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**Bulletin 15-26**

**Date**           **October 5, 2015**

**To:**             **All Authorized Property and Casualty Insurers**

**Re:**            **COMAR 31.08.12 Temporary Moratoriums and Weather Events**

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On October 1, 2015, Governor Larry Hogan issued Executive Order 01.01.2015.23, which declared a State of Emergency for the entire State of Maryland. This Bulletin is to remind insurers that have implemented temporary moratoriums in accordance with COMAR 31.08.12 based on the declaration of the State of Emergency that the moratorium must end at the expiration of the State of Emergency.

On October 2, 2015 Governor Hogan issued Executive Order 01.01.2015.24 lifting the State of Emergency in eight Maryland counties: Garrett, Allegany, Washington, Frederick, Montgomery, Howard, and Prince George's. On October 4, 2015, Governor Hogan issued an Executive Order lifting the State of Emergency for the remaining 15 counties and Baltimore City.

Accordingly, and pursuant to COMAR 31.01.02.05E, the Commissioner hereby directs all insurers doing business in the State to lift any temporary moratoriums imposed as a result of the State of Emergency in all counties and Baltimore City, effective immediately. If you have any questions about this Bulletin, please contact Brenda Nelis, Assistant Director of Property & Casualty Rates and Forms at 410-468-2317 or [brenda.nelis@maryland.gov](mailto:brenda.nelis@maryland.gov).

Alfred W. Redmer, Jr.  
Insurance Commissioner

By:  **signature on original**  
Lynn Dickerson  
Associate Commissioner, Property & Casualty