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TO: All insurers licensed to write life and accident and health insurance, health maintenance organizations, MEWAS licensed in Virginia; all insurance companies, corporations, exchanges, mutual, reciprocals, associations, Lloyds, other insurers writing property and casualty insurance in Virginia, including workers' compensation insurance; managing general agents, premium finance companies; and other regulated entities:

The Bureau of Insurance strongly encourages insurers and other licensees to be flexible and take into consideration the hardships and constraints many individuals and businesses are experiencing during this unprecedented public health emergency.

For this reason, the Bureau encourages those it regulates to consider taking the following actions, consistent with prudent insurance practices:

- Insurers should consider relaxing due dates for premium payments, extending grace periods, waiving late fees and penalties, and allowing payment plans for premium payments to otherwise avoid a lapse in coverage.
- Insurers should also consider cancellation or non-renewal of policies only after exhausting all other reasonable efforts to work with policyholders to continue coverage.
- For insurers providing accident and sickness insurance and health services plans, please see the guidance from CMS and the Bureau in this document, *Payment Deadlines Extended-CMS 3-26-20*, on the Bureau's website at <https://scc.virginia.gov/boi/covid19.aspx>.

If we remember that we are all in this together, we are confident that we will maintain our strong and stable insurance market.