

Indiana Department of Insurance

August 17, 2026

Bulletin 280

POLICY CANCELLATION MORATORIUM

On August 13, 2026, Governor Braun issued Executive Order 26-21, which declared a statewide disaster emergency due to the recent severe weather, derecho, tornadic activity, and flooding events that began August 11, 2026, which continued through August 16, 2026 ("Disaster Events"), that resulted in significant property damage throughout the State of Indiana. Due to the Disaster Events, the Indiana Department of Insurance is calling on all insurance companies to implement the following extensions and/or grace periods in the administration of all lines of insurance policies:

A 60-day moratorium for cancellation of any insurance policy in effect for any policyholder directly affected by the Disaster Events residing within the State of Indiana, and a suspension of any penalty attached to the late payment therein.

This moratorium is not a waiver; it is only an extension of the period in which to pay the premium. After the 60-days, the policyholder will have to resume making premium payments. The Department requests insurance companies to work with the impacted policyholder in paying the premiums that would have become due during the moratorium period by either allowing a payment plan or further extension in paying the amount due in full.

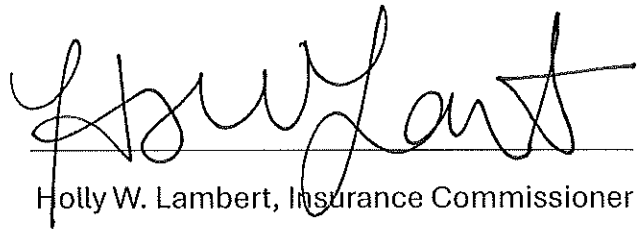
The moratorium applies only to cancellations/non-renewals attributed to a failure to pay premiums directly as a result of the Disaster Events during the 60-day period. If a policy is to be cancelled or non-renewed for any other allowable reason, the cancellation or non-renewal may be made pursuant to the statutory notice requirements. However, the Department would request insurance companies take into consideration that policyholders that reside in an area that was impacted by the Disaster Events may be unable to receive notice of cancellation or non-renewal due to the evacuation or delayed postal service in that area.

This moratorium will last 60 days, and the Department may request an extension of this moratorium if an extension is deemed appropriate. This moratorium will take effect on the date of issuance of this Bulletin. The Department expects insurers to apply this moratorium retroactively to the day before the Disaster Events occurred in the State of Indiana.

In addition, the Department will modify its own internal policies by implementing a 60-day grace period relating to renewal and cancellation for all licenses, certificate holders and registrants from the State of Indiana. This includes premium tax and surplus lines premium tax filings. Any penalties assessed due to the late payment during this period will be waived. The 60-day extension will also be applied to the Continuing Education requirements for those producers.

The Department recognizing the potential displacement of personnel and documents, will accept temporary address changes at no fee either electronically through Sircon.com or NIPR.com, faxed to (317) 234-5882, or by phone to (317) 232-5881. The duplicate license fee of \$10.00 for producers from the State of Indiana will be waived during this 60-day period. The Department stands ready to help rebuild damaged and destroyed essential insurance files by allowing copying of its own records without charge for those in the State of Indiana directly affected by the Disaster Events.

INDIANA DEPARTMENT OF INSURANCE

A handwritten signature in black ink, appearing to read "Holly W. Lambert", is written over a horizontal line. The signature is fluid and cursive, with the last name "Lambert" being more prominent.

Holly W. Lambert, Insurance Commissioner