



**COMMONWEALTH OF MASSACHUSETTS**  
**Office of Consumer Affairs and Business Regulation**  
**DIVISION OF INSURANCE**

1000 Washington Street, Suite 810 • Boston, MA 02118-6200  
(617) 521-7794 • FAX (617) 521-7475  
TTY/TDD (617) 521-7490  
<http://www.state.ma.us/doi>

DEVAL L. PATRICK  
GOVERNOR

TIMOTHY P. MURRAY  
LIEUTENANT GOVERNOR

GREGORY BIALECKI  
SECRETARY OF HOUSING AND  
ECONOMIC DEVELOPMENT

BARBARA ANTHONY  
UNDERSECRETARY

JOSEPH G. MURPHY  
COMMISSIONER OF INSURANCE

**BULLETIN 2013-03**

TO: All Insurers Licensed or Authorized to Operate in the Commonwealth of  
Massachusetts

FROM: Joseph G. Murphy, Commissioner of Insurance

DATE: April 25, 2013

RE: Procedures Related to Insurance Claims Resulting From the Explosions Occurring in  
Boston on April 15, 2013 and Related Events

**Background**

On April 15, 2013, two explosions occurred on Boylston Street in Boston during the Boston Marathon. These acts and related events caused significant injury, damage and disruption to individuals, property and businesses in Boston and the surrounding region. In order to provide ongoing support for the recovery efforts of affected individuals and businesses, the Division of Insurance ("Division") offers the following guidance and recommendations:

**Claims Handling**

- All insurers are required to promptly investigate all claims for all lines of coverage including, without limitation, business interruption insurance, home insurance, property insurance and health insurance. This includes the investigation of the causation of loss to ascertain if coverage exists on a claim-by-claim basis.
- The Division expects insurers to offer extensions to claimants who have been displaced from their homes or businesses as a result of the events if they are unable to meet reporting timelines or other requirements that are specified in their insurance policies or otherwise.
- Insurers should establish expedited claim processing procedures and simplified claim reporting forms where appropriate.

### **Premium Payments and Vacancy Provisions**

- The Division encourages all insurers to provide prompt and immediate relief to those policyholders impacted by these events, including the temporary suspension of premium payments and suspension of vacancy provisions for those temporarily displaced, as applicable.
- The Division will work with insurers to minimize any regulatory effects of an insurer's suspension of premium payments, specifically in regard to financial review requirements, as applicable.
- The term "suspension" is not intended to mean forgiveness of the premium; rather, it refers to an extended grace period for the payment of premium.
- Insurers also are encouraged to work with policyholders with regard to the collection of premiums, including granting requests for reasonable payment plans.

### **Underwriting**

- It is not appropriate for insurers to re-rate, cancel, non-renew, or refuse to provide insurance coverage due solely to an individual's or business' status as a victim of these events.
- It is not reasonable to change policyholders' rating classifications or increase their insurance rates solely because they are victims of these events.

The Division will be closely monitoring the recovery and insurance claims process related to these events. Questions regarding this Bulletin, or other claims-related issues, should be directed to Karen L. Blomquist, Deputy Commissioner of Communications and Operations at (617) 521-7362 or at [karen.blomquist@state.ma.us](mailto:karen.blomquist@state.ma.us).