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**BULLETIN 2020-07**

**PROPERTY AND CASUALTY, LIFE, AND LONG TERM CARE INSURANCE  
PREMIUM PAYMENTS  
DURING STATE OF EMERGENCY**

**Effective March 30, 2020**

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This bulletin pertains to all insurers (“Insurers”) providing property and casualty, life, and long term care insurance policies (“policies”) in the State of Ohio. The purpose of this bulletin is to notify Insurers that they must provide their insureds with at least a 60-day grace period to pay insurance premiums or submit information.

On March 9, 2020, Governor Mike DeWine declared a state of emergency in Ohio to protect the well-being of Ohioans from the dangerous effects of COVID-19, and directed state agencies to develop and implement procedures consistent with recommendations from the Department of Health designed to prevent or alleviate the public health threat. (See Executive Order 2020-01D.)

The Superintendent recognizes that some insured Ohioans may experience financial difficulties during this state of emergency, and may have difficulty timely paying their insurance premiums or submitting documentation to support a claim. Accordingly, the Superintendent hereby orders Insurers to provide their insureds with at least a 60-day grace period to pay insurance premiums so that insurance policies are not cancelled for nonpayment of premium during the state of emergency. This means Insurers should offer payment accommodations, such as allowing consumers to defer payments at no cost, extending payment due dates, or waiving late or reinstatement fees, where consumers are unable to make timely payments of premium or fees due to COVID-19-related disruptions.

The Superintendent is not requiring Insurers to waive any premiums or other consideration owed on any policy or contract during this period of time. Further, the Superintendent anticipates that a failure to pay premiums or remit consideration by the end of the grace period may subject the policy to a retroactive cancellation, in accordance with the policy terms.

Further, the Superintendent hereby orders Insurers to provide at least a 60-day grace period as to any policy provision that imposes a time limit on an insured or claimant to perform any act, including the submission of information or funds, with respect to a contract for insurance. This means Insurers are to extend such time limits by at least 60 calendar days from the last day allowed under the terms of the contract, or any longer period that may be deemed reasonable under the specific circumstances related to that insured or claimant.

Nothing in this bulletin should be construed as prohibiting an Insurer from cancelling or non-renewing a policy for any lawful reason other than nonpayment of premium.

This Bulletin expires upon the expiration of the state of emergency declared by Governor DeWine on March 9, 2020.

Superintendent of Insurance

A handwritten signature in blue ink that reads "Jillian Froment". The signature is written in a cursive style with a long horizontal flourish at the end.

Jillian Froment  
Director