

# MEMORANDUM

Date: September 14, 2021

To: All Producers and TPA(s)

From: John Short, Esq. and Executive Vice President of Compliance and Regulatory Affairs

**RE: Fortegra's Corporate Position to Accommodate Policyholders for Non-Payments and Mandates on the Division of Insurance issued Requests, Mandates and Moratoriums Bulletins, and Executive Orders**

**The Fortegra issuing companies will adhere to all state insurance departments statutes, requests, mandates and prohibitions regarding non-payments of premiums.**

In states that "request", Fortegra requires you to make reasonable accommodations with our policyholders so that policies are not cancelled for nonpayment of premium. The accommodations should be clearly explained to the policyholder and exceptions granted whenever the inability to pay is a result of COVID-19.

Reasonable accommodations to prevent individuals and businesses from losing coverage due to cancellation for the non-payment of premium can include, but are not limited to:

1. Extension of premium grace periods;
2. Waiver of late payment fees;
3. A moratorium on cancellations for non-payment;
4. Defer any non-renewal underwriting actions; and,
5. Provide a continuation of coverage for any expiring policy.

You should encourage the use of electronic payment technology on websites, apps and electronic bank transfers whenever possible.

The DOI(s) will request data from insurers related to their compliance with applicable bulletins, at some point in the future, so please keep a log of all requests received, insured name and policy # and the action/accommodation taken on each policy.

If the state mandates or prohibits cancellation for Non-Payment, please do not issue Notice of Cancellation for non-payment without first consulting with your company representative for special handling.

If you have specific questions or concerns regarding an individual product line or a bulletin issued by any Insurance Department, please contact your Fortegra underwriting representative for assistance.

Page two and three (2-3) includes a chart which interprets the received information from various Departments of Insurance. We encourage you to keep up to date with all state notifications as the below list may not be all inclusive.

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The following states have issued Bulletins, Executive or Emergency Rules, and other directives that request, mandate and/or prohibit cancellation or non-renewal for non-payments of premiums during this national emergency (may not be all inclusive). The chart below includes information received by Fortegra as of 06/04/2021.

State	Bulletin	Requests, Mandates and/or Prohibitions	Extensions
AK	Bulletin 20-08	Prohibits	EXPIRED: June 1st
AL	Bulletin 2020-05	Requests	
AR	Bulletin28A-2020	Prohibits/Moratorium	EXPIRED: October 13th
AZ	Bulletin B 20-08	Requests	
CA	Notice	Requests	EXPIRED: July 14th
CO	Bulletin No. B-5.38 & Bulletin 20-B-06	Requests	
CT	Executive Order 7S	Prohibits	EXPIRED: June 1st
DC	<b>Mayors Order 2021-069</b>	Prohibits	<b>Extended Till Further Notice</b>
DE	BULLETIN NO. 116/NO. 32	Prohibits/Moratorium	EXPIRED: July 1st Mandated Repayment Plan
FL	Executive Order 20-51	Requests	
GA	Directive 20-EX-5	Prohibits	EXPIRED: May 19th
HI	Memorandum 2020-31	Requests	
ID	Bulletin No. 20-05	Requests	
IL	Bulletin 2020-09/Bulletin 2020-12	Moratorium	EXPIRED: May 29th
IN	Executive Order 20-05/Bulletin 254	Moratorium	EXPIRED: May 31st
KS	Notice	Requests	
KY	Bulletin	Voluntary	<b>Extended to 01-15-22</b>
LA	Emergency Rule 40 - Amended	Prohibits/Moratorium	EXPIRED: May 12th
MA	Bulletin 2020-05	Requests	
MD	Bulletin No. 20-10	Requests	
ME	Bulletin 443	Requests (Prohibits if using COVID-19 as reason)	
MN	Adopted Regulation Bulletin	Requests	
MI	Bulletin 2020-16-INS	Requests	
MS	BULLETIN 2020-4	Prohibits/Moratorium	EXPIRED: May 23rd
MO	Bulletin 20-05/Bulletin 20-10	Requests	EXPIRED: June 15th
MT	MT Letter 03-26-20	Request	
NC	Bulletin 20-B-06	Prohibits	EXPIRED: May 27th
ND	Bulletin 2020-8	Requests	
NE	PH Accommodations	Requests	
NH	Bulletin 20-022-AB	Requests	
NJ	Bulletin No. 20-04	Prohibits	
NM	Bulletin 2020-006	Requests	

NY	Circular Letter No. 5/Exec. Order 202.28	Prohibits	EXPIRED: July 6th
NV	NV DOI Statement	Requests	
OH	Bulletin 2020-12	Requests	Ongoing till State of Emergency declared over
OK	PC Bulletin No. 2020-01 - Amended 4/29	Prohibits	EXPIRED: 6/30/2020
OR	Bulletin - Or Extension	Prohibits	EXPIRED: 09/29/20
PA	Notice from Insurance Commissioner	Requests	
PR	Emergency Order 20-EO-02	Prohibits	
RI	Bulletin Number 2020-4	Requests	
SC	BULLETIN NUMBER 2020-02	Requests	
TN	BULLETIN 20-03	Requests	
TX	Bulletin B-0007-20	Requests	
VA	BOI Statement	Requests	
VT	VT DFR Website	Requests	
WA	Emergency Order No. 20-03	Prohibits	EXPIRED: May 9th
WI	Bulletin 2020-0320	Requests	
WV	Emergency Order 20-EO-02	Prohibits	EXPIRED: October 15th