



## STATE OF WASHINGTON

January 24, 2019

TO: All insurers in Washington state

RE: Request to insurance companies about policyholders affected by federal shutdown

The longest federal government shutdown in the nation's history is affecting tens of thousands of federal employees in Washington state. Many Washington residents whose federal earnings are directly affected by the continuing shutdown are struggling to balance payments for rent or mortgages, loans and everyday living expenses. As a result, they are put at unnecessary risk of losing insurance coverage for themselves and their families because of late or unpaid bills.

As Insurance Commissioner, I know that insurance companies are committed to the welfare of their policy holders. I have heard from many companies about their efforts to support affected federal policyholders, including reaching out personally by email and phone to offer payment plans and suspension of premium. These efforts reflect a real commitment to customer service and care that set an example for the state.

I strongly urge all insurance companies doing business in Washington to commit to preventing the cancellation or non-renewal of policies because of non-payment of premiums. The affected workers are struggling to pay their bills through no fault of their own. And even when the shutdown ends, it will take the affected employees time to financially recover. Please proactively reach out to your affected policyholders with information and assistance, including payment plan options and a grace period for premium payment. This request applies to all types of insurance, including for commercial, property, casualty, homeowners, fire, renters, automobile, health, accident and life policies.

Washington, of course, is not the only state where affected workers live. I urge my fellow insurance commissioners to seek the same protection for federal workers in other states.

Sincerely,

A handwritten signature in black ink that reads "Mike Kreidler".

Mike Kreidler  
Insurance Commissioner