



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Bulletin IC-46

October 10, 2025

To: All Admitted and Non-Admitted Insurance Companies

Re: Payment Flexibility for Federal Workers Affected by the Federal Government Shutdown

Many Connecticut residents are experiencing financial hardship as a result of the continuing federal government shutdown. In response to this disruption, Connecticut Insurance Commissioner Andrew N. Mais requests that all Connecticut licensed insurance companies work proactively with policyholders experiencing temporary financial hardship due to the shutdown to keep essential insurance policies in place.

Specifically, Commissioner Mais requests that all insurance companies provide policyholders who are federal workers affected by the shutdown with at least a 60-day grace period to pay insurance premiums or other flexible payment options so that insurance policies are not cancelled for nonpayment of premium and penalties are not assessed during this challenging time. The requested grace period and flexible payment options are intended to be applied to premiums due after the initial premium has been made to secure coverage. They are not intended to change the terms of the issued policy or to be considered a forgiveness of the premium.

This request is directed to all admitted and non-admitted insurance companies that provide any insurance coverage in Connecticut including life, health, auto, property, casualty, and other types of insurance. Commissioner Mais encourages all carriers to act in good faith to assist affected policyholders.

The Insurance Department will continue to monitor the shutdown and update this Bulletin as needed.

Questions regarding this Bulletin may be directed to: cid.insurance@ct.gov.

A handwritten signature in blue ink, appearing to read "A. Mais", written over a horizontal line.

Andrew N. Mais
Insurance Commissioner