grace period also applies to any policy provision or rules that imposes a time limit upon the policyholder or insurer (e.g. loss control inspections, proof of loss statements). Cancellations for non-payment that were issued prior to March 27, 2020 with a termination dated between March 27, 2020 and May 27, 2020 should be reconsidered, if requested by the policyholder, so that the policyholder may benefit from the 30-day grace period.</p> <p>Source: https://files.nc.gov/doi/documents/legislative-services/frequently-asked-questions-faq-associated-with-the-commissioners-order-and-bulletin-20-b-06-issued-on-march-27-2020.pdf https://files.nc.gov/doi/documents/legislative-services/20-b-06-covid-19-pandemic.pdf https://files.nc.gov/doi/documents/legislative-services/extended-coi-order-covid-19.pdf</p>
Ohio	<p>Cancellations/Non-renewals: No cancellations for non-payment during the state of emergency which began on March 9, 2020. The mandate was rescinded on October 2, 2020.</p> <p>Mandatory Grace Periods: Provide policyholders facing financial difficulty due to COVID 19 disruptions with a 60-day grace period to pay premium. The mandate was rescinded on October 2, 2020.</p> <p>Markets: Admitted and Surplus Lines</p> <p>Lines: Property and Casualty</p> <p>Special Conditions: Failure to pay premiums by the end of the grace period may subject the policy to a retroactive cancellation, in accordance with the policy terms.</p> <p>Source: https://iop-odi-content.s3.amazonaws.com/static/Legal/Bulletins/Documents/2020-07.pdf https://insurance.ohio.gov/static/Legal/Bulletins/Documents/2020-12.pdf</p>





COVID- 19 SUMMARY OF U.S. STATE CANCELLATION/NONRENEWAL MANDATES

Prepared by the AXA XL Compliance Team

UPDATED AUGUST 25, 2021

This is not Legal or Compliance advice. This chart is a resource tool that provides information from US Insurance Departments that are mandating certain actions by carriers regarding cancellation/non-renewal in light of COVID-19. The chart does not cover all US Insurance Departments – just those that have mandatory directives.

This chart must be read separately from mandates that may appear in other unrelated State Insurance Department bulletins addressing cancellation/non-renewal in the event of a severe storm or other non-COVID-19 related emergency.

Please be advised that for the most part, the extension of time for cancellation/non-renewal does not eliminate the obligation to ultimately pay the premium owed during the time of extension. States may have different opinions on waiving late fees so you must consult each state website link for that information.

STATE	SUMMARY
Oklahoma	<p>Mandatory Grace Periods: Effective March 20, 2020, extend any applicable grace period for non-payment of premium by 45 days. Expires June 30, 2020 - extended grace periods provided to policyholders will be allowed to expire upon reaching the end of their extension and policyholders' requests for midterm audit of policies due to a change in risk/premium will be continued through the end of 2020.</p> <p>Markets: Admitted</p> <p>Lines: Property and Casualty</p> <p>Special Conditions: Applies to premium finance companies.</p> <p>Source: https://www.oid.ok.gov/pc-bulletin-no-2020-01-amended/</p>





COVID- 19 SUMMARY OF U.S. STATE CANCELLATION/NONRENEWAL MANDATES

Prepared by the AXA XL Compliance Team

UPDATED AUGUST 25, 2021

This is not Legal or Compliance advice. This chart is a resource tool that provides information from US Insurance Departments that are mandating certain actions by carriers regarding cancellation/non-renewal in light of COVID-19. The chart does not cover all US Insurance Departments – just those that have mandatory directives.

This chart must be read separately from mandates that may appear in other unrelated State Insurance Department bulletins addressing cancellation/non-renewal in the event of a severe storm or other non-COVID-19 related emergency.

Please be advised that for the most part, the extension of time for cancellation/non-renewal does not eliminate the obligation to ultimately pay the premium owed during the time of extension. States may have different opinions on waiving late fees so you must consult each state website link for that information.

STATE	SUMMARY
Oregon	<p>Cancellations/Non-renewals: No cancellation or non-renewal of <i>any</i> policy from March 17, 2020 until Commissioner’s Order is lifted.</p> <p>Mandatory Grace Period: Provide policyholders a grace period to make premium payments through September 29, 2020.</p> <p>Markets: Admitted</p> <p>Lines: All lines</p> <p>Special Conditions:</p> <ul style="list-style-type: none"> • All cancellations and non-renewal notices must be withdrawn if policy was not terminated or non-renewed as of March 17, 2020 unless the insurer has evidence that the policyholder effectuated replacement coverage. • Insurers may cancel at the insured’s request; in the event of fraud or intentional misrepresentation of a material fact; criminal conduct or during the underwriting period. • No cancellation or non-renewal of any policy if based on a claim directly resulting from COVID-19. • Cancellation and non-renewal notices may now be issued for select commercial liability lines. <p>Source: https://dfr.oregon.gov/insure/health/understand/Documents/20200325Order.pdf https://dfr.oregon.gov/business/reg/Pages/coronavirus-eo.aspx#property https://dfr.oregon.gov/business/reg/Documents/Extension%20of%20DCBS%20Order.pdf https://dfr.oregon.gov/business/reg/Documents/20200522-insurance-pnc-EO.pdf https://dfr.oregon.gov/business/reg/Documents/20200622-extension-DCBS-order.pdf https://dfr.oregon.gov/covid19-consumers/covid19-consumer-pnc/Documents/20200622-pnc-EO-extension.pdf https://dfr.oregon.gov/covid19-consumers/covid19-consumer-pnc/Documents/20200801-pnc-EO-extension.pdf https://dfr.oregon.gov/laws-rules/Documents/id05-2020_rule-order.pdf https://dfr.oregon.gov/covid19-consumers/covid19-consumer-pnc/Documents/20200622-pnc-EO-extension.pdf</p>





COVID- 19 SUMMARY OF U.S. STATE CANCELLATION/NONRENEWAL MANDATES

Prepared by the AXA XL Compliance Team

UPDATED AUGUST 25, 2021

This is not Legal or Compliance advice. This chart is a resource tool that provides information from US Insurance Departments that are mandating certain actions by carriers regarding cancellation/non-renewal in light of COVID-19. The chart does not cover all US Insurance Departments – just those that have mandatory directives.

This chart must be read separately from mandates that may appear in other unrelated State Insurance Department bulletins addressing cancellation/non-renewal in the event of a severe storm or other non-COVID-19 related emergency.

Please be advised that for the most part, the extension of time for cancellation/non-renewal does not eliminate the obligation to ultimately pay the premium owed during the time of extension. States may have different opinions on waiving late fees so you must consult each state website link for that information.

STATE	SUMMARY
Washington	<p>Cancellations: No cancellations of <i>any</i> policies due to non-payment of premium from March 25, 2020 through May 9, 2020.</p> <p>Mandatory Grace Period: Provide policyholders a grace period to make premium payments through May 9, 2020.</p> <p>Markets: Admitted and Surplus</p> <p>Lines: All property and casualty lines</p> <p>Special Conditions:</p> <ul style="list-style-type: none"> • Applies to premium finance companies • Policies that have a covered property of activity located in Washington must comply. <p>Source: https://www.insurance.wa.gov/sites/default/files/documents/emergency-order-20-03_0.pdf https://www.insurance.wa.gov/frequently-asked-questions-about-emergency-order-2020-03</p>
West Virginia	<p>Cancellations/Non-renewals: No cancellations or non-renewals of <i>any</i> policies as a result of COVID-19 from March 18, 2020 until October 15, 2020.</p> <p>Grace Period: Insurers are encouraged to provide premium billing forbearance; however, no specific procedures were mandated</p> <p>Markets: Admitted</p> <p>Lines: All lines</p> <p>Special Conditions: Insurers may ask employers of individual policyholders confirming the request for forbearance is directly related to the COVID-19 crisis.</p> <p>Source: https://www.wvinsurance.gov/Portals/0/pdf/20-EO-02_Emergency_Order.pdf?ver=2020-03-19-084523-047 https://www.wvinsurance.gov/Portals/0/pdf/pressrelease/20-EO-09%20Modifying%20and%20Rescinding%20Certain%20COVID19%20Related%20Emergency%20Orders.pdf?ver=2020-10-16-123159-620</p>

