

COVID-19 STATE GUIDANCE - PREMIUM FORBEARANCE AND POLICY TERMINATION

UPDATED JUNE 8, 2020



STATE	DATE OF LAST UPDATE	MANDATORY / OPTIONAL	TYPE OF COMPANY	LINE(S) OF INSURANCE	EXPIRATION DATE	CANCELLATION NOTICES	NON-RENEWAL NOTICES	GRACE PERIOD FOR PREMIUM PAYMENTS	RENEWAL TERMS AND CONDITIONS
Alabama		Optional	Admitted	All Lines of Business	No state guidance.	No state guidance.	No state guidance.	Yes [refer to AL tab]	No state guidance.
Alaska		Mandatory	Admitted & Surplus Lines	All Lines of Business	June 1, 2020	For non-pay: PROHIBITED All other reasons: ALLOWED	No state guidance.	No state guidance.	No state guidance.
Arizona	April 21, 2020	Optional	Admitted & Surplus Lines	All Lines of Business	No state guidance.	No state guidance.	No state guidance.	Yes [refer to AZ tab]	No state guidance.
Arkansas	May 13, 2020	Mandatory	Admitted & Surplus Lines	[refer to AR tab]	June 19, 2020	For non-pay: PROHIBITED All other reasons: ALLOWED	Personal Lines: PROHIBITED Comm'l Lines: ALLOWED	No state guidance.	No state guidance.
California	May 18, 2020	Optional	Admitted & Surplus Lines	All Lines of Business	July 14, 2020	No state guidance.	No state guidance.	60 days [refer to CA tab]	No state guidance.
Colorado		Optional	Admitted	Property & Casualty	Refer to CO tab	No state guidance.	No state guidance.	Yes [refer to CO tab]	No state guidance.
Connecticut		Mandatory	Admitted & Surplus Lines	All Lines of Business	June 1, 2020	For non-pay: [refer to CT tab] All other reasons: [refer to CT tab]	For non-pay: [refer to CT tab] All other reasons: [refer to CT tab]	60 days thru June 1	No state guidance.
Delaware	June 8, 2020	Mandatory	Admitted & Surplus Lines	All Lines of Business	Refer to DE tab	For non-pay: PROHIBITED All other reasons: ALLOWED	No state guidance.	No state guidance.	No state guidance.
District of Columbia	May 4, 2020	Mandatory	Admitted	All Lines of Business	Refer to DC tab	For non-pay: PROHIBITED All other reasons: ALLOWED	No state guidance.	Yes [refer to DC tab]	No state guidance.
Florida		Optional	Admitted & Surplus Lines	All Lines of Business	No state guidance.	No state guidance.	No state guidance.	Yes [refer to FL tab]	No state guidance.
Georgia		Optional	Admitted	All Lines of Business	May 19, 2020 60 days after health emergency has passed	Prohibited [refer to GA tab]	No state guidance.	Yes [refer to GA tab]	No state guidance.
Hawaii	April 30, 2020	Optional	Admitted & Surplus Lines	All Lines of Business	No state guidance.	No state guidance.	No state guidance.	Yes [refer to HI tab]	No state guidance.
Idaho	April 16, 2020	Optional	Admitted & Surplus Lines	Property & Casualty	No state guidance.	No state guidance.	No state guidance.	Yes [refer to ID tab]	No state guidance.
Illinois	May 7, 2020	Optional	Admitted	Consumer Automobile and Home Insurance Policies and Commercial P&C Insurance Policies other than Fidelity/Surety and Ocean Marine	May 29, 2020	Prohibited [refer to IL tab]	Prohibited [refer to IL tab]	No state guidance.	No state guidance.
Indiana	May 8, 2020	Optional	Admitted & Surplus Lines	All Lines of Business	May 31, 2020	For non-pay: PROHIBITED All other reasons: ALLOWED	For non-pay: PROHIBITED All other reasons: ALLOWED	No state guidance.	No state guidance.
Iowa		No state guidance.	Admitted & Surplus Lines	All Lines of Business	No state guidance.	No state guidance.	No state guidance.	No state guidance.	No state guidance.
Kansas		Optional	Admitted & Surplus Lines	All Lines of Business	No state guidance.	No state guidance.	No state guidance.	Yes [refer to KS tab]	No state guidance.
Kentucky	April 28, 2020	Optional	Admitted & Surplus Lines	All Lines of Business	Expiration of State of Emergency	No state guidance.	No state guidance.	Yes [refer to KY tab]	No state guidance.
Louisiana		Mandatory	Admitted & Surplus Lines	All Lines of Business	May 12, 2020	Prohibited [refer to LA tab]	Prohibited [refer to LA tab]	No state guidance.	TBD - under review
Maine		No state guidance.	Admitted & Surplus Lines	All Lines of Business	No state guidance.	No state guidance.	No state guidance.	No state guidance.	No state guidance.
Maryland		Optional	Admitted & Surplus Lines	All Lines of Business	No state guidance.	No state guidance.	No state guidance.	Yes [refer to MD tab]	No state guidance.
Massachusetts		Optional	Admitted & Surplus Lines	All Lines of Business	No state guidance.	No state guidance.	No state guidance.	Yes [refer to MA tab]	No state guidance.
Michigan		Optional	Admitted & Surplus Lines	All Lines of Business	June 8, 2020	No state guidance.	No state guidance.	Yes [refer to MI tab]	No state guidance.
Minnesota	May 4, 2020	No state guidance.	Admitted	Auto	No state guidance.	No state guidance.	No state guidance.	Yes [refer to MN tab]	No state guidance.
Mississippi		Mandatory	Admitted & Surplus Lines	All Lines of Business	May 23, 2020	For non-pay: PROHIBITED All other reasons: ALLOWED	For non-pay: PROHIBITED All other reasons: ALLOWED	Yes [refer to MS tab]	No state guidance.
Missouri	May 8, 2020	Optional	Admitted & Surplus Lines	All Lines of Business	June 15, 2020	Prohibited [refer to MO tab]	Prohibited [refer to MO tab]	No state guidance.	No state guidance.
Montana		Optional	Admitted & Surplus Lines	All Lines of Business	No state guidance.	No state guidance.	No state guidance.	Yes [refer to MT tab]	No state guidance.
Nebraska		Optional	Admitted	All Lines of Business	No state guidance.	No state guidance.	No state guidance.	Yes [refer to NE tab]	No state guidance.
Nevada		Optional	Admitted & Surplus Lines	Property & Casualty	No state guidance.	No state guidance.	No state guidance.	Yes [refer to NV tab]	No state guidance.
New Hampshire		No state guidance.	Admitted & Surplus Lines	All Lines of Business	No state guidance.	No state guidance.	No state guidance.	No state guidance.	No state guidance.
New Jersey	June 2, 2020	Mandatory	Admitted	All Lines of Business	[refer to NJ tab]	For non-pay: PROHIBITED All other reasons: ALLOWED	No state guidance.	Yes [refer to NJ tab]	No state guidance.
New Mexico		Optional	Admitted & Surplus Lines	All Lines of Business	No state guidance.	For non-pay: PROHIBITED All other reasons: ALLOWED	For non-pay: PROHIBITED All other reasons: ALLOWED	Yes [refer to NM tab]	No state guidance.
New York	June 8, 2020	Mandatory	Admitted & Surplus Lines	All Lines of Business	July 6, 2020	For non-pay: PROHIBITED All other reasons: ALLOWED	For non-pay: PROHIBITED All other reasons: ALLOWED	Yes [refer to NY tab]	No state guidance.
North Carolina	April 23, 2020	Mandatory	Admitted & Surplus Lines	All Lines of Business	May 27, 2020	Prohibited [refer to NC tab]	Prohibited [refer to NC tab]	Yes [refer to NC tab]	No state guidance.
North Dakota		Optional	Admitted	All Lines of Business	No state guidance.	No state guidance.	No state guidance.	Yes [refer to ND tab]	No state guidance.
Ohio		Mandatory	Admitted & Surplus Lines	Property & Casualty	[refer to OH tab]	For non-pay: PROHIBITED All other reasons: ALLOWED	For non-pay: PROHIBITED All other reasons: ALLOWED	Yes [refer to OH tab]	No state guidance.

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Oklahoma		Mandatory	Admitted	Property & Casualty	[refer to OK tab]	No state guidance.	No state guidance.	Yes [refer to OK tab]	No state guidance.
Oregon	May 28, 2020	Mandatory	Admitted	All Lines of Business	June 22, 2020	Prohibited [refer to OR tab]	Prohibited [refer to OR tab]	Yes [refer to OR tab]	No state guidance.
Pennsylvania		Optional	Admitted	All Lines of Business	No state guidance.	No state guidance.	No state guidance.	Yes [refer to PA tab]	No state guidance.
Rhode Island		Optional	Admitted & Surplus Lines	All Lines of Business	No state guidance.	No state guidance.	No state guidance.	Yes [refer to RI tab]	No state guidance.
South Carolina		Optional	Admitted & Surplus Lines	All Lines of Business	No state guidance.	No state guidance.	No state guidance.	Yes [refer to SC tab]	No state guidance.
South Dakota		No state guidance.	Admitted & Surplus Lines	All Lines of Business	No state guidance.	No state guidance.	No state guidance.	No state guidance.	No state guidance.
Tennessee		Optional	Admitted & Surplus Lines	All Lines of Business	No state guidance.	No state guidance.	No state guidance.	Yes [refer to TN tab]	No state guidance.
Texas		Optional	Admitted & Surplus Lines	All Lines of Business	No state guidance.	No state guidance.	No state guidance.	Yes [refer to TX tab]	No state guidance.
Utah		No state guidance.	Admitted & Surplus Lines	All Lines of Business	No state guidance.	No state guidance.	No state guidance.	No state guidance.	No state guidance.
Vermont		Optional	Admitted	Commercial Lines	No state guidance.	No state guidance.	No state guidance.	Yes [refer to VT tab]	No state guidance.
Virginia		Optional	Admitted	All Lines of Business	No state guidance.	No state guidance.	No state guidance.	Yes [refer to VA tab]	No state guidance.
Washington		Mandatory	Admitted & Surplus Lines	All Property & Casualty Lines	May 9, 2020	For non-pay: PROHIBITED All other reasons: ALLOWED	No state guidance.	Yes [refer to WA tab]	No state guidance.
West Virginia		Mandatory	Admitted	All Lines of Business	Until further notice.	Prohibited [refer to WV tab]	Prohibited [refer to WV tab]	Yes [refer to WV tab]	No state guidance.
Wisconsin		Optional	Admitted & Surplus Lines	All Lines of Business	No state guidance.	No state guidance.	No state guidance.	Yes [refer to WI tab]	No state guidance.
Wyoming		No state guidance.	Admitted & Surplus Lines	All Lines of Business	No state guidance.	No state guidance.	No state guidance.	No state guidance.	No state guidance.