



New York Insurance Association **Albany Alert**



April 28, 2020

NYIA has received a number of inquiries from members on the expiration date of the Executive Order and Emergency Regulation on cancellations, non-renewals, or conditional renewals due to financial hardship due to COVID-19. **NYIA has confirmed that the expiration date of the Executive Order 202.13 as it pertains to financial hardship has been extended to May 7, 2020.**

Other provisions related to closure of businesses, including those in Executive Order 202.13, were originally set to expire April 29, but have since been extended through a subsequent executive order until May 15, 2020.

On March 29, 2020, Governor Cuomo issued Executive Order [202.13](#), which among other things, established a 60 day moratorium for cancellations, non-renewals, and conditional renewals for policyholders whose billing date fell within the 30 day effective period of the Executive Order, and who were suffering financial hardship as a result of COVID-19. Executive Order 202.13 was due to expire on April 28, 2020.

On April 7, 2020, Governor Cuomo issued Executive Order [202.14](#), which extended previously issued Executive Orders (including Executive Order 202.13) until May 7, 2020. Specifically, Executive Order 202.14 states, " I, Andrew M. Cuomo, Governor of the State of New York, by virtue of the authority vested in me by Section 29-a of Article 2-B of the Executive Law, do hereby continue the suspensions and modifications of law, and any directives, not superseded by a subsequent directive, made by Executive Order 202 and each successor Executive Order to 202, for thirty days until May 7, 2020." Executive Order 202.14 goes on to state exceptions to the extension, but Executive Order 202.13 as it pertains to cancellations, non-renewals, and conditional renewals was not listed among the exceptions. Consequently, the Executive Order and Emergency Regulation on cancellations, non-renewals, and conditional renewals has been extended until May 7, 2020.

This extension is wide ranging and also applies to auto registrations issued by auto dealers, which have also been extended until May 7, 2020.