State Actions Related to Property and Casualty Insurance

As of:

13-May-20

State	Auto Insurance	Business Continuity	Business Interruption	Claims Handling	General Information	Licensing	Market Conduct	Notary	Rate & Form	Requests for Information	Statutory Filings	Travel Insurance	Workers' Compensation
Alabama	Y			Y	Y	Y	Y	Y					
Alaska							Y		Y		Y	Y	Y
Arizona					Y	Y	Y	Y			Y	Y	
Arkansas	Y		Y	Y	Y	Y	Y	Y	Y		Y		
California	Y		Y		Y	Y	Y	Y	Y	Y	Y		Y
Colorado	Y		Y	Y	Y	Y	Y		Y				Y
Connecticut	Y		Y		Y	Y	Y				Y	Y	Y
Delaware	Y				Y		Y	Y					Y
District of Columbia			Y		Y		Y		Y		Y	Y	Y
Florida	Y	Y		Y	Y	Y	Y				Y		Y
Georgia	Y		Y		Y	Y	Y		Y				Y
Guam													
Hawaii	Y				Y	Y	Y		Y				Y
Idaho	Y		Y	Y	Y	Y	Y				Y		Y
Illinois	Y				Y	Y	Y		Y			Y	Y
Indiana			Y		Y	Y	Y						Y
Iowa					Y	Y						Y	Y
Kansas			Y		Y	Y	Y		Y			Y	
Kentucky	Y				Y	Y	Y	Y	Y		Y		Y
Louisiana	Y		Y		Y	Y	Y	Y				Y	Y
Maine		Y		Y		Y	Y				Y	Y	Y
Maryland	Y		Y	Y	Y	Y	Y	Y	Y		Y	Y	Y
Massachusetts	Y		Y			Y	Y						
Michigan	Y			Y		Y	Y		Y		Y	Y	
Minnesota			Y		Y	Y	Y	Y	Y	Y	Y	Y	Y
Mississippi			y		Y	Y	Y	Y			Y	Y	Y
Missouri			Y			Y	Y		Y				
Montana							Y		Y				Y
Nebraska						Y	Y	Y	Y		Y	Y	
Nevada				Y	Y	Y		Y				Y	
New Hampshire	Y		Y		Y	Y		Y	Y			Y	

State	Auto Insurance	Business Continuity	Business Interruption	Claims Handling	General Information	Licensing	Market Conduct	Notary	Rate & Form	Requests for Information	Statutory Filings	Travel Insurance	Workers' Compensation
New Jersey	Y				Y	Y	Y						Y
New Mexico	Y						Y						Y
New York		Y			Y	Y	Y			Y		Y	Y
North Carolina	Y		Y		Y	Y	Y		Y				Y
North Dakota			Y		Y	Y	Y					Y	Y
Ohio	Y				Y	Y			Y		Y	Y	Y
Oklahoma		Y	Y		Y	Y	Y				Y		Y
Oregon	Y			Y	Y		Y		Y				Y
Pennsylvania						Y	Y		Y				Y
Rhode Island				Y		Y							
South Carolina			Y		Y	Y				Y	Y		Y
South Dakota						Y							Y
Tennessee					Y		Y		Y		Y		
Texas				Y	Y	Y	Y		Y			Y	Y
Utah	Y			Y	Y	Y	Y	Y			Y		Y
Vermont	Y		Y		Y	Y	Y		Y				Y
Virgin Islands		Y			Y	Y	Y			Y	Y		
Virginia	Y		Y	Y	Y	Y	Y		Y		Y		
Washington	Y		Y	Y	Y	Y	Y			Y		Y	Y
West Virginia		Y		Y	Y	Y	Y					Y	
Wisconsin			Y		Y	Y	Y		Y				Y
Wyoming						Y							
	26	6	24	16	40	45	44	14	26	6	22	22	36

COVID-19 Resources

State Actions Related to Property and Casualty Insurance
As of:
13-May-20

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business	Subject
Alabama	4.29.20	Department of Insurance	Bulletin No. 2020-09		Y		Requested that insurers be lenient in application of policy language regarding claim reporting and relax certain provisions as they relate to social distancing, extending timeframes or waiving certain requirements due to the State Public Health Agency Emergency.	https://www.aldoi.gov/pdf/legal/ALDOI%20Bulletin%20No.%202020-09.pdf	P/C	Claims Handling
Alabama	4.29.20	Department of Insurance	Bulletin No. 2020-10	Y			Updates the March 25, 2020 bulletin (Bulleting 2020-03). Pre-licensing certificates which expire in March, April or May are extended 90 days past the expiration date. Proctoring and notary requirements are waived through the end of May.	https://www.aldoi.gov/pdf/legal/ALDOI%20Bulletin%20No.%202020-10.pdf	All	Licensing
Alabama	4.8.20	Department of Insurance	Bulletin No. 2020-06		Y		Urged insurers to consider an immediate reduction in premium to reflect reduced exposure via premium credit or returned premium. May be implemented immediately.	https://www.aldoi.gov/pdf/legal/ALDOI%20Bulletin%20No.%202020-06.pdf	P/C	Auto Insurance, Market Conduct
Alabama	4.14.20	Department of Insurance				Y	Guidance issued for temporary resident producer licenses. Apply through NIPR.com. Temporary resident producers must be sponsored and appointed.	https://www.aldoi.gov/Licensing/TempProducerReq.aspx	All	Licensing
Alabama	4.8.20	Department of Insurance				Y	Allowing AL residents otherwise qualified to be licensed as an insurance producer, except completing the producer examination, to be licensed temporarily under the supervision of an insurance company for six months as a Temporary Producer.	https://www.aldoi.gov/currentnewsitem.aspx?ID=1102	All	Licensing
Alabama	3.30.20	Department of Insurance	Bulletin No. 2020-05		Y		Recommend that insurers relax due dates for premium payments; extend grace periods, waive late fees and penalties, allow premium payment plans, and expand auto coverage to allow personal vehicles to be covered while delivering food, medicine or other essential services for commercial services.	https://www.aldoi.gov/pdf/legal/ALDOI%20Bulletin%20No.%202020-05.pdf	All	Market Conduct
Alabama	3.26.20	Department of Insurance		Y			Allowing remote notarization subject to provisions.	https://governor.alabama.gov/assets/2020/03/4th-Supplemental-State-of-Emergency-COVID-19.pdf	All	General Information, Notary
Alabama	3.25.20	Department of Insurance	Bulletin No. 2020-03	Y			Pre-licensing completion certificates set to expire in March or April are extended 60 days past expiration date. Classroom CE classes may be provided via webinar. Proctoring requirements are waived through the end of April.	https://www.aldoi.gov/pdf/legal/ALDOI%20Bulletin%20No.%202020-03.pdf	All	Licensing
Alaska	4.16.20	Department of Insurance	Order R20-07	Y			Amended R20-04 prohibiting carriers from terminating insurance contracts due to non-payment. Expires June 1, 2020.	https://www.commerce.alaska.gov/web/Portals/11/Pub/INS_R20-03.pdf	All	Market Conduct
Alaska	4.15.20	Department of Insurance	Order R20-03	Y			Allowing insurers to let policyholders self-audit and self-report changes in their exposure or risk profile. Insurers may adjust premiums accordingly, or may adjust premiums on broadly averaged estimates of exposure reduction. Prospective reductions in premium will not be considered a rebate or unfair discrimination as long as reasonably and consistently applied.	https://www.commerce.alaska.gov/web/Portals/11/Pub/INS_R20-03.pdf	P/C	Market Conduct
Alaska	4.9.20	Department of Insurance	Bulletin 20-05	Y			Established a presumptive order of compensability under workers' compensation for certain employees.	https://labor.alaska.gov/wc/bulletins/20-05.pdf	P/C	Workers' Compensation
Alaska	3.20.20	DOI	Bulletin 20-10	Y			Encouraged insurers to allow self-auditing and self-reporting in lieu of physical audits and to allow for premium adjustments to represent to exposure bases.	https://www.commerce.alaska.gov/web/Portals/11/Pub/INS_B20-10.pdf	P/C	Market Conduct
Alaska	3.18.20	DOI	Bulletin 20-08	Y			Prohibited carriers from terminating insurance contracts due to non-payment and allowing continuing insurance coverage. The DOI will work with carriers to minimize the regulatory effects of such an extension, specifically financial review requirements. The extension of the grace period does not eliminate the obligation to pay the premium, but limits policy cancellation for late payment and waives all late fees.	https://www.commerce.alaska.gov/web/Portals/11/Pub/INS_B20-08.pdf	All	Market Conduct, Statutory Filings
Alaska	3.17.20	Workers' Compensation Division	Bulletin 20-03			Y	Issued guidance regarding workers' compensation board hearings/prehearings and appeals commission hearings	https://labor.alaska.gov/wc/bulletins/20-03.pdf	P/C	Workers' Compensation

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business	Subject
Alaska	3.16.20	Division of Insurance	Bulletin 20-06	Y			Extended Review Period for Rate, Form, and Advertisement Filings. Notified carriers that effective immediately all filings are automatically extended as permitted by statute.	https://www.commerce.alaska.gov/web/Portals/11/Pub/INS_B20-06.pdf	All	Rate & Form, Statutory Filings
Alaska	3.16.20	Workers' Compensation Division	Bulletin 20-02			Y	Provides guidance regarding air travel outside of state for second independent medical evaluations.	https://labor.alaska.gov/wc/bulletins/20-02.pdf	P/C	Workers' Compensation
Alaska		DOI				Y	Published Consumer Alert describing existence of pandemic exclusions in travel cancellation policies.	https://www.commerce.alaska.gov/web/Portals/11/Pub/INS_TravelInsurance.pdf	P/C	Travel Insurance
Arizona	4.17.20	Department of Insurance				Y	Provisional producer licenses are available on NIPR.com starting on April 20, 2020.	https://insurance.az.gov/governors-executive-order-2020-17-continuity-work-license-requirements	All	Licensing
Arizona	4.16.20	Department of Insurance	Bulletin No. 2020-04		Y		Encouraged insurers to work with insureds to ensure continuity of coverage and provide additional time for insureds to complete policy provisions.	https://insurance.az.gov/sites/default/files/documents/files/DOI%20Regulatory%20Bulletin%202020-04%2020200416.pdf	All	Market Conduct
Arizona		Department of Insurance	Bulletin No. 2020-06	Y			Allowing remote notarization subject to provisions.	https://insurance.az.gov/sites/default/files/documents/files/eo_2020-26.pdf	All	General Information, Notary
Arizona	4.14.20	Department of Insurance	Bulletin No. 2020-03	Y			Extended statutory filing deadlines by 30-60 days for exhibits listed.	https://insurance.az.gov/sites/default/files/documents/files/Regulatory%20Bulletin%202020-03%20Signed.pdf	All	General Information, Statutory Filings
Arizona	3.25.20	Department of Insurance	Governor's Executive Order 2020-17	Y			Post-licensing exams do not need proctors. Department is developing process for provisional licenses.	https://insurance.az.gov/governors-executive-order-2020-17-continuity-work-license-requirements	All	Licensing
Arizona		Department of Insurance				Y	Issued consumer information on travel insurance and exclusions related to COVID-19 (NAIC Document)	https://insurance.az.gov/taking-trip-information-about-travel-insurance-you-should-know-you-hit-road	P/C	Travel Insurance
Arkansas	5.11.20	Department of Insurance	Bulletin No. 22-2020			Y	Issued notice regarding consumer complaint email address, claims settlement compliance and business continuity planning, regulatory filing deadlines, e-signatures, on-site department examinations, license renewals, and continuing education.	https://insurance.arkansas.gov/uploads/resource/documents/22-2020.pdf	All	General Information, Statutory Filings, Notary, Claims Handling, Licensing, Market Conduct
Arkansas	4.9.20	Department of Insurance	Bulletin No. 16-2020				Issued a suspension of on-site audits by title insurers for 60-days from beginning with the date Executive Order 20-03 was signed.	https://insurance.arkansas.gov/uploads/resource/documents/16-2020.pdf	P/C	Market Conduct
Arkansas	3.27.20	Department of Insurance	Bulletin No. 12-2020	Y			Issued a 60-day moratorium on the cancellation/non-renewal of personal lines insurance policies and directs all insurers and regulated entities that personal lines insurance policies remain in effect from March 11, 2020 until such time as the Executive Order 20-03 expires.	https://insurance.arkansas.gov/uploads/resource/documents/12-2020.pdf	P/C	Market Conduct
Arkansas	4.14.20	Department of Insurance	Bulletin 18-2020			Y	Advised insurers to make filings electronically, the Department will consider extensions upon request, filings that must be submitted in hard copy should be filed electronically and required signatures and notarization are waived temporarily. On-site examinations will be conducted electronically.	https://insurance.arkansas.gov/uploads/resource/documents/18-2020.pdf	All	Statutory Filings, Market Conduct
Arkansas	4.10.20	Department of Insurance				Y	Created webpage tracking auto insurers offering premium relief for customers.	https://insurance.arkansas.gov/news/2020/apr/10/covid-19-premium-relief-auto-insurance-customers/	P/C	General Information, Auto
Arkansas	3.27.20	Insurance Department	Bulletin No. 11-2020	Y			Extended for 60 days beginning on March 11, 2020 producer licensing renewal expirations. CE required to be completed by a producer's expiration date are not due until May 15, 2020.	https://insurance.arkansas.gov/uploads/resource/documents/11-2020.pdf	All	Licensing
Arkansas	3.23.20	Department of Insurance				Y	Created landing page for news related to COVID-19.	https://insurance.arkansas.gov/news/2020/mar/23/covid-19-health-insurance-information-consumers-an/	All	General Information
Arkansas	3.23.20	DOI	Bulletin No. 9-2020			Y	Issued guidance to consumers regarding business interruption insurance relative to COVID-19.	https://insurance.arkansas.gov/uploads/resource/documents/9-2020.pdf	P/C	Business Interruption
Arkansas	3.20.20	Insurance Department	Bulletin No. 6-2020	Y			Encouraged regulated entities to continue adjusting claims as expeditiously and to use remote adjustment options such as such as telephone, email, facsimile, mobile applications, satellite imagery or 3D mapping. Issued a sixty (60) day moratorium on the cancellation/non-renewal of insurance policies for the non-payment of premiums for Arkansans diagnosed with/positively tested for COVID-19.	https://insurance.arkansas.gov/uploads/resource/documents/6-2020.pdf	All	Claims Handling

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business	Subject
Arkansas	3.20.20	Insurance Department	Bulletin No. 6-2020	Y			Encouraged regulated entities to continue adjusting claims as expeditiously and to use remote adjustment options such as such as telephone, email, facsimile, mobile applications, satellite imagery or 3D mapping. Issued a sixty (60) day moratorium on the cancellation/non-renewal of insurance policies for the non-payment of premiums for Arkansans diagnosed with/positively tested for COVID-19	https://insurance.arkansas.gov/uploads/resource/documents/6-2020.pdf	All	Market Conduct
California	4.22.20	Department of Insurance		Y			Offered an automatic three month extension to file premium tax return and to pay any required premium tax. Extension is effective as of March 30, 2020 and will remain in effect for any premium tax return or premium tax payment of less than $1 million due on or before July 31, 2020.	http://www.insurance.ca.gov/0250-insurers/0300-insurers/0200-bulletins/bulletin-notices-commiss-opinion/upload/AutomaticExtPremiumTaxPmntCOVID-19.pdf	All	General Information
California		WCIRB California				Y	Provides a COVID-19 resource regarding workers' compensation insurance.	https://www.wcirb.com/faq?answer=faq-32631&question=question-32631	P/C	Workers Compensation
California	4.14.20	Department of Insurance				Y	Required insurers to accept, forward, acknowledge, and fairly investigate all business interruption claims caused by COVID-19. Encouraged businesses to review their policies, including policy exclusions, coverage limits, and applicable deductibles, and contact their insurance companies to determine what their policies cover	http://www.insurance.ca.gov/0250-insurers/0300-insurers/0200-bulletins/bulletin-notices-commiss-opinion/upload/Business-Interruption-Claims-Notice.pdf	P/C	Business Interruption
California	4.13.20	Department of Insurance	Bulletin 2020-3	Y			Ordered insurers to provide premium refunds for certain lines of business including, auto, workers compensation, etc.	http://www.insurance.ca.gov/0250-insurers/0300-insurers/0200-bulletins/bulletin-notices-commiss-opinion/upload/Bulletin_2020-3_re_covid-19_premium_reductions-2.pdf	P/C	Workers' Compensation, Auto
California	4.10.20	Department of Insurance			Y		Urged insurance companies to extend auto insurance coverage to drivers using their personal vehicles to deliver on behalf of CA essential businesses. Urged insurers to add retroactively previously unnamed insureds to commercial auto policies and insurers to call on policyholders with commercial general liability policies to potentially add coverage for commercial auto as well.	http://www.insurance.ca.gov/0250-insurers/0300-insurers/0200-bulletins/bulletin-notices-commiss-opinion/upload/Notice-CoverageDeliveryDrivers.pdf	P/C	Market Conduct, Auto
California	4.9.20	Department of Insurance				Y	Requested that insurers not deny claims under personal auto policies while delivering on behalf of a CA essential business impacted by COVID-19.	http://www.insurance.ca.gov/0250-insurers/0300-insurers/0200-bulletins/bulletin-notices-commiss-opinion/upload/Notice-CoverageDeliveryDrivers.pdf	P/C	Market Conduct, Auto
California	4.6.20	Department of Insurance		Y			Alerted insurance companies that all workers affected by COVID-19 on the job are eligible for workers' compensation benefits regardless of immigration status. Such claims may not be denied on the basis of the injured worker's citizenship or immigration status. This includes workers engaged in front-line occupations such as health care, emergency services, food production, sales, and delivery, among others	http://www.insurance.ca.gov/0400-news/0100-press-releases/2020/release036-2020.cfm	P/C	Workers' Compensation
California	4.6.20	Department of Insurance			Y		Encouraged insurers to file required forms electronically. CDI will accept electronic signatures/certification/notarization during the pandemic. Required paper must be submitted within 90 days of "shelter-in-place" order. CA licensed entities have extension of 90 days from original due date for 2019 Annual Statements, 2019 supplement filings, and 2020 First Quarterly Statements.	http://www.insurance.ca.gov/0400-news/0100-press-releases/2020/release036-2020.cfm	All	Rate & Form, Notary, Statutory Filings
California	4.3.20	Department of Insurance				Y	Issued notice of increased hours and operation of testing facilities for prelicensing exams, practicing social distancing and abiding by maximum allowable people at each location. CDI is not issuing temporary licenses or waiving the legal requirements for applicants to pass a qualifying exam or submit fingerprints for background check	http://www.insurance.ca.gov/0250-insurers/0300-insurers/0200-bulletins/bulletin-notices-commiss-opinion/upload/NoticePrelicensingReqCOVID-19.pdf	All	Licensing
California	4.3.20	Department of Insurance		Y			Notified insurers that they should not attempt to enforce policy or statutory deadlines on policyholders until ninety (90) days after the end of the statewide "state of emergency" or other "state of emergency" that impacts a specific policyholder	http://www.insurance.ca.gov/0400-news/0100-press-releases/2020/release035-2020.cfm	All	Market Conduct
California	3.26.20	Department of Insurance				Y	Created FAQ regarding commercial coverage including business interruption.	http://www.insurance.ca.gov/01-consumers/140-catastrophes/FAQ-on-Business-Interruption-Insurance.cfm	P/C	Business Interruption

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business	Subject
California	3.26.20	Department of Insurance				Y	Created FAQ regarding commercial coverage including workers' compensation.	http://www.insurance.ca.gov/01-consumers/140-catastrophes/FAQ-on-Business-Interruption-Insurance.cfm	P/C	Workers' Compensation
California	3.26.20	Department of Insurance				Y	Issued a data survey of insurers related to their commercial business interruption policies in order to understand the size and scope of business interruption coverages in effect, and the appropriate number of policies that exclude viruses such as COVID-19.	http://www.insurance.ca.gov/0250-insurers/0300-insurers/0200-bulletins/bulletin-notices-commiss-opinion/upload/Business-Interruption-Survey-Final.pdf	All	Requests for Information
California	3.24.20	WCIRB California	Bulletin No. 2020-09	Y			Provided a Catastrophe Number and added a Nature of Injury code to track claims involving a diagnosis of Coronavirus Disease as a part of claim reporting requirements.	https://www.wcirb.com/sites/default/files/bulletins/2020-09_covid-19_claim_reporting_reqs.pdf	P/C	Workers' Compensation
California	3.18.20	Department of Insurance	Notice		Y		Encouraged insurers to refrain from using the expiration of policyholders' drivers licenses or vehicle registrations for 60 days from March 16, 2020, for any of the following reasons: • To affect a driver's ability to secure and maintain auto insurance coverage; • To affect a driver's eligibility for a Good Driver discount; • To determine eligibility for a California Low Cost Automobile policy; • To impact the rates charged to any driver.	http://www.insurance.ca.gov/0400-news/0100-press-releases/2020/upload/nr030DriversLicenseRegistration03182020.pdf	P/C	Market Conduct, Auto
California	3.18.20	Department of Insurance	Notice	Y			Ordered a 60-Day Insurance Premium Grace Period Due to COVID-19 Outbreak.	http://www.insurance.ca.gov/0400-news/0100-press-releases/2020/upload/nr030-BillingGracePeriodNotice03182020.pdf	All	Market Conduct
Colorado	5.5.20	Department of Insurance	Bulletin No. B-5.41		Y		Encouraged insurers to provide leniency in claims handling procedures. Guidance includes information on on-site property damage inspections, replacement vehicles and additional living expense requirements.	https://drive.google.com/file/d/1S0IKCM0FMXt7KObdOPg9FWssEZ7mnS9r/view	P/C	Claims Handling
Colorado	5.5.20	Department of Insurance	Bulletin No. B-5.41		Y		Issued FAQ with regard to Bulletin No. B-5.41	https://drive.google.com/file/d/1kyExTvEHsvd4mNi0uUFkPiduz1kC8Wkr/view	P/C	Claims Handling
Colorado		Department of Insurance			Y		Issued request for auto liability limits be made electronically.	https://www.colorado.gov/pacific/dora/covid-19-and-insurance	P/C	General Information, Auto Insurance
Colorado	4.13.20	Department of Insurance				Y	Advised title insurance consumers to request closing protection letters and abide by social distancing measures.	https://drive.google.com/file/d/1aXYIGcBzfDXawdJSj1m7YLSC72BnU6X2/view	P/C	General Information
Colorado	4.6.20	Department of Insurance	Bulletin No. B-5.39			Y	Provided guidance regarding the process for filers seeking to provide premium discounts or relief to insurers during the pandemic.	https://drive.google.com/file/d/1p1DvROi7e1YQmPYmYwH3uADGVNwUrtH-/view	P/C	Rate & Form
Colorado	4.3.20					Y	Issued FAQ regarding business interruption and COVID-19.	https://drive.google.com/file/d/10k_zfwoifK6sxbWhmdVBAVeNXyIINfnH/view	P/C	Business Interruption
Colorado	4.2.20	Department of Insurance	Emergency Regulation 20-E-04	Y			Waives proctor requirements for continuing education exams and allows for the continuation of license and renewal deadlines during the COVID-19 outbreak in Colorado. Producers and agencies will have 60 days to come into compliance after expiration of the emergency order.	https://drive.google.com/file/d/14ghJM0s8_lghHLv-mOY7T_D1WguTeL6y/view	All	Licensing
Colorado	4.1.20	Department of Insurance				Y	Testing centers reopening May 1, 2020.	https://www.colorado.gov/pacific/dora/covid-19-and-insurance	All	Licensing
Colorado	3.27.20	Department of Insurance	Bulletin No. B-5.38	Y			The Division directs all insurance companies issuing coverage to personal and commercial policyholders to make reasonable accommodations to prevent individuals and businesses from losing coverage due to cancellation for the non-payment of premium during this unprecedented time. Reasonable accommodations should include, but not be limited to: 1. Extension of premium grace periods; 2. Waiver of late payment fees; 3. A moratorium on cancellations for non-payment; 4. Defer any non-renewal underwriting actions; and, 5. Provide a continuation of coverage for any expiring policy. Such accommodations should be available to the policyholder, and clearly explained on the insurer's website, for as long as the Orders are in effect or until the Bulletin is rescinded, whichever is later.	https://drive.google.com/file/d/1LkOHSK3lnHyL_bUXdFM7Rjx5cRZ4ndt7/view	P/C	Market Conduct

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business	Subject
Colorado	3.26.20	Department of Insurance	Emergency Regulation 20-E-03	Y			Issued regulation to ensure restaurant employees are able to continue to work by using their own insured personal automobiles for commercial food delivery for the duration of the crisis.	https://drive.google.com/file/d/1KGtDaXjViNN2DwT2gnydbHQObXs7XoZM/view	All	Market Conduct, Auto
Colorado	3.17.20	CO DOL	Emergency Rules 7 CCR 1101-3 Workers' Compensation of Procedure			Y	Provided information regarding emergency rules as well as addition updates regarding customer service, claims, prehearings, fee schedules, provider education, DIME unit, coverage enforcement, self-insurance and premium cost containment, as well as contact information.	https://www.colorado.gov/cdle/dwc/covid19-updates	P/C	Workers' Compensation
Colorado	3.17.20	Department of Insurance		Y			Waived the prior authorization requirement for initial and subsequent telehealth visits for physical and occupational therapy.	https://www.colorado.gov/pacific/cdle/information-and-resources-coronavirus	Health/WC	Workers' Compensation
Colorado		Department of Public Health & Environment			Y		Created a COVID 19 informational page for the public.	https://covid19.colorado.gov/	All	General Information
Connecticut	4.29.20	Insurance Department	Bulletin: FS-39 & FS-38			Y	Allowing foreign insurers an additional 30, 45, or 60 days to complete certain hard copy filings, including Combined Annual Statement (Property), Combined IEEE (Property) and State Page - Quarterly Supplement Property and Casualty Companies, as well as other extensions for other lines of business.	https://portal.ct.gov/-/media/CID/1_Bulletins/Bulletin-FS-39.pdf?la=en	All	Statutory Filings
Connecticut	4.9.20	Insurance Department	Bulletin No. FS-37	Y			Extending licensing renewal dates until July 1, 2020.	https://portal.ct.gov/-/media/CID/1_Bulletins/Bulletin-FS-37.pdf?la=en	All	Licensing
Connecticut	4.21.20	Insurance Department		Y			Allowing temporary resident producer licenses. Must be appointed by an insurer. License will expire 180 days from date of issue. License is convertible.	https://portal.ct.gov/CID/Public-Notices/Temporary-Insurance-Producer-License-April-21-2020	All	Licensing
Connecticut	4.6.20	Insurance Department			Y		Called on insurers to consider lowering personal vehicle premiums and adjust commercial hired and non-owned auto insurance in light of the disruption caused by the COVID-19 pandemic.	https://portal.ct.gov/CID/Public-Notices/Notice-April-6-of-2020-Covid-19	P/C	Market Conduct, Auto
Connecticut	4.2.20	Insurance Department				Y	Issued guidance regarding insurer communication with insureds concerning 60 day grace period for premium payment.	https://portal.ct.gov/CID/Public-Notices/Governor-Executive-7S-Guidance	All	Market Conduct
Connecticut	3.26.20	Insurance Department	Bulletin IC-41		Y		Urged personal auto/motorcycle carriers to consider implementing an endorsement where necessary, broadening coverage for those using their personal vehicle/motorcycle for commercial purposes when delivering needed goods during the pandemic. The Department will expedite approval of endorsements broadening personal auto/motorcycle as outlined.	https://portal.ct.gov/-/media/CID/1_Bulletins/Bulletin-IC-41.pdf?la=en	P/C	Market Conduct, Auto
Connecticut	3.25.20	Workers' Compensation Commission CT				Y	Created a landing page with current information regarding the Workers' Compensation Commissioners, hours, memos, etc.	https://wcc.state.ct.us/index.html	P/C	Workers' Compensation
Connecticut	3.25.20	Workers' Compensation Commission CT	Submission of WCC Forms During COVId-19 Pandemic - Memorandum No. 2020-07	Y			Ordered certain forms be sent via certified mail to be suspended. Regular mail can be used.	https://wcc.state.ct.us/memos/2020/2020-07.htm	P/C	Workers' Compensation
Connecticut	3.25.20	Workers' Compensation Commission CT	Stipulation Approval / Hearing Process	Y			Suspended 20-day deadlines in stipulation approval/hearing processes.	https://wcc.state.ct.us/memos/2020/2020-05.htm	P/C	Workers' Compensation
Connecticut	3.25.20	Workers' Compensation Commission CT	WCC Form 36 Procedure Under Governor's Executive Order - Memorandum No. 2020-06	Y			Suspended some regulatory and administrative deadlines, as well as some automatic approvals.	https://wcc.state.ct.us/memos/2020/2020-06.htm	P/C	Workers' Compensation
Connecticut	3.24.20	Insurance Department	Bulletin Number IC-40	Y			Advised insurers to provide 60-day grace period for premium payment and take steps to ensure that customers have the ability to make prompt insurance payments including offering online or alternative payment methods. UPDATE: Executive Order from Gov. with commensurate bulletin from Commissioner on 4.2.20 moved this from request to order	https://portal.ct.gov/-/media/CID/1_Bulletins/Bulletin-IC-40.pdf?la=en	All	Market Conduct

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business	Subject
Connecticut	3.23.20	Insurance Department		Y			Extended renewal date for licenses that expire from March 24, 2020 to May 31, 2020 to June 30, 2020. CE compliance requirements that must be completed between March 24, 2020 to May 31, 2020 are extended to June 30, 2020. CE classes that were offered in the classroom may be offered as a webinar.	https://portal.ct.gov/CID/Public-Notices/Licensing-Renewal-Notice-During-COVID-19	All	Licensing
Connecticut	3.23.20	State of CT Workers' Compensation Commission	Executive Order No. 7K	Y			Issued Executive Order suspending non-critical operations of the Workers' Compensation Commission.	https://portal.ct.gov/-/media/Office-of-the-Governor/Executive-Orders/Lamont-Executive-Orders/Executive-Order-No-7K.pdf?la=en	P/C	Workers' Compensation
Connecticut	3.19.20	Insurance Department	Bulletin Number FS-36	Y			Requiring licensing applications to be filed through NAIC UCAA electronic applications at this time. Suspending fingerprinting, original signature and notarization requirements until Jun 15, 2020 with required notification to the CID.	https://portal.ct.gov/-/media/CID/1_Bulletins/Bulletin-FS-36.pdf?la=en	All	Licensing
Connecticut		Insurance Department				Y	Created a landing page for issues related to COVID-19.	https://portal.ct.gov/CID/Coronavirus/Coronavirus-Resources	All	General Information
Connecticut		Insurance Department				Y	Created FAQ regarding coverage under most business interruption policies.	https://portal.ct.gov/CID/Coronavirus/Coronavirus-Business-Interruption-FAQs	P/C	Business Interruption
Connecticut		Insurance Department				Y	Created FAQ regarding coverage under most travel insurance policies.	https://portal.ct.gov/CID/Coronavirus/Coronavirus-Travel-Insurance-FAQs	P/C	Travel Insurance
Delaware	4.7.20	Department of Insurance			Y		Encouraged auto insurers to enact consumer-friendly policies such as premium paybacks and elimination of commercial exclusions for the duration of the COVID-19 crisis.	https://news.delaware.gov/2020/04/07/consumer-friendly-auto-insurer-actions-will-give-residents-more-than-1-5-million/	P/C	Market Conduct, Auto
Delaware	4.3.20	Department of Insurance	Producers & Adjusters Bulletin No. 33			Y	Clarified intent of Bulletin No. 32 with regard to leniency of premium payment. Provisions not intended to provide payment forgiveness or otherwise alter the terms and conditions of the contract.	https://insurance.delaware.gov/wp-content/uploads/sites/15/2020/04/domestic-foreign-insurers-bulletin-no117.pdf	All	Market Conduct
Delaware	4.3.20	Department of Insurance	Producers & Adjusters Bulletin No. 33		Y		Encouraged insurers to file electronically and utilize e-signatures where permitted. Temporarily suspended notarization requirements until 60 days after the state of emergency is lifted.	https://insurance.delaware.gov/wp-content/uploads/sites/15/2020/04/domestic-foreign-insurers-bulletin-no117.pdf	All	Market Conduct, Notary
Delaware	4.3.20	Department of Insurance	Producers & Adjusters Bulletin No. 33			Y	Filing deadlines have not been extended, requests for extension may be made directly to Department contact.	https://insurance.delaware.gov/wp-content/uploads/sites/15/2020/04/domestic-foreign-insurers-bulletin-no117.pdf	All	General Information
Delaware	4.3.20	Department of Insurance	Producers & Adjusters Bulletin No. 33			Y	Notified insurers that there would be no delay in on-site insurer examinations set to begin on or after June 2020. The Department will not hold any administrative hearings and will not schedule any arbitrations that are nonessential or contrary to directives to limit gatherings or practice social distancing or isolation. The premium tax filing deadline for captive insurers and the quarterly filing deadline for insurance company premium tax payments remains April 15, 2020.	https://insurance.delaware.gov/wp-content/uploads/sites/15/2020/04/domestic-foreign-insurers-bulletin-no117.pdf	All	General Information
Delaware	4.3.20	Department of Insurance	Producers & Adjusters Bulletin No. 33			Y	Relaxed in-person inspection requirements.	https://insurance.delaware.gov/wp-content/uploads/sites/15/2020/04/domestic-foreign-insurers-bulletin-no117.pdf	All	Market Conduct
Delaware	4.1.20	Department of Insurance	Auto Bulletin No. 32		Y		Encouraged insurers to make endorsement filings to temporarily suspend the commercial exclusion in standard personal auto policies. The Department offered to waive the filing fee and approve, if possible, within 24 hours of submission.	https://insurance.delaware.gov/wp-content/uploads/sites/15/2020/04/autobull32.pdf	P/C	Market Conduct, Auto
Delaware	3.24.20	Department of Insurance		Y			Insurers required to cease cancellations or nonrenewal of insurance policies due to nonpayment for the duration of the State of Emergency. DE carriers will freeze cancellations and nonrenewal of policies due to delays in payment.	https://news.delaware.gov/2020/03/24/commissioner-navarro-statement-on-sixth-modification-to-state-of-emergency/	All	Market Conduct
Delaware	3.20.20	Department of Insurance	Producers & Adjusters Bulletin No. 32		Y		Requesting that all admitted and non-admitted carriers doing business in Delaware suspend cancellations and nonrenewal due to nonpayment of premium during the pendency of the Governor's declared State of Emergency. This request applies to all lines of insurance.	https://news.delaware.gov/files/2020/03/FINAL-No.-116-COVID-19-Signed.pdf	All	Market Conduct

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business	Subject
Delaware	3.20.20	DE Accident Board		Y			Suspended board hearings until at least April 3, 2020. Merit hearings are cancelled. All appeals from the Industrial Access Board that do not require oral argument are not affected.		P/C	Workers' Compensation
Delaware		Department of Insurance				Y	Created FAQ regarding general concerns related to COVID-19 as they arise. Added guidance for consumers regarding seasonal property insurance, commercial property and auto insurance.	https://insurance.delaware.gov/covid-19-insurance-faq/	All	General Information, Auto
District of Columbia	4.27.20	Department of Insurance, Securities, and Banking	Commissioner's Order 03-2020	Y			Published order regarding prohibitions on cancellation for non-payment and waiver of fees, reasonable accommodations to insureds, premium relief, coverage for delivery drivers of food, medicine or medical supplies, and expedited review of form and rate filings.	https://disb.dc.gov/sites/default/files/dc/sites/disb/publication/attachments/Order%20re%20Relief%20to%20Policyholders%20During%20Public%20Health%20Emergency%20v.04.27.20%20%28v2%29.pdf	All	Market Conduct, Rate & Form
District of Columbia	4.23.20	Department of Insurance, Securities, and Banking	Bulletin 20-IB-2-04/10	Y			Extended statutory filing deadline 30 to 60 days in limited circumstances. Provided instructions for submitting extension requests. Requested filings be made electronically.	https://disb.dc.gov/sites/default/files/dc/sites/disb/publication/attachments/DISB%20Bulletin%20Modified%20Regulatory%20Filing%20Requirements%20Captives-042420FINAL.pdf	All	Statutory Filings
District of Columbia		Department of Insurance, Securities, and Banking				Y	Issued FAQ document concerning issues related to COVID-19 including business interruption.	https://disb.dc.gov/sites/default/files/dc/sites/disb/publication/attachments/DISB-FAQ-COVID-19.pdf	All	Business Interruption
District of Columbia		Department of Insurance, Securities, and Banking				Y	Issued FAQ document concerning issues related to COVID-19 including life, health and P/C issues should as commercial liability, event cancelation, business interruption, travel insurance and Workers' Compensation.	https://disb.dc.gov/sites/default/files/dc/sites/disb/publication/attachments/DISB-FAQ-COVID-19.pdf	All	General Information
District of Columbia		Department of Insurance, Securities, and Banking				Y	Issued FAQ document concerning issues related to COVID-19 including travel insurance.	https://disb.dc.gov/sites/default/files/dc/sites/disb/publication/attachments/DISB-FAQ-COVID-19.pdf	All	Travel Insurance
District of Columbia		Department of Insurance, Securities, and Banking				Y	Issued FAQ document concerning issues related to COVID-19 including Workers' Compensation.	https://disb.dc.gov/sites/default/files/dc/sites/disb/publication/attachments/DISB-FAQ-COVID-19.pdf	All	Workers' Compensation
District of Columbia		Department of Insurance, Securities, and Banking				Y	Provided consumer information on travel insurance and exclusions related to COVID-19.	https://disb.dc.gov/page/taking-trip-information-about-travel-insurance-you-should-know-you-hit-road	P/C	Travel Insurance
Florida		Office of Insurance Regulation				Y	Extended the deadline for private passenger auto policy count (PPAC) quarterly survey filing deadline for the first quarter of 2020 from May 15 to June 15, 2020.	https://www.floir.com/Office/Coronavirus-COVID-19.aspx	P/C	Statutory Filings, Auto Insurance
Florida	4.17.20	Office of Insurance Regulation		Y			Allowing temporary resident producer licenses for health, life and personal lines. Must meet fingerprinting, criminal history and background checks. Must be appointed by a sponsoring insurer. License shall expire six months after the date it was issued. Licenses will cease being offered 14 days from the date after which half the examination centers reopen or the emergency order expires.	https://www.myfloridacfo.com/Division/Agents/documents/CFODirective2020_07InsuranceAgentLicensees.pdf	All	Licensing
Florida	4.15.20	Department of Financial Services	CFO-Directive 20-06	Y			Suspended employer penalty payments and reinstatement of stop-work penalty orders issued by the Division of Workers' Compensation. Suspended requirement that workers' compensation insurers mail informational brochures pursuant to 440.185(3). Urged insurers to deliver the brochures by electronic means. Effective for the period in Executive Order 20/52 and any amendments to it or until rescinded by the Chief Financial Officer.	https://www.myfloridacfo.com/coronavirus/documents/CFO-Directive-20-06.pdf	P/C	Workers' Compensation
Florida	3.25.20	Office of Insurance Regulation	OIR-20-04M		Y		Encouraged insurers to remove some exclusions on private passenger auto policies for insureds who may be temporarily using personal automobiles for delivering goods and services during Emergency Orders.	https://www.floir.com/siteDocuments/OIR-20-04M.pdf	P/C	General Information, Auto
Florida	3.25.20	Office of Insurance Regulation	OIR-20-04M		Y		Encouraged insurers, agents, consumers and employers to use virtual options for underwriting and adjusting claims for property inspections and for premium audits of employers' records.	https://www.floir.com/siteDocuments/OIR-20-04M.pdf	All	Claims Handling

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business	Subject
Florida	3.25.20	Office of Insurance Regulation	OIR-20-03M		Y		Issued guidance for business continuity and operational plans for Florida insurers.	https://www.floir.com/siteDocuments/OIR-20-03M.pdf	P/C	Business Continuity
Florida	3.25.20	Office of Insurance Regulation	OIR-20-04M		Y		Issued guidance for insurers to be lenient with premium payments to avoid lapses in coverage. Encouraged insurers to use electronic communications with OIR staff, policyholders, and customers.	https://www.floir.com/siteDocuments/OIR-20-04M.pdf	All	General Information
Florida		Office of Insurance Regulation	OIR-20-05M			Y	Reminded insurers that section 440.09, Florida Statutes, requires an employer to provide workers' compensation coverage if the employee suffers a compensable injury arising out of work performed in the course and scope of employment.	https://floir.com/siteDocuments/OIR-20-05M.pdf	P/C	Workers' Compensation
Florida		Office of Insurance Regulation				Y	Created a landing page for issues relative to COVID-19.	https://www.floir.com/Office/Coronavirus-COVID-19.aspx	All	General Information
Florida		Department of Financial Services				Y	Created a landing page with COVID-19 resources.	https://www.myfloridacfo.com/coronavirus/	All	General Information
Florida		Department of Financial Services				Y	DFS landing page with COVID-19 resources specific to insurance for consumers.	https://www.myfloridacfo.com/Division/Consumers/COVID-19.htm	All	General Information
Georgia	4.28.20	Office of Insurance and Safety Fire Commissioner	Bulletin 20-EX-7	Y			Issued notice winding down some provisions put into place due to COVID-19 pandemic including Directive 20-EX-5 which relates to non-cancellation of commercial policies including business interruption for non-payment.	https://www.oci.ga.gov/ExternalResources/Announcements/Bulletin-4282020-1420.pdf	All	General Information, Market Conduct
Georgia	4.22.20	Insurance and Safety Fire Commissioner's Office				Y	Published a list of auto insurers and their actions to help consumers. Urged consumer to speak with their agent or carrier to see what may allowances may be available.	https://www.oci.ga.gov/ExternalResources/Announcements/NewsReleaseInsurance-4222020-952.pdf	P/C	Auto Insurance, Market Conduct
Georgia	4.7.20	Office of Insurance and Safety Fire Commissioner	Order of the State Board of Workers' Compensation	Y			Extended deadlines to May 13, 2020 for statutes of limitation, time for discovery, time to serve a party, time to appeal or seek the right to appeal any order, ruling, or other determination.	https://sbwc.georgia.gov/media/4346/download	P/C	Workers' Compensation
Georgia	3.31.20	Office of Insurance and Safety Fire Commissioner	BULLETIN 20-EX-6	Y			Waived in-person CE requirements and extended CE deadline for agents through May 31.	https://www.oci.ga.gov/ExternalResources/Announcements/Bulletin-3312020-1214.pdf	All	Licensing
Georgia	3.20.20	Office of Insurance and Safety Fire Commissioner	DIRECTIVE 20-EX-5	Y			Directed insurers not to cancel commercial policies, including business interruption or business income coverage for 60 days.	https://www.oci.ga.gov/ExternalResources/Announcements/Directive-3202020-1057.pdf	P/C	Business Interruption
Georgia	3.20.20	Office of Insurance and Safety Fire Commissioner	DIRECTIVE 20-EX-5	Y			Directed insurers not to cancel commercial policies, including business interruption or business income coverage for 60 days.	https://www.oci.ga.gov/ExternalResources/Announcements/Directive-3202020-1057.pdf	P/C	Market Conduct
Georgia	3.20.20	Office of Insurance and Safety Fire Commissioner	DIRECTIVE 20-EX-5	Y			Directed new applicants for licensure to submit all necessary paperwork and complete testing when testing centers reopen to the public.	https://www.oci.ga.gov/ExternalResources/Announcements/Directive-3202020-1057.pdf	All	Licensing
Georgia	3.20.20	Office of Insurance and Safety Fire Commissioner	DIRECTIVE 20-EX-5			Y	Expediting product file review for products deemed critical due to the COVID-19 outbreak.	https://www.oci.ga.gov/ExternalResources/Announcements/Directive-3202020-1057.pdf	All	Rate & Form
Georgia	3.17.20	Office of Insurance and Safety Fire Commissioner	Bulletin 20-EX-3			Y	Issued bulletin for consumers regarding business interruption insurance and treatment of some specialty endorsements.	https://www.oci.ga.gov/ExternalResources/Announcements/Bulletin-3172020-1619.pdf	P/C	Business Interruption
Georgia	3.16.20	GA State Board of WC		Y			Postponed hearings and issued guidance of mediations by phone.	https://sbwc.georgia.gov/notice-regarding-hearings-and-mediations	P/C	Workers' Compensation
Georgia	3.14.20	GA State Board of WC	Order of the State Board of Workers' Compensation	Y			Extended deadlines due to COVID-19 concerns; such as: statutes of limitations, time within which discovery or any aspect thereof is to be completed, time within which to serve a party, time within which to appeal or seek the right to appeal any order, ruling, or other determination.	https://sbwc.georgia.gov/notice-regarding-hearings-and-mediations	P/C	Workers' Compensation
Georgia		GA State Board of WC				Y	Created a landing page with information regarding hearings and mediation changes, deadline extensions and telemedicine guidelines and fees.	https://sbwc.georgia.gov/	P/C	Workers' Compensation
Hawaii	5.7.20	Department of Commerce and Consumer Affairs		Y			The deadline to renew licenses that expire on June 30, 2020 has been extended to July 31, 2020.	https://cca.hawaii.gov/blog/release-june-30-license-renewal-deadline-extended-to-july-31-2020/	All	Licensing

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business	Subject
Hawaii	5.5.20	Insurance Commissioner	Memorandum 2020-4A			Y	Issued guidance to admitted and non-admitted insurers writing in HI regarding waiving some requirements for insurers in response to COVID-19. Specified actions that insurers could take that can help policyholders and would not be considered unfair trade practices or unfair methods of competition under HI Revised Statutes	https://cca.hawaii.gov/ins/files/2020/04/Commissioners_Memo_2020-4A_4-28-20.pdf	All	Market Conduct, Auto Insurance, Rate & Form
Hawaii	4.4.20	DCCA Insurance Division				Y	Provided information regarding COVID-19 insurance information.	http://cca.hawaii.gov/ins/covid19/	All	General Information
Hawaii	4.3.20	DCCA Insurance Division				Y	Provided FAQ for consumers regarding COVID-19 and business insurance coverage issues and insurer responsibilities for handling claims.	https://cca.hawaii.gov/ins/covid-19-business-insurance-faqs/	P/C	General Information
Hawaii	3.27.20	Insurance Commissioner	Memorandum 2020-3I		Y		Encouraged insurers to work with insureds to ensure continuous coverage for the duration of the crisis and 60 days following or as long as reasonably practical; refrain from cancelling or non-renewing policies due to non-payment, work with insureds on payment plans, waive late fees and penalties.	https://cca.hawaii.gov/ins/files/2020/03/IC-Memo-2020-3I.pdf	All	Market Conduct
Hawaii	3.19.20	Department of Commerce and Consumer Affairs	MEMORANDUM 2020-2LIC	Y			Workers' Compensation adjuster licenses subject to renewal on April 16, will be extended without examinations until 45 days after the examinations are made available. Renewal fees must be paid and an explanation must be provided to the Commissioner.	https://cca.hawaii.gov/ins/files/2020/03/IC-Memo-2020-2LIC.pdf	P/C	Workers' Compensation
Hawaii	3.18.20	Department of Commerce and Consumer Affairs	MEMORANDUM 2020-1LIC	Y			Advised licensees and potential licensees to submit applications and remit payment through nipr.com, reactivations must still be done in paper form sent to a physical address at the Insurance Division.	https://cca.hawaii.gov/ins/files/2020/03/Commissioners-Memo-re-New-Renew-React-Licenses-2020-1LIC.pdf	All	Licensing
Hawaii		Hawaii DOL				Y	Provided FAQ regarding workers' compensation and temporary disability insurance scenarios due to COVID-19 including how to file for benefits, eligibility and contact information.	https://labor.hawaii.gov/wp-content/uploads/2020/04/COVID-19-DCD-QAs.pdf	P/C	Workers' Compensation
Hawaii		Hawaii DOL				Y	Provided a fact sheet with information regarding compensability and steps to take.	https://labor.hawaii.gov/ui/files/2020/03/COVID-19-Labor-Benefits-Fact-Sheet_20200319.pdf	P/C	Workers' Compensation
Idaho	4.23.20	Department of Insurance	Bulletin No. 20-08			Y	Issued guidance for consumers explaining typical coverage and definitions found in business interruption coverage and provided resources. Instructed carriers not to report negative claims activity/denial when policyholders contact insurer to ask about BI coverage for COVID-19.	https://doi.idaho.gov/DisplayPDF?ID=7792	P/C	Business Interruption
Idaho	4.22.20	Department of Insurance	Bulletin No. 20-06	Y			Extended statutory filing deadlines 30 to 60 days in limited circumstances. Requested filings be made electronically.	https://doi.idaho.gov/DisplayPDF?Id=7784	All	Statutory Filings
Idaho	4.15.20	Department of Insurance	Bulletin No. 20-05		Y		Encouraged insurers to waive fees, penalties, or other charges for insured's temporarily unable to pay premium or respond to insurer inquiries. Requested insurers extend premium payment grace periods and delay non-renewal/cancellations.	https://doi.idaho.gov/DisplayPDF?ID=7766	P/C	Market Conduct
Idaho	4.15.20	Department of Insurance	Bulletin No. 20-05		Y		Urged insurers to extend proof of loss deadlines.	https://doi.idaho.gov/DisplayPDF?ID=7766	P/C	Claims Handling
Idaho	4.15.20	Department of Insurance	Bulletin No. 20-05		Y		Encouraged all personal auto insurers to temporarily extend coverage on a personal auto policy to include coverage when the insured is engaged in delivering food, medicine, or other essential goods.	https://doi.idaho.gov/DisplayPDF?ID=7766	P/C	Market Conduct, Auto
Idaho	4.6.20			Y			Allowing provisional resident licenses for a period of 6 months. Applications should be submitted directly to the department. Information on provisional examinations is available through the department.	https://doi.idaho.gov/DisplayPDF?ID=7753	All	Licensing
Idaho	3.23.20	Idaho Industrial Commission	Emergency Order regarding COVID-19	Y			Delaying JRP 10 hearings, mediations and other hearings/conferences unless proceedings may be conducted safely in-person. Proceedings may be held by telephone or video with agreement of parties. UPDATE: Amended 3/23/20 Order to extend from April 13th, 2020 to May 29, 2020 or until further notice.	https://iic.idaho.gov/wp-content/uploads/sites/16/2020/04/Commission-Amended-Emergency-Order-re-COVID-19-Secure.pdf	P/C	Workers' Compensation
Idaho		Department of Insurance				Y	Created a landing page for information relative to COVID-19.	https://doi.idaho.gov/Licensing/COVID19FAQ.htm	All	General Information
Idaho		Idaho Industrial Commission				Y	Provided information regarding limited office access and a COVID-19 FAQ.	https://iic.idaho.gov/	P/C	Workers' Compensation

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business	Subject
Illinois	5.5.20	Department of Insurance	Company Bulletin 2020-12: Update to 2020-09			Y	UPDATE to CB 2020-09: Extended previously issued suspension of cancellation, non-renewal, and premium payment for consumer automobile and home insurance policies and commercial P&C insurance policies other than fidelity/surety and ocean marine policies issued in Illinois.	https://insurance.illinois.gov/cb/2020/CB2020-12.pdf	P/C	Market Conduct, Auto Insurance
Illinois	4.31.20	Department of Insurance	Company Bulletin 2020-06		Y		Requested that communications be sent to the Department via e-mail.	https://insurance.illinois.gov/cb/2020/CB2020-06.pdf	All	General Information, Rate & Form
Illinois	4.2.20	Department of Insurance	Company Bulletin 2020-07			Y	Accepting applications, renewals and updates through State Electronic Rate and Form Filing (SERFF) system.	https://insurance.illinois.gov/cb/2020/CB2020-07.pdf	Health	Rate & Form
Illinois		Department of Insurance		Y			Suspended requirements for classroom education allowing for webinars or distance learning. Suspended the 90 day limitation on temporary licenses during the state of emergency. Suspended the requirement that the two part producer licensing test be passed within 90 days of each other.	No link provided.	All	Licensing
Illinois		Department of Insurance				Y	Expanded consumer FAQ landing page to include property and casualty questions in addition to health questions. Addressed common consumer questions regarding auto, home, commercial insurance, and business interruption policies. Provided contact information for consumers to file complaints, request assistance, and find additional information related to COVID-19.	https://insurance.illinois.gov/healthInsurance/COVID-19.html	P/C	General Information
Illinois	4.13.20	Workers' Compensation Commission		Y			Amended evidentiary rules to ensure first responders and front line workers are afforded full protections of the Workers' Compensation Act in the event they are exposed to or contract the virus, effective April 16, 2020. Defined what constitutes a first responder and front line worker.(50 Ill. Adm. Code 9030)	https://www2.illinois.gov/sites/iwcc/news/Documents/13APR20-Emergency_Amendment_Only-50IAC9030_70.pdf	P/C	Workers' Compensation
Illinois	4.3.20	Department of Insurance	Company Bulletin 2020-09: Updated with 2020-12		Y		Requested that insurers suspend cancellation, non-renewal, and premium payment through April 30th, 2020 for consumer automobile and home insurance policies and commercial property/casualty insurance policies other than fidelity/surety and ocean marine policies issued in Illinois. Insurers should provide consumers at least a 30 day extension to complete repairs that cannot be completed within the time required under any policy due to issues arising from COVID-19.	https://insurance.illinois.gov/cb/2020/CB2020-09.pdf	P/C	Market Conduct
Illinois	3.31.20	Department of Insurance			Y		Encouraged insurers to submit filings electronically and issued guidance when filing electronically is not possible. Encouraged insurers to adjust their internal procedures to transact with consumers remotely. Advised insurers, producers, and consumers that response times to filings and inquiries may be extended and provided department staff contact information for questions regarding previously mailed paper filings or inquiries.	https://insurance.illinois.gov/cb/2020/CB2020-06.pdf	P/C	Rate & Form
Illinois	3.2.20	Department of Insurance	Company Bulletin 2020-2	Y			Issued memo to insurers regarding coronavirus with instruction to provide travel insurance coverage for cancellation due to COVID 19 unless the policy contains an applicable exclusion.	https://insurance.illinois.gov/cb/2020/CB2020-02.pdf	P/C	Travel Insurance
Illinois		Department of Insurance				Y	Issued FAQ for coverage issues including information on coverage issues regarding travel insurance.	https://insurance.illinois.gov/Newsrls/2020/03/COVID-19-FAQ.pdf	P/C	Travel Insurance
Illinois		Workers' Compensation Commission				Y	Providing news alerts and protocols in place due to COVID-19.	https://www2.illinois.gov/sites/iwcc/Pages/default.aspx	P/C	Workers' Compensation
Indiana	5.11.20	Department of Insurance				Y	Updated earlier communication license renewal applications and continuing education due on March 31, April 30, or May 31, 2020 have been extended to June 4, 2020. As of May 1, 2020, testing vendor sites have been reopened.	https://www.in.gov/idoi/2611.htm	All	Licensing
Indiana	4.7.20	Department of Insurance		Y			License renewal applications and CE due on March 31 or April 30, 2020 have been extended to June 22, 2020. Examination sites are expected to reopen on May 1. Licensees will have 90 days after reopening to take exams.	https://www.in.gov/idoi/2611.htm	All	Licensing

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business	Subject
Indiana	3.20.20	Workers' Compensation Board of Indiana				Y	Created landing page regarding information regarding workers' compensation.	https://www.in.gov/wcb/	P/C	Workers' Compensation
Indiana		Department of Insurance				Y	Provided guidance to consumers regarding auto insurance rates and reduced driving as well as a list of carriers offering a credit or rebate program for their customers due to COVID-19.	https://www.in.gov/idoi/3109.htm#Automobile%20Insurance%20Rates	P/C	General Information, Auto
Indiana		Workers' Compensation Board of Indiana				Y	Encouraged employers to make decisions as to whether any vulnerable segment of their workforce will be presumptively covered under the provisions of the IN Worker's Compensation Act. Clarified that under IN laws, the State cannot tell employers they must automatically cover employees who contract COVID-19.	https://www.in.gov/wcb/	P/C	Workers' Compensation
Indiana		Department of Insurance				Y	Created a landing page with information regarding business interruption insurance and fraud schemes related to COVID-19.	https://www.in.gov/idoi/3109.htm#Consumer%20Alerts	P/C	Business Interruption
Indiana		Department of Insurance				Y	Created a landing page with information regarding business interruption insurance and fraud schemes related to COVID-19.	https://www.in.gov/idoi/3109.htm#Consumer%20Alerts	All	General Information
Indiana		Department of Insurance	Bulletin 252	Y			Requested insurers issue a moratorium on policy cancellations and non-renewal and provide 60 day grace period on premium payments.	https://www.in.gov/idoi/files/20200326%20Bulletin%20252%20eo05%20final.pdf	All	Market Conduct
Indiana		Department of Insurance				Y	Issued guidance that insurers may not cancel coverage for childcare facilities and meal delivery services that remain open during the pandemic.	https://calendar.in.gov/site/doi/event/liability-insurance-for-childcare-facilities-during--the-covid-19-pandemic/	P/C	Market Conduct, Auto
Iowa	4.9.20	Insurance Department	Bulletin 20-07	Y			IA residents may apply for a 90-day temporary individual producer license by submitting a written request and subject to certain provisions. The license issued under this order will expire on the last day of the 3rd full month following the data of the license	https://iid.iowa.gov/documents/enforcement-orders-and-actions/in-the-matter-of-individual-resident-insurance-producer	All	Licensing
Iowa	3.30.20	Insurance Department	News Release			Y	Alerted investors to be on guard against an anticipated surge of fraudulent investment schemes amid the ongoing COVID-19 pandemic.	https://iid.iowa.gov/press-releases/covid-19-related-investment-schemes-anticipated	All	General Information
Iowa	3.25.20	Insurance Department	Bulletin 20-05	Y			Waiving in-person CE and moving expiration dates for licensure to the end of the Proclamation.	https://iid.iowa.gov/documents/bulletin-20-05-0	All	Licensing
Iowa	3.13.20	Iowa Division of Workers' Compensation		Y			Unless a motion to continue is filed, hearings occurring from March 18 through June 16, 2020 will be held via webinar.	https://www.iowaworkcomp.gov/sites/authoring.iowadivisionofworkcomp.gov/files/Order%20--%20Coronavis%20%28COVID-19%29%20Impact%20on%20Hearings%20--%202020.03.13.pdf	P/C	Workers' Compensation
Iowa		Insurance Department				Y	Posted FAQ including information on travel insurance coverage.	https://iid.iowa.gov/covid-19	All	Travel Insurance
Kansas	4.29.20	Insurance Department				Y	The Pearson Vue Professional Centers in Kansas are open to those needing to take the Kansas Insurance Producer Exams. In addition, the Kansas Insurance Department authorized Pearson Vue to open up its entire third-party vendor network in Kansas and nationwide to offer the Kansas Insurance Producer Exams. The Pearson Vue Professional Centers in Colorado, Iowa, Nebraska, Missouri and Oklahoma will also be providing the Kansas Insurance Producer Exams.	https://insurance.ks.gov/documents/department/COVID19-FAQ.pdf	All	Licensing
Kansas	4.8.20	Insurance Department				Y	Encouraged consumers to contact their auto insurer for a premium break due to decreased driving during shelter in place order.	https://insurance.ks.gov/documents/department/news-releases/Commissioner-encourages-consumers-to-visit-with-auto-insurers4-8.pdf	P/C	General Information, Auto
Kansas	4.2.20	Insurance Department				Y	Effective April 2, the department has authorized a third-party vendor to provide examination services in the Kansas City area. Appointments should be made through Pearson Vue. Kansas will not be issuing automatic suspensions for failure to complete CE but licensing requirements are not suspended. Virtual examination monitors for CE courses are allowed.	https://insurance.ks.gov/documents/department/COVID19-FAQ.pdf	All	Licensing

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business	Subject
Kansas	3.17.20	Insurance Department	Bulletin 2020-1	Y			Notified regulated entities that rate and forms shall not be deemed approved until such rate or form has received affirmative approval from the Department, removing applicable deemer periods at this time.	https://insurance.ks.gov/department/LegalIssues/bulletins/Bulletin-2020-1.pdf	All	Rate & Form
Kansas		Insurance Department				Y	Issued FAQ including information regarding issues of anti-fraud, business interruption, consumer assistance and licensing.	https://insurance.ks.gov/documents/department/COVID19-FAQ.pdf	All	General Information
Kansas		Insurance Department				Y	Issued FAQ including information regarding issues of anti-fraud, business interruption, consumer assistance and licensing.	https://insurance.ks.gov/documents/department/COVID19-FAQ.pdf	All	Business Interruption
Kansas		Insurance Department				Y	Issued guidance to consumers regarding insurance scams and false travel insurance coverage offers.	https://insurance.ks.gov/documents/department/COVID19-Insurance-Scams.pdf	P/C	General Information
Kansas		Insurance Department				Y	Issued guidance to consumers regarding insurance scams and false travel insurance coverage offers.	https://insurance.ks.gov/documents/department/COVID19-Insurance-Scams.pdf	P/C	Travel Insurance
Kentucky	4.30.20	Department of Insurance		Y			Allowing temporary resident producer licenses. Must be appointed by a sponsoring insurer and complete background check information. Temporary licenses will be issued for a period of 180 days. Licenses will expire 60 days after the state of emergency ends. Apply through NIPR.com with additional temporary license from the department.	http://insurance.ky.gov/ppc/Documents/GuidanceTemporaryResidentAgentLicensesforNewApplicants.pdf	All	Licensing
Kentucky	4.24.20	Department of insurance				Y	Issued guidance to insurers regarding market conduct activities such as claims handling, premium reductions and mid-term audit adjustments.	http://insurance.ky.gov/ppc/Documents/GuidancePracticesofPremiumRelief.pdf	All	Market Conduct
Kentucky	4.24.20	Department of Insurance				Y	Provided guidance regarding refunds to local government premium taxes based on return premiums to insureds.	http://insurance.ky.gov/ppc/Documents/GuidanceLGPTRefundofPremiumorDivisdends.pdf	All	General Information
Kentucky	4.7.20	Department of Insurance	Bulletin 2020-02			Y	Provided guidance on new Statutory filing deadlines, compliance with requirements for signature and notarization as well as Department audits.	http://insurance.ky.gov/ppc/Documents/Bulletin2020-02-RegulatoryRequirements(003).pdf	All	General Information, Notary, Statutory Filings
Kentucky	4.3.20	Department of Insurance			Y		Encouraged health care providers to contact licensure boards to determine whether there are any waivers or guidance relaxing restrictions related to scope of practice, and to contact their medical professional liability insurance company or agent following company requirements for notification of changes to the scope of practice. The Department will not consider determinations by liability self-insurance groups or captive insurers allowing temporary coverage for health care providers who do not meet the terms of membership requirements to be the sale of insurance by an unlicensed entity.	http://insurance.ky.gov/ppc/Documents/Guidance-MedicalMalpracticeInsurance-ChangestoNoticeofScopeofPractice.pdf	P/C	General Information
Kentucky	4.2.20	Department of Insurance	Advisory Opinion 2020-003				Provided guidance on KID position regarding rate reduction, loss control and loss mitigation available as exception to rebating statute.	http://insurance.ky.gov/ppc/Documents/Advisory2020-03.pdf	All	Rate & Form
Kentucky	3.20.20	KY DOL		Y			Notice of cancellation of in-person workers' compensation proceedings	https://labor.ky.gov/Documents/Update%20on%20DWC%20Operations%20COVID-19.pdf	P/C	Workers' Compensation
Kentucky	4.17.20	Department of Insurance		Y			Updated earlier guidance extending the deadline for compliance with CE examinations. Licensees will have sixty (60) days following the end of the state of emergency to complete continuing education requirements.	http://insurance.ky.gov/PPC/static_info.aspx?static_id=156	All	Licensing
Kentucky	3.17.20	Department of Insurance		Y			Issued Guidance on Executive Order 2020-257 Related to Personal Auto Insurance Coverage/Delivery Drivers	http://insurance.ky.gov/ppc/Documents/personalautopolicydelivery.pdf	P/C	General Information, Auto
Kentucky	3.17.20	Department of Insurance				Y	Suspended Department of Insurance Examinations at All Kentucky Locations	http://insurance.ky.gov/PPC/static_info.aspx?static_id=157	All	Market Conduct
Louisiana	4.7.20	Department of Insurance				Y	Encouraged insurers to reduce rates based on decreased driving habits.	https://www.ldi.la.gov/news/press-releases/4.7.20-donelon-approves-allstate-companies-rate-reduction-rebate	P/C	General Information, Auto
Louisiana	4.17.20	Department of Insurance	Emergency Rule 44	Y			Producer and adjuster licenses that expire on April 30, 2020 are extended to May 12, 2020.	http://www.ldi.la.gov/docs/default-source/documents/legaldocs/rules/rule44-cur-extensionofrenewalda.pdf?sfvrsn=8b494f52_6	All	Licensing
Louisiana		Department of Insurance	Proclamation Number 41 JBE 2020	Y			Allowing remote notarization subject to provisions.	https://gov.louisiana.gov/assets/Proclamations/2020/41-JBE-2020-Stay-At-Home-Extended.pdf	All	General Information, Notary

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business	Subject
Louisiana		Office of Workers' Compensation Administration (OWCA)		Y			Issued Emergency Rule (ER) regarding patient protections and related health care services regarding prescription refills. Insurers must allow for at least a 30 day supply of any prescription medication (conditions apply).	https://www.doa.la.gov/osr/EMR/2020/2004EMR011.pdf	P/C	Workers' Compensation
Louisiana		Department of Insurance	Emergency Rule 38	Y			Issued ER 38 to allow temporary licenses for producers who have taken an approved pre-licensing course and would be eligible to sit for a test. All temporary licenses expire on May 15 and may be converted to a permanent license by completion of all prerequisite requirements of a license.	https://ldi.la.gov/docs/default-source/documents/legaldocs/rules/rule38-cur-temporarylicensingof	All	Licensing
Louisiana		Department of Insurance	Emergency Rule 39	Y			Issued ER 39 to allow insureds to demand mid-term audits in order to appropriately and immediately adjust the premium for the risks that have negatively affected the ability of commercial enterprises to operate.	http://ldi.la.gov/docs/default-source/documents/legaldocs/rules/rule39-cur-mid-termauditofauditable.pdf?sfvrsn=cb264f52_6	P/C	Market Conduct
Louisiana		Department of Insurance	Emergency Rule 40	Y			Issued ER 40 to provide a moratorium on policy cancellations/non-renewal for policyholders in LA during the outbreak of COVID-19.	http://ldi.la.gov/docs/default-source/documents/legaldocs/rules/rule40-cur-moratoriumonpolicy.pdf?sfvrsn=de244f52_6	P/C	Market Conduct
Louisiana	4.6.20	Department of Insurance	Emergency Rule 43	Y			Issued ER 43 to allow temporary licenses for adjusters except as a public adjuster and subject to certain provisions. Temporary licensure expires on May 15 and may be converted to a permanent license by completion of all prerequisite requirements of a license.	https://ldi.la.gov/docs/default-source/documents/legaldocs/rules/rule43-cur-temporarylicensingof	P/C	Licensing
Louisiana		Department of Insurance				Y	Issued FAQ which includes information regarding business interruption and travel insurance. Site also includes consumer alert on scams related to COVID-19.	https://www.ldi.la.gov/consumers/insurance-type/healthinsurance/covid-19/	All	Business Interruption
Louisiana		Department of Insurance				Y	Issued FAQ which includes information regarding business interruption and travel insurance. Site also includes consumer alert on scams related to COVID-19.	https://www.ldi.la.gov/consumers/insurance-type/healthinsurance/covid-19/	All	Travel Insurance
Louisiana		Department of Insurance				Y	Issued FAQ which includes information regarding business interruption and travel insurance. Site also includes consumer alert on scams related to COVID-19.	https://www.ldi.la.gov/consumers/insurance-type/healthinsurance/covid-19/	All	General Information
Maine	5.1.20	Bureau of insurance	Bulletin 447			Y	Issued notice to insurers of 30 - 60 day extensions on regulatory filings in limited circumstances.	https://www.maine.gov/pfr/insurance/legal/bulletins/pdf/447.pdf	All	Statutory Filings
Maine	4.29.20	Bureau of Insurance				Y	Issued notice to consumers that travel insurance policies may not cover losses due to COVID-19, depending on policy language and date of purchase.	https://www.maine.gov/pfr/insurance/press-release.shtml?id=2481709	P/C	Travel Insurance
Maine	4.15.20	Bureau of Insurance		Y			Allowing temporary licensure for resident producers. Applications must be faxed, mailed or emailed to the Bureau. Temporary producer must have a licensed sponsor and must be appointed by an insurer. License remains in effect until 90 days after testing centers are reopened but no more than 180 days.	https://www.maine.gov/pfr/insurance/legal/bulletins/index_by_number.html	All	Licensing
Maine		Bureau of Insurance				Y	Issued FAQ regarding temporary producer licenses.	https://www.maine.gov/pfr/insurance/faq/temporary_resident_producer_license.html	All	Licensing
Maine		Bureau of Insurance	Bulletin 445			Y	Allowing temporary licenses to applicants who meet the requirements for licensure except successful completion of an examination subject to conditions.	https://www.maine.gov/tools/whatsnew/index.php?id=2384034&topic=INS-Bulletins&utm_content=&utm_medium=email&utm_name=&utm_source=govdelivery&utm_term=&v=boi-template2017	All	Licensing
Maine	4.15.20	Bureau of Insurance	Bulletin 444			Y	Offered expedited review of rates and forms that serve to offer premium relief to insureds during the COVID-19 pandemic.	https://www.maine.gov/pfr/insurance/legal/bulletins/index_by_number.html	P/C	Market Conduct, Rate & Form
Maine	4.7.20	Professional & Financial Regulation	Bulletin 443			Y	Notified admitted or surplus lines insurers that they may not use COVID-19 as a reason to attempt to narrow or cancel the coverage of a policy already in effect.	https://www.maine.gov/tools/whatsnew/index.php?id=2345307&topic=INS-Bulletins&utm_content=&utm_medium=email&utm_name=&utm_source=govdelivery&utm_term=&v=boi-template2017	P/C	Market Conduct

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business	Subject
Maine	3.27.20	Workers' Compensation Board				Y	Provided FAQ regarding workers' compensation as it relates to the coronavirus.	https://www.maine.gov/wcb/COVID_FAQ_3-27-2020.pdf	P/C	Workers' Compensation
Maine	3.25.20	Department of Professional & Financial Regulation Bureau of Insurance				Y	Issued guidance that classroom continuing education courses may be provided via webinar. Remote proctoring is allowed for exams. Resident producers and consultants whose CE compliance period ends March 31, 2020 to April 30, 2020 are granted an extension until May 31, 2020.	https://www.maine.gov/pfr/insurance/covid19_cornoavirus/pdfs/licensing_and_continuing_education_updates_related_to_covid-19.pdf	All	Licensing
Maine	3.12.20	Professional & Financial Regulation	Bulletin 442		Y		Provided guidance regarding COVID-19 including business continuity.	https://www.maine.gov/pfr/insurance/legal/bulletins/index_by_number.html	All	Business Continuity
Maine	3.12.20	Professional & Financial Regulation	Bulletin 442			Y	Reminded travel insurance carriers that policies must provide full coverage for all covered risks arising out of COVID-19 exposure and infection, subject only to such lawful exclusions as are clearly stated in the policy and agreed to between the insurer and the insured.	https://www.maine.gov/pfr/insurance/legal/bulletins/index_by_number.html	P/C	Travel Insurance
Maine	3.12.20	Professional & Financial Regulation	Bulletin 442		Y		Requested that insurers make all reasonable accommodations for late payments and other problems that are beyond the consumer's control.	https://www.maine.gov/pfr/insurance/legal/bulletins/index_by_number.html	All	Market Conduct
Maine	3.12.20	Professional & Financial Regulation	Bulletin 442		Y		Urged insurers to prioritize consumers' needs, must make every effort to expedite claims approvals and payments and other essential customer service functions.	https://www.maine.gov/pfr/insurance/legal/bulletins/index_by_number.html	All	Claims Handling
Maine		Workers' Compensation Board				Y	Created landing page providing information regarding how hearings and mediations will be handled while social distancing.	https://www.maine.gov/wcb/	P/C	Workers' Compensation
Maryland	4.24.20	Insurance Administration	Bulletin No. 20-21			Y	Provided guidance on recent NCCI filings related work workers compensation and impacts from COVID-19.	https://insurance.maryland.gov/Insurer/Documents/bulletins/20-21-COVID-19-Workers-Comp-Ins.pdf	P/C	Workers' Compensation
Maryland	4.29.20	Insurance Administration				Y	Testing centers for examinations will be open in Maryland beginning May 1, 2020.	https://insurance.maryland.gov/Pages/newscenter/NewsDetails.aspx?NR=2020270	All	Licensing
Maryland	4.3.20	Insurance Administration	Bulletin No. 20-20				Instructed insurers to offer mid-term audits of payroll and revenue to measure exposure according to current conditions. Also instructed insurers to waive or reduce short-rate cancellation penalties, freeze the use of credit or financial ratings for underwriting and refrain from adverse pricing of insured who've submit BI inquiries or claims resulting in non-payment.	https://insurance.maryland.gov/Insurer/Documents/bulletins/20-20-Commercial-Insurance-COVID-19.pdf	P/C	General Information, Market Conduct
Maryland	4.3.20	Insurance Administration	Bulletin No. 20-17		Y		Requested that insurers provide flexibility and accommodation for contractual deadlines within P/C insurance policies. This includes claim reporting and sworn statements for first notice of loss, length of time to complete repairs for coverage under business interruption or additional living expenses and time restrictions on replacement cost coverages.	https://insurance.maryland.gov/Insurer/Documents/bulletins/20-17-COVID-19-Contractual-Deadlines-within-Propery-and-Casualty-Insurance-Policies.pdf	P/C	Market Conduct
Maryland	4.3.20	Insurance Administration	Bulletin No. 20-18		Y		Requested that insurers reduce premium for policyholders who seek to return license plates and drop coverage.	https://insurance.maryland.gov/Insurer/Documents/bulletins/20-18-COVID-19-Motor-Vehicle-Registrations.pdf	P/C	Market Conduct
Maryland	3.9.20	Insurance Administration				Y	Created FAQ regarding COVID-19 including information on travel insurance.	https://insurance.maryland.gov/Pages/newscenter/NewsDetails.aspx?NR=2020251	P/C	Travel Insurance
Maryland	3.30.20	Insurance Administration	Bulletin No. 20-16	Y			Authorized and provided guidelines for remote notarization and real estate closings during the state of emergency.	https://insurance.maryland.gov/Insurer/Documents/bulletins/20-16-Conducting-Mobile-Settlements.pdf	P/C	General Information, Notary
Maryland	3.30.20	Insurance Administration	Bulletin No. 20-15		Y		Encouraged personal auto insurers operating in Maryland to waive the commercial auto exclusion regarding delivery for the duration of the COVID-19 emergency.	https://insurance.maryland.gov/Insurer/Documents/bulletins/20-15-Commercial-Use-Exclusion-in-PPA-policies.pdf	P/C	Market Conduct, Auto
Maryland	3.26.20	Workers' Compensation				Y	Issued notice of docket cancellation through May 1, 2020. Provides link to file an online employee claim.	https://www.wcc.state.md.us/	P/C	Workers' Compensation
Maryland	3.26.20	Insurance Administration	Bulletin No. 20-14			Y	Notified insurers that provide premium grace periods to request a permitted accounting practice to waive SAP requirement to nonadmit premium receivable over 90 days past due. Permitted accounting practice will be effective for the year 2020.	https://insurance.maryland.gov/Insurer/Documents/bulletins/20-14-Premium-Receivables-over-90-days-during-COVID-19-SOE.pdf	P/C	General Information, Statutory Filings

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business	Subject
Maryland	3.25.20	Insurance Administration	Bulletin No. 20-12			Y	Encouraged P/C insurers to consider making rate filings that provide temporary relief to insureds during this emergency. Filings may take the form of a premium discount for specific perils or coverages, or any other appropriate reduction in premium commensurate with reduced loss exposure due to reduced traffic.	https://insurance.maryland.gov/Insurer/Documents/bulletins/20-12-PandC-temporary-rate-relief-filings.pdf	P/C	Rate & Form, Auto
Maryland	3.25.20	Insurance Administration	Bulletin No. 20-13	Y			Suspended requirement for PPA cancellation (other than for non-payment), non-renewal or premium increase to be mailed 45 days in advance of the proposed action.	https://insurance.maryland.gov/Insurer/Documents/bulletins/20-13-Temporary-Suspension-of-45-day-Advance-Mailing-Notice-PPA.pdf	P/C	Market Conduct, Auto
Maryland	3.23.20	Insurance Administration	Bulletin No. 20-11		Y		Encouraged licensee to utilize remote claim handling and make prompt payment of known claim obligations a top priority	https://insurance.maryland.gov/Insurer/Documents/bulletins/20-11-Remote-claim-handling-COVID-19-SOE.pdf	P/C	Claims Handling
Maryland	3.23.20	Insurance Administration	Bulletin No. 20-12			Y	Rescinded penalty for late-mailed PPA cancellation (other than for non-payment), non-renewal, or premium increase notices during the state of emergency.	https://insurance.maryland.gov/Insurer/Documents/bulletins/20-12-PandC-temporary-rate-relief-filings.pdf	P/C	Market Conduct, Auto
Maryland	3.20.20	Insurance Administration	Bulletin No. 20-10		Y		Encouraged insurers to make reasonable accommodations so that individuals and businesses do not lose coverage due to non-payment of premium during this emergency. Reasonable accommodations may include suspension of premiums due, extension of billing due dates and premium grace periods, and waiver of installment and late payment fees.	https://insurance.maryland.gov/Insurer/Documents/bulletins/20-10-Cancellation-of-insurance-policies-during-covid-19-SOE.pdf	All	Market Conduct
Maryland	3.20.20	Insurance Administration	Bulletin No. 20-09		Y		Issued a request to insurers offering travel insurance at this time to provide an option for consumers to purchase a Cancel For Any Reason waiver.	https://insurance.maryland.gov/Insurer/Documents/bulletins/20-09-Travel-Insurance-sales-during-COVID-19-SOE.pdf	P/C	Travel Insurance
Maryland	3.19.20	Insurance Administration				Y	Created a FAQ document specific to issues concerning producer licensing.	https://insurance.maryland.gov/Documents/newscenter/MIA-Producer-Licensing-COVID-FAQ.pdf	All	Licensing
Maryland	3.18.20	Insurance Administration				Y	Issued an advisory notice to consumers explaining that common exclusions exist in business interruption policies and the MIA is monitoring relief activity aimed at assisting consumers and businesses at the local, state and federal levels.	https://insurance.maryland.gov/Pages/newscenter/NewsDetails.aspx?NR=2020256	P/C	Business Interruption
Maryland	3.16.20	Insurance Administration	Bulletin No. 20-08			Y	Allowing title insurers to delay on-site audits of agency offices during State of Emergency, requesting that all delayed audits be completed on or before Dec. 31, 2020.	https://insurance.maryland.gov/Insurer/Documents/bulletins/20-08-Bulletin-Scheduling-of-title-insurance-producers-on-site-reviews.pdf	P/C	Market Conduct
Maryland	3.12.20	Governor	Order	Y			Extended deadline for license renewals to 30 days after State Emergency order is lifted.	https://governor.maryland.gov/wp-content/uploads/2020/03/Licenses-Permits-Registration.pdf	All	Licensing
Massachusetts	4.29.20	Commonwealth of Massachusetts	Bulletin 2020-14	Y			Allowing temporary resident producer licenses. Must be appointed by a sponsoring insurer. Licenses expire 90 days after state of emergency is lifted or 180 days from date of issue. Can be converted. Apply through the department on paper until online option is available through NIPR.	https://www.mass.gov/doc/bulletin-2020-14-temporary-individual-insurance-producer-licenses-during-the-covid-19/download	All	Licensing
Massachusetts	4.15.20	Commonwealth of Massachusetts				Y	Created FAQ on individual producer licensing.	https://www.mass.gov/doc/frequently-asked-questions-during-covid-19-coronavirus-public-health-crisis-individual/download	All	Licensing
Massachusetts	4.9.20	Commonwealth of Massachusetts				Y	Created FAQ regarding COVID-19, business interruption and auto insurance.	https://www.mass.gov/info-details/insurance-faqs-during-covid-19-coronavirus-public-health-crisis#questions-about-auto-insurance-	P/C	Business Interruption, Auto insurance
Massachusetts	4.3.20	Commonwealth of Massachusetts	Bulletin 2020-12		Y		Encouraged CE providers to offer online courses for prelicensing and CE. Licensing exams have been delayed until further notice.	https://www.mass.gov/doc/bulletin-2020-12-individual-insurance-licensing-during-the-covid-19-coronavirus-health-crisis/download	All	Licensing
Massachusetts	4.3.20	Commonwealth of Massachusetts	Bulletin 2020-08		Y		Requested that medical malpractice carrier's provide flexibility with coverage forms and where otherwise needed to file or add endorsements to their existing policies to ensure existing coverage will apply to health care professionals who are acting within the scope of their professional license in responding to the COVID-19 public health crisis.	https://www.mass.gov/doc/bulletin-2020-08-flexibility-in-the-issuance-and-administration-of-medical-malpractice/download	P/C	Market Conduct

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business	Subject
Massachusetts	3.23.20	Commonwealth of Massachusetts	Bulletin 2020-05		Y		Advised carriers and self-insured groups to provide flexibility as is reasonably possible during the COVID-19 crisis to help ensure policyholders are able to timely file claims and avoid lapsed or cancelled of policies.	https://www.mass.gov/doc/bulletin-2020-05-flexibility-in-the-issuance-and-administration-of-insurance-during-covid-19/download	P/C	Market Conduct
Massachusetts	3.23.20	Department of Insurance	Bulletin 2020-05			Y	Advises Carriers of All Business Lines to be Flexible in their Administration and Issuance of Insurance	https://www.mass.gov/doc/bulletin-2020-05-flexibility-in-the-issuance-and-administration-of-insurance-during-covid-19/download	All	Market Conduct
Massachusetts	3.18.20	Commonwealth of Massachusetts	Order	Y			Extends expiring professional licenses issued by state agencies to 90 days after the termination of the order, not specific to producer licensing.	https://www.mass.gov/doc/march-18-2020-professional-licensure-order/download	All	Licensing
Michigan	4.22.20	Department of Insurance and Financial Services	Bulletin 2020-20-INS	Y			Rescinded and replaced Bulletin 2020-15-INS addressing requirements for temporary producer licenses.	https://www.michigan.gov/documents/difs/Bulletin_2020-20-INS_688299_7.pdf	All	Licensing
Michigan	4.13.20	Department of Insurance and Financial Services	Bulletin 2020-18-INS		Y		Requested that auto insurers include certain information with policy forms seeking approval to provide refunds and premium waivers to customers.	https://www.michigan.gov/documents/difs/Bulletin_2020-18-INS_686906_7.pdf	P/C	Rate & Form, Auto Insurance
Michigan	4.13.20	Department of Insurance and Financial Services	Bulletin 2020-17-INS			Y	Notified insurers that statutory filings may be delayed 30 to 60 days in limited circumstances upon request.	https://www.michigan.gov/documents/difs/Bulletin_2020-17-INS_686905_7.pdf	All	Statutory Filings
Michigan	4.13.20	Department of Insurance and Financial Services	Bulletin 2020-16-INS	Y			Requested flexibility in claims handling, premium grace periods and premium cancellations.	https://www.michigan.gov/documents/difs/Bulletin_2020-16-INS_686902_7.pdf	All	Claims Handling
Michigan	4.13.20	Department of Insurance and Financial Services	Bulletin 2020-15-INS, Rescinded and replaced with Bulletin 20202-20-INS	Y			Temporary resident producer licenses shall be issued for a period of 90 days or no later than 30 days following the end of the emergency but no longer than 180 days. Temporary resident producers must have a sponsoring insurer. Applicants should use NIPR.com but applications for the sponsoring insurer are available through the state.	https://www.michigan.gov/documents/difs/Bulletin_2020-20-INS_688299_7.pdf	All	Licensing
Michigan	4.3.20	Department of Insurance and Financial Services				Y	Created FAQ for CE providers allowing CE approved for classroom courses to be offered via webinar, subject to completion of certain requirements.	https://www.michigan.gov/documents/difs/Education_Providers_Update_684253_7.pdf	All	Licensing
Michigan	3.30.20	Department of Insurance and Financial Services	Bulletin 2020-12-INS	Y			Instructed insurers to continue to process claims, make required filings, and comply with applicable statutory and regulatory deadlines unless expressly waived by the Director.	https://www.michigan.gov/documents/difs/Bulletin_2020-12-INS_685134_7.pdf	All	Rate & Form
Michigan	3.30.20	Department of Insurance and Financial Services	Bulletin 2020-12-INS	Y			Instructed insurers to follow requirements in Executive Order 2020-21 regarding social distancing but to continue processing claims in a timely manner.	https://www.michigan.gov/documents/difs/Bulletin_2020-12-INS_685134_7.pdf	All	Claims Handling
Michigan	3.27.20	Department of Insurance and Financial Services	Bulletin 2020-08-INS		Y		Allowing electronic filings of all required documents, postponing hard copy filing dates until further notice.	https://www.michigan.gov/documents/difs/Temp_Guidance_OIE_684784_7.pdf	All	Rate & Form
Michigan	3.10.20	Department of Insurance and Financial Services				Y	Offered guidance on travel insurance and coverage issues concerning COVID-19.	https://content.naic.org/article/consumer_insight_taking_trip_information_about_travel_insurance_you_should_know_you_hit_road.htm	P/C	Travel Insurance
Minnesota	5.1.20	Department of Commerce	Regulatory Guidance 20-25	Y			Extended the filing deadline for licensed insurers writing homeowner's insurance in MN for property located in the metropolitan area or a statutory or home rule charter city of the first class from May 1 to June1.	http://mn.gov/commerce-stat/pdfs/regulatory-guidance-20-25.pdf	P/C	Statutory Filings
Minnesota	4.29.20	Department of Commerce			Y		Encouraged insurers to consider taking measures to provide relief to policyholders. This may include premium payment plans, waiving fees and extending grace periods as well as to consider social distancing guidelines in claims adjusting and sales practices.	http://mn.gov/commerce-stat/pdfs/covid-pc-letter-april29.pdf	P/C	Market Conduct
Minnesota	4.27.20	Department of Commerce	Regulatory Guidance 20-01, 20-02 (Updated)	Y			Extended renewal deadlines for producers and adjustors from March 31, 2020 to May 31, 2020.	http://mn.gov/commerce-stat/pdfs/regulatory-guide-20-21-22-extension-for-renewals.pdf	All	Licensing
Minnesota	4.24.20	Department of Commerce		Y			Allowing temporary resident producer licenses. Licenses are valued for 180 days and licensee must have an appointed sponsor.	http://mn.gov/commerce-stat/pdfs/regulatory-guide-temporary-producer-licensing.pdf	All	Licensing
Minnesota	4.15.20	Department of Commerce		Y			Issued guidance allowing temporary acceptance of electronic signature and remote notary on surety bonds.	http://mn.gov/commerce-stat/pdfs/regulatory-guide-surety-bonds.pdf	P/C	General Information, Notary

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business	Subject
Minnesota	4.13.20	Department of Commerce		Y			Temporarily accepting electronic signatures and e-notary for surety bonds.	http://mn.gov/commerce-stat/pdfs/regulatory-guide-surety-bonds.pdf	PC	General Information, Notary
Minnesota	4.15.20	Department of Commerce				Y	Allowing temporary licenses electronically as soon as possible.	http://mn.gov/commerce-stat/pdfs/temporary-license-process.pdf	ALL	Licensing
Minnesota	3.30.20	Commerce Department	Regulatory Guidance 20-08	Y			Issued temporary exemption from the registration and filing requirements. Broker-dealers, state registered investment advisers and federal covered investment advisers may not be able to obtain physical signatures on Forms U4 in a timely manner so may submit electronically, without first obtaining physical signatures.	http://mn.gov/commerce-stat/pdfs/comm-reg-guidance-20-08.pdf	All	Rate & Form
Minnesota	3.30.20	Commerce Department	Regulatory Guidance, 20-03	Y			Issued temporary procedures for CE submission and temporarily waiving the requirement for courses to be submitted at least 30 days before the proposed initial course offerings.	http://mn.gov/commerce-stat/pdfs/comm-reg-guidance-20-03.pdf	All	Licensing
Minnesota	3.30.20	Commerce Department	Regulatory Guidance 20-14A	Y			Issued temporary, emergency relief in regard to March and April license renewals related to Third Party Administrator (TPA) license renewals.	http://mn.gov/commerce-stat/pdfs/comm-reg-guidance-20-14A.pdf	All	Licensing
Minnesota	3.30.20	Commerce Department	Regulatory Guidance 20-01, 20-02, 20-04			Y	Providing temporary relief to March license renewals and insurance license reinstatements. Insurance producers and adjusters with renewal deadlines of March 31, 2020 have until April 30,2020 to complete all renewal requirements including continuing education and fees.	http://mn.gov/commerce-stat/pdfs/comm-reg-guidance-20-01.pdf	All	Licensing
Minnesota	3.25.20	Commerce Department		Y			Notified licensees that testing centers are closed for CE and relicensing exams. Extended the deadline for insurance producers and adjusters due to renew licenses by March 31 to April 30	https://mn.gov/commerce/licensees/	All	Licensing
Minnesota	3.13.20	Commerce Department	Consumer Alert			Y	Published a press release regarding travel insurance considerations and typical coverage limitations.	https://mn.gov/commerce/media/news/#/detail/appId/2/id/423001	P/C	Travel Insurance
Minnesota		Commerce Department				Y	Accepting electronic filings in lieu of hardcopy, until a hardcopy filing can be made at a later date. Electronic filings may be made through NAIC or emailed to the state for MN specific filings.	http://mn.gov/commerce-stat/pdfs/covid-letter-insurance-flexiblities.pdf	All	Rate & Form
Minnesota		Commerce Department			Y		Issued a questionnaire to insurers to elicit information on actions relative to COVID-19.	http://mn.gov/commerce-stat/pdfs/covid-letter-to-pc-life.pdf	All	Requests for Information
Minnesota		Commerce Department				Y	Issued an FAQ regarding business interruption coverage and common exclusions found in a standard BI policy.	http://mn.gov/commerce-stat/pdfs/covid-business-interruptions.pdf	P/C	Business Interruption
Minnesota		Department of Labor and industry				Y	Provided information regarding administrative conferences, mediations, copy file review, rehabilitation consultations, and rehabilitation review panel, as well as contact information.	http://dli.mn.gov/updates	P/C	Workers' Compensation
Minnesota		Commerce Department				Y	Provided notice to companies regarding changes to exam deadlines given current working conditions.	http://mn.gov/commerce-stat/pdfs/covid-letter-insurance-flexiblities.pdf	All	General Information
Mississippi	4.14.20	Insurance Department	Bulletin 2020-08			Y	Plan and rate filings for applicable products should be made via SERFF with form filings submitted no later than May 22, 20202 and rate filings no later than July 3, 2020.	http://www.mid.ms.gov/legal/bulletins/20208bul.pdf	Health	Rate & Form
Mississippi	4.14.20	Insurance Department	Bulletin 2020-7	Y			Extended deadlines for license renewal fees.	http://www.mid.ms.gov/legal/bulletins/20207bul.pdf	All	Licensing
Mississippi	4.14.20	Insurance Department	Bulletin 2020-7			Y	Allowing extensions on Annual Statement Filings upon request.	http://www.mid.ms.gov/legal/bulletins/20207bul.pdf	All	Statutory Filings
Mississippi	4.14.20	Insurance Department	Bulletin 2020-7	Y			Waiving hard copy, original signature, notary, mailing and related filing requirements.	http://www.mid.ms.gov/legal/bulletins/20207bul.pdf	All	General Information, Notary
Mississippi	4.14.20	Insurance Department	Bulletin 2020-7				Pausing on-site company examinations.	http://www.mid.ms.gov/legal/bulletins/20207bul.pdf	All	Market Conduct
Mississippi	4.7.20	Insurance Department	Bulletin 2020-6	Y			Allowing initial insurance producer applicants who have completed all pre-licensing requirements except for the pre-licensing state examination, who are now unable to sit for the examination due to COVID-19, to receive a temporary insurance producer license. The temporary license is effective for 180 days, during which time these licensees shall have the opportunity to take and pass their pre-licensing state examination in order to receive an insurance producer license.	http://www.mid.ms.gov/legal/bulletins/20206bul.pdf	All	Licensing

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business	Subject
Mississippi	4.1.20	Insurance Department	Bulletin 2020-4			Y	Bulletin 2020-3, as amended, is clarified as follows: 1) Insurers may issue cancellation/non-renewal notices for non-payment of premiums during the sixty (60) day moratorium period. and 2) When such notices are issued during the sixty (60) day moratorium, notice periods required by statute or the policy may begin to run, but in no event may a cancellation/non-renewal for non-payment be effective until after the sixty (60) day moratorium period expires.	http://www.mid.ms.gov/legal/bulletins/20204bul.pdf	All	Market Conduct
Mississippi	4.1.20	Insurance Department	Bulletin 2020-5			Y	Mississippi insurance producers, adjusters and bail bondsmen whose CE compliance periods end in March, April, May, or June 2020, should timely contact the MID requesting an extension for completing CE requirements in order to meet license requirement for renewals. This includes Mississippi nonresident adjuster with Mississippi as the Designated Home State. The MID will work with these licensees to ensure that they are given an appropriate opportunity to meet their CE requirements. MID is also allowing initial applicants who have completed all pre-licensing requirements except the state exam, to receive a temporary insurance producer license.	http://www.mid.ms.gov/legal/bulletins/20205bul.pdf	All	Licensing
Mississippi	3.9.20	Insurance Department	Press Release			Y	Released an FAQ document with information regarding travel insurance, alerting consumers to check their policies to ask their carrier to determine coverage for COVID-19.	https://www.mid.ms.gov/newsroom/pressreleases/2020/Pressrel030920.pdf	P/C	Travel Insurance
Mississippi	3.24.20	Workers' Compensation Commission				Y	Created a landing page for issues related to COVID-19 as they relate to workers' compensation.	https://mwcc.ms.gov/#/home	P/C	Workers' Compensation
Mississippi	3.24.20	Insurance Department	BULLETIN 2020-3	Y			Issued a 60 day moratorium on cancellation/non-renewal of policies for the non-payment of premiums, effective 3.14.20.	https://www.mid.ms.gov/legal/bulletins/20203bul.pdf	All	Market Conduct
Mississippi	3.23.20	Insurance Department	BULLETIN 2020-2	Y			Issued guidance to insurers to allow interim audits of exposure bases to reduce associated premium and reflect exposure projections on commercial policies.	https://www.mid.ms.gov/legal/bulletins/20202bul.pdf	P/C	Market Conduct
Mississippi		Insurance Department				Y	Created a landing page for issues related to COVID-19, including insurer audits, business interruption, commercial policies and travel insurance.	http://www.mid.ms.gov/consumers/covid.aspx	All	Market Conduct
Mississippi		Insurance Department				Y	Created a landing page for issues related to COVID-19, including insurer audits, business interruption, commercial policies and travel insurance.	http://www.mid.ms.gov/consumers/covid.aspx	P/C	Travel Insurance
Mississippi		Insurance Department				Y	Created a landing page for issues related to COVID-19, including insurer audits, business interruption, commercial policies and travel insurance.	http://www.mid.ms.gov/consumers/covid.aspx	P/C	Business Interruption
Mississippi		Insurance Department				Y	Created a landing page for issues related to COVID-19, including insurer audits, business interruption, commercial policies and travel insurance.	http://www.mid.ms.gov/consumers/covid.aspx	All	General Information
Missouri	4.10.20	Department of Commerce and Insurance	Insurance Bulletin 20-08			Y	Encouraged insurers to submit filings via SERFF especially those providing premium relief to insureds as a result of COVID-19.	https://insurance.mo.gov/laws/bulletin/documents/Bulletin20-08ExpeditiousReviewofSERFFFilingsforCOVID-19PremiumRelifeMeasures4-10-2020.pdf	P/C	Rate & Form
Missouri	4.13.20	Department of Commerce and Insurance	Insurance Bulletin 20-09	Y			Allowing temporary licenses without completion of final exam. Temporary licenses are valid for 90 days from date of issuance. After passing the final exam a temporary license may be converted to a regular producer license good for two years.	https://insurance.mo.gov/laws/bulletin/documents/TemporaryProducerBulletin20-09.pdf	All	Licensing
Missouri	3.21.20	Department of Commerce and Insurance	INSURANCE BULLETIN 20-05	Y			Issued bulletin providing guidance to all insurers to provide grace periods for premium payment although retroactive cancellations may apply after Executive Order 20-04 is lifted or the bulletin is rescinded. Insurers are also asked to provide information to the DOI regarding steps taken by the company in response to the bulletin.	https://insurance.mo.gov/laws/bulletin/documents/Coronavirus2Bulletinfinal.pdf	All	Market Conduct
Missouri	3.21.20	Department of Commerce and Insurance	INSURANCE BULLETIN 20-05		Y		Requested information from insurers regarding steps taken by the company in response to the bulletin.	https://insurance.mo.gov/laws/bulletin/documents/Coronavirus2Bulletinfinal.pdf	All	Market Conduct
Missouri		Department of Insurance				Y	Issued consumer alert on business interruption.	https://insurance.mo.gov/companies/consumer-alert-business-interruption-covid19.php	P/C	Business Interruption
Montana	3.26.20	State Auditor, Securities and Insurance			Y		Flexibility related to premium payment delays and misses, as well as suspending cancellations is encouraged.	https://csimt.gov/news/rosendale-encourages-insurers-to-be-flexible-during-covid-19-pandemic/	All	Market Conduct

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business	Subject
Montana		Department of Labor and Industry				Y	Created FAQ related to COVID-19 and workers' compensation.	http://dli.mt.gov/employer-resource-covid-19	P/C	Workers' Compensation
Nebraska	5.1.20	Department of Insurance				Y	Announced re-opening of some producer licensing test centers. Virtual testing is still available.	https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/ReopeningPrometricTestingCenters.pdf	All	Licensing
Nebraska	3.27.20	Department of Insurance				Y	Issued guidance to insurers regarding accommodations to policyholders or claimants developed in response to COVID-19.	https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/InsurerAccommodationstoPolicyholdersCOVID-19_0.pdf	All	Market Conduct
Nebraska	4.17.20	Department of Insurance				Y	Announced an option available for producer candidates to take remotely-proctored exams called ProProctor.	https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/Remotely-ProctoredExamsAvailabletoCandidates.pdf	All	Licensing
Nebraska	4.8.20	Department of Insurance				Y	Provided notice to insurers with regard to filing deadlines, electronic signatures and on-site examinations.	https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/ComplyingWithRegRequirementsDuringPublicHealthEmergency.pdf	All	Rate & Form, Notary, Statutory Filings
Nebraska	4.8.20	Department of Insurance				Y	Provided notice to insurers with regard to filing deadlines, electronic signatures and on-site examinations.	https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/ComplyingWithRegRequirementsDuringPublicHealthEmergency.pdf	All	Market Conduct, Notary
Nebraska	3.31.20	Department of Insurance				Y	Issuing new temporary producer licenses valid for 90 days that will discontinue at such time as Prometric testing becomes available.	https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/TemporaryResidentProducerLicenseandSupplemental%20Info_0.pdf	All	Licensing
Nebraska	3.23.20	Department of Insurance	Notice	Y			Resident licenses expiring in March or April may be granted a 90-day extension of the CE requirement. Must request an extension from the DOI. Proctor requirements for self-study are waived until July 31, 2020.	https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/ProducerLicensingInformationCoronavirus.pdf	All	Licensing
Nebraska	3.13.20	Department of Insurance	Consumer Alert			Y	Published a Consumer Alert regarding considerations for the purchase of travel insurance.	https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/ConsumerAlertTravelInsurance-InfotoKnowBeforeYouHitTheRoad.pdf	P/C	Travel Insurance
Nevada	4.28.20	Division of Insurance				Y	Third party testing centers are now offering exams on a reduced schedule and capacity.	http://doi.nv.gov/Licensing/	All	Licensing
Nevada	4.27.20	Division of Insurance				Y	Announced use of alternate test centers available with safety measures in place to prevent the spread of COVID-19.	http://doi.nv.gov/uploadedFiles/doinvgov/_public-documents/News-Notes/Temporary_Licensing_Statement.pdf	All	Licensing
Nevada	4.23.20	Division of Insurance				Y	Announced provisions allowing e-notary and digital signature.	http://doi.nv.gov/uploadedFiles/doi.nv.gov/Content/News_and_Notices/20-Stmt_ETransx.pdf	All	Notary
Nevada	4.1.20	Division of Insurance				Y	Approved classroom courses to be provided via webinar. Waived the exam-proctoring requirement for self-study classes.	http://doi.nv.gov/Licensing/	All	Licensing
Nevada	3.19.20	Department of Business and Industry	Department of Business and Industry Guidance and Announcements Regarding COVID-19			Y	Provides a webpage as a central repository for guidance and notices related to the COVID-19 outbreak issued by the divisions and offices of the Department of Business and Industry.	http://business.nv.gov/News_Media/COVID-19_Announcements/	All	General Information
Nevada	03.30.20	Division of Insurance	Statement Regarding Nevada Property & Casualty Market Due to COVID-19			Y	Provided guidance to P&C carriers in consumer services and claims handling.	http://doi.nv.gov/uploadedFiles/doinvgov/_public-documents/News-Notes/Statement_for_PC.pdf	PC	Claims Handling
Nevada		Division of Insurance	Notice Regarding the Statutory Requirement for Holding Board Meetings in the State			Y	Issued guidance indicating captive insurer's board of directors requirement to meet at least once each year in the state can be accomplished through the use of a telephonic meeting.	http://doi.nv.gov/Captive-Insurance/	All	General information
Nevada		Division of Insurance				Y	Published FAQ regarding coverage options and exclusions commonly found in travel insurance policies, alerting consumers to read their policy to determine if coverage exists..	http://doi.nv.gov/uploadedFiles/doinvgov/_public-documents/News-Notes/COVID-19_Travel_FAQs.pdf	P/C	Travel Insurance

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business	Subject
New Hampshire	4.20.20	Insurance Department	Bulletin No. 20-030-AB			Y	Issued guidance on expedited reviews and application of certain Unfair Insurance Trade Practices laws for all P&C lines of insurance.	https://www.nh.gov/insurance/media/bulletins/2020/documents/ins-20-030-ab-covid-19-expedited-reviews-unfair-trade-practices.pdf	P/C	Rate & Form, Auto Insurance, General Information
New Hampshire	3.30.20	Insurance Department	Bulletin No. 20-023-AB	Y			Extended deadline for licensing renewals by two months. Renewal deadlines moved from March 31 to May 31, 2020. Renewal deadlines that were April 30 are now June 30,2020.	https://www.nh.gov/insurance/media/bulletins/2020/documents/ins-20-023-ab-producer-license-renewal-deadlines.pdf	All	Licensing
New Hampshire	3.24.20	Insurance Department	Bulletin No. 20-021-AB	Y			Advised insurers that under RSA Title 37 wet signatures are not required. Further notified insurers that in instances where it is not practical for an insurer or producer to obtain a signature electronically and the insurer or producer is unable to obtain a wet signature due to the COVID-19 emergency that the insurer or producer can proceed with the transaction so long as the insurer or producer documents that these are the reasons the wet signature could not be obtained and the insurer or producer obtains the wet signature after the COVID-19 situation has subsided.	https://www.nh.gov/insurance/media/bulletins/2020/documents/ins-20-021-ab-property-casualty-signature-requirements-covid19-pandemic.pdf	All	General Information, Notary
New Hampshire	3.23.20	Insurance Department	Bulletin No. 20-019-AB			Y	Issued bulletin notifying insurers that: statutory required audits of workers' compensation and other P/C policies should be done by virtual means when possible; and no regulatory action will be taken against insurers that are unable to complete audits within the statutory time-frame due to COVID-19 concerns so long as the insurer documents the file.	https://www.nh.gov/insurance/media/bulletins/2020/documents/ins-20-019-ab-audit-requirements-covid19-pandemic.pdf	P/C	General Information
New Hampshire	3.17.20	Insurance Department				Y	Published FAQ regarding coverage for coronavirus in a standard business interruption policy, alerting businessowners to read their policy to determine if coverage exists.	https://www.nh.gov/insurance/consumers/faq-business-interruption-insurance-coronavirus.htm	P/C	Business Interruption
New Hampshire		Insurance Department	Bulletin No. 20-025-AB			Y	Provided notice to auto insurers that product filings are required for COVID-19 premium paybacks and credits. It also describes the filings that will be accepted for expediated review.	https://www.nh.gov/insurance/media/bulletins/2020/documents/ins-20-025-ab-covid-19-auto-insurance-payback-credit-programs.pdf	P/C	General Information, Auto
New Hampshire		Insurance Department				Y	Created landing page for issues regarding coronavirus including business interruption and travel insurance.	https://www.nh.gov/insurance/covid-19/index.htm	P/C	Business Interruption
New Hampshire		Insurance Department				Y	Created landing page for issues regarding coronavirus including business interruption and travel insurance.	https://www.nh.gov/insurance/covid-19/index.htm	P/C	Travel Insurance
New Jersey	5.4.20	Department of Banking and Insurance	Bulletin No. 20-21	Y			Implemented a process for issuing temporary licenses to eligible individuals seeking to become insurance producers during the COVID-19 pandemic.	https://www.nj.gov/dobi/bulletins/blt20_21.pdf	All	Licensing
New Jersey	5.1.20	Department of Banking and Insurance	Bulletin No. 20-20	Y			Granted a 3 month extension for insurance producers with licenses expiring May 31, 2020.	https://www.nj.gov/dobi/bulletins/blt20_20.pdf	All	Licensing
New Jersey	4.9.20	Department of Banking and Insurance		Y			Notified premium finance companies that they must grant 90 day extension to clients due to disruption caused by COVID-19.	https://www.state.nj.us/dobi/bulletins/blt20_17.pdf	All	General Information
New Jersey	4.10.20	Department of Banking and Insurance	Bulletin No. 20-15	Y			Directed insurers to provide financial relief to residents and businesses, requiring min. 90 day grace period for auto home and renters insurance and waive late fees.	https://www.nj.gov/dobi/bulletins/blt20_15.pdf	P/C	Market Conduct, Auto Insurance
New Jersey	3.19.20	Department of Banking and Insurance	BULLETIN NO. 20-04		Y		Issued guidance to licensed entities to extend grace periods for premium payment, waive late fees and penalties and allow forbearance regarding cancellation/non-renewal of policies, allowing for payment plans and extending timeframes for property and auto inspections and medical exams.	https://www.state.nj.us/dobi/bulletins/blt20_04.pdf	All	Market Conduct
New Jersey	3.16.20	NJ DOL	Notice to the Bar	Y			Suspended court hearings for workers' compensation through Friday, April 3, 2020.	https://www.nj.gov/labor/forms_pdfs/wc/pdf/Memo_Suspension_of_WC_Court_COVID19_03162020.pdf	P/C	Workers' Compensation
New Mexico	4.21.20	Office of the Superintendent of Insurance	Bulletin 2020-010	Y			Ordered each NM insurer to designate a Government Relations/Regulatory Compliance contact in order to effectively reach companies with bulletins and updates.	https://www.osi.state.nm.us/wp-content/uploads/2020/04/Bulletin-2020-010.pdf	All	General Information
New Mexico	4.10.20	Office of Superintendent of Insurance				Y	Announced auto insurance premium refunds by certain insurers and recommended all NM auto insurers to consider premium discounts/refunds based on lower risk from reduced driving.	https://www.osi.state.nm.us/wp-content/uploads/2020/04/Press-Release-Premium-Refunds.pdf	P/C	Market Conduct, Auto Insurance

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business	Subject
New Mexico	3.20.20	Office of Superintendent of Insurance	Bulletin 2020-006		Y		Sent a request to insurers not to cancel or non-renew policies, requested that insurers work with insureds on installment premium payments, and to take steps to allow insureds to make payments via alternate methods beyond in-person.	https://www.osi.state.nm.us/wp-content/uploads/2020/03/Bulletin-2020-006.pdf	All	Market Conduct
New Mexico		Workers' Compensation Bureau				Y	Provided information regarding hearings and mediation changes due to COVID-19.	https://workerscomp.nm.gov/Communications	P/C	Workers' Compensation
New York		Department of Financial Services				Y	Issued guidance to consumers regarding business interruption coverage.	https://www.dfs.ny.gov/consumers/coronavirus/business_interruption_insurance_faqs	P/C	Business Interruption
New York	4.20.20	Workers' Compensation Board				Y	Issued summary of COVID-19 outbreak response.	http://www.wcb.ny.gov/content/main/TheBoard/WCBcovidresponse4-20.pdf	P/C	Workers' Compensation
New York	4.13.20	Department of Financial Services				Y	Issued alert of heightened risk for cybersecurity due to remote work arrangements. Also reminded insurers of statutory requirements for notification of a breach.	https://www.dfs.ny.gov/industry_guidance/industry_letters/il20200413_covid19_cybersecurity_awareness	All	General Information
New York	4.3.20	Department of Financial Services				Y	Provided guidelines model notices to be used for communication with insureds.	https://www.dfs.ny.gov/industry_guidance/electronic_notice_obligations	All	General Information
New York	3.6.20	Department of Financial Services	Insurance Circular Letter No. 4 (2020)		Y		Issued guidance to licensed insurers and licensed travel insurance producers concerning policies sold as "cancel for any reason" to provide the position of the DFS with regard to CFAR policies and encourage licensed entities to afford the public with coverage options as well as clear guidance about policies sold.	https://www.dfs.ny.gov/industry_guidance/circular_letters/cl2020_04	P/C	Travel Insurance
New York	3.30.20	New York State Governor's Office	Executive Order No. 202.13	Y			Issued a moratorium on cancellations, non-renewals, or conditionally renewing any Workers' Compensation insurance policy issued to an individual or small business for 60 days.	https://www.governor.ny.gov/news/no-20213-continuing-temporary-suspension-and-modification-laws-relating-disaster-emergency	P/C	Workers' Compensation
New York	3.27.20	New York State Governor's Office	u	Y			Allowed 60 day grace period for consumers and small businesses experience financial hardship to defer premium payment for P/C insurance, including auto, home, renters, work comp, medical malpractice, livery and taxi. No late fees will be assessed and no negative data will be reported to credit bureaus during this time. Late payments will be payable over a one-year period.	https://www.governor.ny.gov/news/amid-ongoing-covid-19-pandemic-governor-cuomo-announces-completion-first-1000-bed-temporary	P/C	Market Conduct
New York	3.26.20	Department of Financial Services			Y		Encouraged insurers to use and accept electronic signatures and records to facilitate insurance transactions and minimize disruptions.	https://www.dfs.ny.gov/industry_guidance/electronic_signatures_transactions_filings	All	Market Conduct
New York	3.25.20	Department of Financial Services	Insurance Circular Letter No. 9 (2020)		Y		Issued notice that DFS will suspend the expiration of licenses for all individual producers for the next 60 days and waive any late fees resulting from, and accruing during, this suspension period. Suspended the requirement that a monitor be present to complete producer continuing education and pre-licensing course exams online during this 60-day period.	https://www.dfs.ny.gov/industry_guidance/circular_letters/cl2020_09	P/C	Licensing
New York	3.19.20	Department of Financial Services	Insurance Circular Letter No. 7 (2020)		Y		Issued guidance to regulated entities to work with customers with regard to cancellations and non-renewals, grace periods and alternative payment options for premium remittance and alerting consumer to fraudulent activity relative to COVID-19	https://www.dfs.ny.gov/industry_guidance/circular_letters/cl2020_07	All	Market Conduct
New York	3.10.20	Department of Financial Services	Insurance Circular Letter No. 5 (2020)		Y		Issued a request to for information regarding the business continuity plans of regulated entities.	https://www.dfs.ny.gov/industry_guidance/circular_letters/cl2020_05	All	Business Continuity
New York	3.10.20	Department of Financial Services	Insurance Circular Letter No. 5 (2020)		Y		Issued a request to for information regarding the business continuity plans of regulated entities.	https://www.dfs.ny.gov/industry_guidance/circular_letters/cl2020_05	All	Requests for Information
New York	3.07.20	NYS WCB			Y		Issued information regarding remote Hearings; 90-day requirement for medical evidence; IME requirements; depositions; appeals and rebuttals; bureau of compliance; payor compliance	http://www.wcb.ny.gov/content/main/TheBoard/WCB-Response-COVID-19.jsp	P/C	Workers' Compensation
New York		NYS WCB				Y	Created a landing page regarding changes due to COVID-19 as they relate to workers' compensation.	http://www.wcb.ny.gov/content/main/TheBoard/WCB-Response-COVID-19.jsp	P/C	Workers' Compensation

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business	Subject
North Carolina	4.21.20	Department of Insurance	Bulletin 20-B-07	Y			Extended order allowing deferred premium payment.	https://files.nc.gov/doi/documents/legislative-services/frequently-asked-questions-faq-associated-with-the-commissioners-order-and-bulletin-20-b-06-and-20-b-07-issued-on-march-27-2020-updated.pdf	All	General Information
North Carolina	4.24.20	Department of Insurance				Y	Issued notice that premium savings can be extended to reinsurance ceded policyholders.	https://files.nc.gov/doi/documents/property-and-casualty/ncdoi-advisory-covid-19-savings-option.pdf	All	General Information
North Carolina	4.21.20	Department of Insurance		Y			Extended order for deferral of premium and debt payments, extended through May 27, 2020.	https://files.nc.gov/doi/documents/legislative-services/extended-coi-order-covid-19.pdf	All	Market Conduct
North Carolina	4.20.20	Department of Insurance		Y			Issued order that the reporting deadline for self-insurers has been extended from April 30 to May 30, 2020.	https://files.nc.gov/doi/documents/self-insured-workers-compensation/order-extension-of-deadlines-58-2-47-self-insured-wc-4-17-2020.pdf	P/C	Workers' Compensation
North Carolina	4.21.20	Department of Insurance				Y	Provided guidance regarding future rate filings in consideration of recent consumer premium allowances.	https://files.nc.gov/doi/documents/property-and-casualty/ncdoi-advisory-covid-19-savings-option-and-reporting.pdf	P/C	Rate & Form, Auto Insurance
North Carolina	4.17.20	Department of Insurance				Y	Issued notice to business owners that insurers cannot be forced to cover business interruption that excludes pandemics	https://files.nc.gov/doi/documents/mike-causey-letter-to-business-owners-covid-19.pdf	P/C	Business Interruption
North Carolina	4.17.20	Department of Insurance				Y	Issued notice to insurance agents of temporary licensing procedures while testing centers are closed.	https://files.nc.gov/doi/documents/agent-services/temporary-licensing-with-pearson-vue-initiatives.pdf	All	Licensing
North Carolina	4.14.20	Department of Insurance				Y	Provided options for insurers regarding how to file COVID-19 related forms.	https://files.nc.gov/doi/documents/property-and-casualty/property-and-casualty-guidelines-for-submitting-covid-19-filings-for-benefits-to-north-carolina-consumers.pdf	P/C	Rate & Form, Auto Insurance
North Carolina	4.9.20	Department of Insurance				Y	Developed a filing mechanism to quickly allow companies to legally offer discounts on auto premium.	https://www.ncdoi.gov/news/press-releases/2020/04/09/insurance-commissioner-causey-helps-insurers-offer-discounts	P/C	Rate & Form, Auto Insurance
North Carolina	4.3.20	Department of Insurance				Y	Issued notice that NCDOI is unable to issue temporary licenses or add new lines of authority to existing licensees at this time, All N.C. licensed insurance producers and adjusters whose Continuing Education (CE) compliance period expires in March, April or May 2020 will be granted an extension through June 30, 2020, and All Insurance CE courses previously approved for classroom delivery by licensed CE providers can be offered via webinar without requiring the Insurance CE provider to refile the courses for a different presentation method with Prometric.	https://files.nc.gov/doi/documents/agent-services/licensing-and-education-of-north-carolina-resident-producers-and-adjusters-covid-19-memo-04.03.2020.pdf	All	Licensing
North Carolina	3.27.20	Department of Insurance	Bulletin 20-B-06	Y			Issued an order that activated the state of disaster automatic stay of proof of loss requirements, and premium and debt deferrals as authorized under the provisions of NCGS 58-2-46 for residents of all 100 counties in North Carolina.	https://files.nc.gov/doi/documents/legislative-services/20-b-06-covid-19-pandemic.pdf	All	Market Conduct
North Carolina	3.24.20	Department of Insurance			Y		Requested that insurers provide flexibility with regard to payment options and grace periods for payment of premium and waive late payment penalties.	https://www.ncdoi.gov/news/press-releases/2020/03/24/nc-insurance-commissioner-encourages-insurer-flexibility-light-covid	All	Market Conduct
North Carolina	3.19.20	Department of Insurance			Y		Issued notice that there will be a delay in issuing new licenses as fingerprinting is not available at this time. Issued notice that licensees whose compliance period in ends March, April, or May will be granted an extension through June 30th to complete CE requirements.	https://files.nc.gov/doi/documents/agent-services/covid-19-memo-03.19.2020.pdf	All	Licensing
North Carolina		Industrial Commission				Y	Created a landing page regarding changes due to COVID-19 as they relate to workers' compensation.	https://www.ic.nc.gov/	P/C	Workers' Compensation
North Carolina		Department of Insurance				Y	Created COVID-19 landing page that includes information and bulletins issued by the Department for all lines of business.	https://www.ncdoi.gov/consumers/coronavirus-information-and-updates	All	General Information

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business	Subject
North Dakota	4.22.20	Insurance Department					For licenses that expire April 30, 2020, CE reporting is extended to May 31, 2020. License renewal deadlines are not extended.	https://www.nd.gov/ndins/sites/www/files/documents/Bulletins/2020/Bulletin%202020-9%20Continuing%20Education%20Requirements%20-%20COVID-19.pdf	All	Licensing
North Dakota	4.20.20	Insurance Department		Y			Allowing remotely proctored licensing examinations.	https://www.nd.gov/ndins/news/insurance-commissioner-announces-availability-online-producer-licensing-testing	All	Licensing
North Dakota	4.2.20	Workforce Safety & Insurance				Y	Created FAQ to assist with questions regarding the extended coverage for COVID-19 for frontline health care workers and first responders and general workers' compensation claim information.	https://www.workforcesafety.com/news/updated-guidelines-covid-19-coverage-frontline-health-care-workers-and-first-responders	P/C	Workers' Compensation
North Dakota	4.1.20	Workforce Safety & Insurance				Y	Issued guidance on billing for telemedicine under workers' compensation.	https://www.workforcesafety.com/news/billing-telemedicine-services	P/C	Workers' Compensation
North Dakota	3.31.20	Workforce Safety & Insurance				Y	Issued FAQ for employers.	https://www.workforcesafety.com/news/updated-covid-19-frequently-asked-questions-employers	P/C	Workers' Compensation
North Dakota	3.31.20	Workforce Safety & Insurance				Y	Issued FAQ for employees.	https://www.workforcesafety.com/news/updated-guidelines-covid-19-coverage-frontline-health-care-workers-and-first-responders	P/C	Workers' Compensation
North Dakota	3.30.20	Insurance Department	Bulletin 2020-8	Y			Urged insurers to provide flexibility and relief to consumers including extension of premium payment deadlines, extended grace periods and additional time before cancellation or non-renewal.	https://www.nd.gov/ndins/sites/www/files/documents/Bulletins/2020/Bulletin%202020-8%20Assistance%20for%20Consumers%2C%20Claimants%20and%20Covered%20Persons%20Impacted%20by%20COVID-19.pdf	All	Market Conduct
North Dakota	3.25.20	Insurance Department	Bulletin 2020-4		Y		Encouraged all personal auto insurers to temporarily extend coverage on a personal auto policy to include coverage when the insured is engaged in delivering food, medicine, or other essential goods.	https://www.nd.gov/ndins/sites/www/files/documents/Bulletins/2020/Bulletin%202020-4%20Extension%20of%20Auto%20Coverage%20to%20Delivery%20Drivers.pdf	P/C	Market Conduct, Auto
North Dakota	3.25.20	Insurance Department	Bulletin 2020-6			Y	Encouraged producers, carriers, agencies and adjustors to practice social distancing and to follow the Center for Disease Control and Prevention's (CDC) guidelines for businesses and employers during the COVID19 pandemic, limiting in-person meetings and maintain a distance of six (6) feet from others.	https://www.nd.gov/ndins/sites/www/files/documents/Bulletins/2020/Bulletin%202020-6%20Social%20Distancing.pdf	All	Market Conduct
North Dakota	3.25.20	Workforce Safety and Insurance		Y			Expanded eligibility for workers' compensation coverage to first responders and health care workers assisting in the state's response to COVID-19.	https://www.governor.nd.gov/sites/www/files/documents/executive-orders/Executive%20Order%202020-12%20WSI%20extension%20for%201st%20responders.pdf	P/C	Workers' Compensation
North Dakota	3.25.20	Insurance Department	Bulletin 2020-7			Y	Issued notice that licensees whose license expiration date is March 31, 2020 will have an extension to report CE credits until April 30, 2020. Although the CE compliance deadline is extended, the license renewal deadline remains the same.	https://www.nd.gov/ndins/sites/www/files/documents/Bulletins/2020/Bulletin%202020-7%20CE%20Requirements%20-%20COVID-19.pdf	All	Licensing
North Dakota	3.25.20	Insurance Department	Bulletin 2020-5			Y	Issued notice that the Company Licensing and Examinations division will accept filings electronically	https://www.nd.gov/ndins/sites/www/files/documents/Bulletins/2020/Bulletin%202020-5%20Electronic%20Reporting%20and%20Deadline%20Extensions.pdf	All	Rate & Form
North Dakota		Insurance Department				Y	Created a COVID-19 landing page with FAQ related to business interruption.	https://www.nd.gov/ndins/covid-19-coronavirus-and-insurance	P/C	Business Interruption
North Dakota		Insurance Department				Y	Created a COVID-19 landing page with FAQ related to travel insurance, business interruption, general liability insurance, etc.	https://www.nd.gov/ndins/covid-19-coronavirus-and-insurance	P/C	Travel Insurance
North Dakota		Insurance Department				Y	Created a COVID-19 landing page with FAQ related to travel insurance, business interruption, general liability insurance, etc.	https://www.nd.gov/ndins/covid-19-coronavirus-and-insurance	P/C	General Information

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business	Subject
Ohio		Department of Insurance				Y	Issued notice to insurers regarding process for product filings to allow premium relief to auto insurance customers.	No link provided.	P/C	Rate & Form, Auto Insurance
Ohio	4.15.20	Department of Insurance	Bulletin 2020-09			Y	Allowing 30 to 60 day extensions on some statutory filings.	https://insurance.ohio.gov/static/Legal/Bulletins/Documents/2020-09.pdf	All	General Information, Statutory Filings
Ohio	4.15.20	Department of Insurance	Bulletin 2020-09			Y	Temporarily suspending original signature and notary requirements on electronic filings.	https://insurance.ohio.gov/static/Legal/Bulletins/Documents/2020-09.pdf	All	General Information, Statutory Filings, Rate & Form
Ohio	4.15.20	Department of Insurance	Bulletin 2020-09			Y	Conducting on-site examinations remotely, suspending in person meetings.	https://insurance.ohio.gov/static/Legal/Bulletins/Documents/2020-09.pdf	All	General Information
Ohio	4.15.20	Department of Insurance	Bulletin 2020-08			Y	Allowing temporary licenses for resident producers effective and continuing through the stay at home order. Apply through NIPR.com. Must have a sponsoring insurer and license will not be valid for more than 180 days. Can be converted to a resident license.	https://insurance.ohio.gov/static/Legal/Bulletins/Documents/2020-08.pdf	All	Licensing
Ohio	3.31.20	Department of Insurance		Y			Licenses that expire during the state of emergency remain valid and may be renewed until no later than 90 days after emergency ends or December 1, 2020, whatever comes first. Pre-license examination certificates will not expire until 30 days after the examination centers reopen.	https://insurance.ohio.gov/wps/portal/gov/odi/about-us/divisions/communications/resources/insurance-coronavirus-covid-19	All	Licensing
Ohio	3.30.20	Department of Insurance	BULLETIN 2020-07	Y			Ordered insurers to provide their insureds with at least 60-day grace period to pay premiums or submit claim information.	https://iop-odi-content.s3.amazonaws.com/static/Legal/Bulletins/Documents/2020-07.pdf	All	Market Conduct
Ohio	3.24.20	Department of Insurance	BULLETIN 2020-06	Y			Ordered insurers not to cancel, non-renew, refuse application, deny claims or rate based on lapse in driver's license while license offices are closed due to State Order related to COVID-19.	https://iop-odi-content.s3.amazonaws.com/static/Legal/Bulletins/Documents/2020-06.pdf	All	Market Conduct
Ohio	3.11.20	Department of Insurance	BULLETIN 2020-02		Y		Issued guidance to insurers and regulated entities regarding issues related to COVID-19 including travel insurance. Prescribed that travel insurance should cover trip cancellation due to COVID-19 unless a specific exclusion applies.	https://iop-odi-content.s3.amazonaws.com/static/Legal/Bulletins/Documents/2020-02_COVID-19.pdf	P/C	Travel Insurance
Ohio		Workers' Compensation				Y	Provided FAQ with information regarding procedural changes due to COVID-19 as they relate to workers' compensation.	https://www.bwc.ohio.gov/downloads/blankpdf/COVID-19-BWCFAQs.pdf	P/C	Workers' Compensation
Oklahoma	5.1.20					Y	Licensing exam centers have been reopened. Temporary licenses are still available until May 14, 2020 when the need will be reevaluated.	https://www.oid.ok.gov/specialnotice050120/	All	Licensing
Oklahoma	4.27.20	Department of Insurance Workers' Compensation Division				Y	Issued guidance on the rights of policyholders and insurers for mid-term auditable policies.	https://www.oid.ok.gov/pc-bulletin-no-2020-03/	All	Market Conduct
Oklahoma	4.8.20	Insurance Department	Financial Bulletin No. 2020-02			Y	Notified insurers of 30 and 60 day extensions for filing financial statements.	https://www.oid.ok.gov/financial-bulletin-no-2020-02-fb-no-2020-02/	All	General Information, Statutory Filings
Oklahoma	3.26.20	Insurance Department		Y			Allowing temporary resident producer and apprentice adjuster licenses, effective for 30 days following the end of the emergency order. Applications must be completed and approved directly through the Oklahoma Insurance Department.	https://www.oid.ok.gov/temporary-producer-and-apprentice-adjuster-licenses-process/	All	Licensing
Oklahoma	3.24.20					Y	Issued notice of current process for Joint Petition Settlements within guidelines of social distancing.	https://www.ok.gov/wcc/documents/JP%20Process%203-%203-24-2020%20.pdf	P/C	Workers' Compensation
Oklahoma	3.20.20	Insurance Department		Y			Allowing education providers to offer classroom training via webinar with permission from the department.	https://www.oid.ok.gov/special-notice-to-oklahoma-insurance-professionals/	All	Licensing
Oklahoma	4.6.20	Insurance Department	PC BULLETIN NO 2020-01 (Amended)	Y			Extended grace periods for nonpayment of premium by an additional forty-five (45) days. UPDATED to guidance for MPL carriers to relax doctor licensing requirements and include coverage for doctors working in another state.	https://www.oid.ok.gov/pc-bulletin-no-2020-01-amended/	All	Market Conduct

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business	Subject
Oklahoma	3.20.20	Insurance Department	SECOND AMENDED EXECUTIVE ORDER 2020-7	Y			Froze license cancellations for all licensed entities issued by any agency, board or commission within the State set to expire from the date of the emergency declaration through its termination. Licenses extended during the Order will expire 14 days following the withdrawal or termination of the Order.	https://www.sos.ok.gov/documents/executive/1916.pdf	All	Licensing
Oklahoma	3.20.20	Insurance Department	PC BULLETIN NO 2020-01		Y		Issued guidance to insurance carriers to inform policyholders of current coverage and policy options regarding business interruption insurance.	https://www.oid.ok.gov/pc-bulletin-no-2020-01-amended/	P/C	Business Interruption
Oklahoma	3.20.20	Insurance Department	PC BULLETIN NO 2020-01		Y		Issued guidance to insurance carriers to review business continuity plans.	https://www.oid.ok.gov/pc-bulletin-no-2020-01-amended/	P/C	Business Continuity
Oklahoma		Insurance Department				Y	Created a CVID-19 landing page with information regarding: Health Insurance Worker's Compensation Business Interruption General Liability D&O Insurance Event Cancelation Travel Insurance	https://www.oid.ok.gov/covid-19/	All	General Information
Oklahoma		Workers' Compensation Commission				Y	Provided instruction for filings, approval of Joint Petition Settlements Electronically and Case issues resolved by email and extended deadlines.	https://www.ok.gov/wcc/	P/C	Workers' Compensation
Oregon	4.23.20	Division of Financial Regulation	Extension of DCBS Order	Y			Extension of order to provide grace periods for premium payment and suspension of cancellation and non-renewals as well as extended claim reporting requirements for insureds.	https://dfr.oregon.gov/business/reg/Documents/Extension%20of%20DCBS%20Order.pdf	All	Market Conduct, Claims Handing
Oregon	4.22.20	Division of Financial Regulation	Bulletin No. DFR 2020-11			Y	Issued guidance on extending coverage for delivery drivers, offering rate reductions and mid-term payments for reduced driving.	https://dfr.oregon.gov/laws-rules/Documents/Bulletins/bulletin2020-11.pdf	P/C	Market Conduct, Rate & Form, Auto Insurance
Oregon	4.15.20	Department of Insurance Workers' Compensation Division				Y	Created a landing page for information regarding COVID-19 and workers' compensation.	https://wcd.oregon.gov/Pages/COVID-19-updates.aspx	P/C	Workers' Compensation
Oregon	4.9.20	Division of Financial Regulation	DFR 2020-8		Y		Issued guidance to insurers to extend coverage for personal delivery drivers and to limit the application of commercial delivery exclusions during the COVID-19 crisis.	https://dfr.oregon.gov/laws-rules/Documents/Bulletins/bulletin2020-08.pdf	P/C	Rate & Form, Auto
Oregon	4.10.20	Division of Financial Regulation	DFR 2020-9	Y			Directed insurers to review workers compensation policies for employers asking employees to work from home which likely falls into a different classification code than those assigned at policy origination.	https://dfr.oregon.gov/laws-rules/Documents/Bulletins/bulletin2020-09.pdf	P/C	Workers' Compensation
Oregon	4.10.20	Division of Financial Regulation	DFR 2020-10			Y	Issued guidance to insurers to exclude furloughed employees from payroll reported to workers' compensation insurers.	https://dfr.oregon.gov/laws-rules/Documents/Bulletins/bulletin2020-10.pdf	P/C	Workers' Compensation
Oregon	3.25.20	Division of Financial Regulation				Y	Notified insurers that they may not withdraw from, fail to renew, or cancel any commercial liability line of insurance or class of business, such as a child care facility, without supplying appropriate written justification and approval by the Director of the Department of Consumer and Business Services.	https://dfr.oregon.gov/insure/health/understand/Documents/Memo%20child%20care%20provider.pdf	P/C	Market Conduct
Oregon	3.25.20	Division of Financial Regulation	20200325Order	Y			Ordered insurers to extend claim deadlines and provide remote claims handling. Insurers must provide premium payment grace period through Apr. 23, suspend cancellations and non-renewals.	https://dfr.oregon.gov/insure/health/understand/Pages/coronavirus.aspx	All	Claims Handling
Oregon	3.25.20	Department of Workers' Compensation				Y	Provided notice regarding communication and documentation of claims, encouraged the use of telehealth, provided information regarding a temporary fee schedule, and issued guidance regarding temporary disability authorization.	https://wcd.oregon.gov/IndustryNotices/03-25-20-IN-COVID-ClaimsProc.pdf	P/C/Health	Workers' Compensation
Oregon	3.23.30	Division of Financial Regulation	DMV Bulletin and Insurance Industry Guidance		Y		Encouraged insurers to refrain from using the expiration of policyholders' driver's licenses or vehicle registration to 1) change a driver's eligibility for a discount, 2) decrease a driver's or business's ability to secure and maintain auto insurance coverage, and, 3) change the rates charged to any driver or business	https://dfr.oregon.gov/insure/health/understand/Documents/Auto%20insurance%20memorandum.pdf	P/C	Market Conduct

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business	Subject
Oregon		Division of Financial Regulation				Y	Created a landing page for issues related to COVID-19, including health information, business interruption, travel insurance, auto insurance and fraud.	https://dfr.oregon.gov/insure/health/understand/Pages/coronavirus.aspx	All	General Information
Pennsylvania	4.22.20	Insurance Department	Notice Number 2020-12	Y			Allowing temporary producer licenses. Applicants must have a sponsoring insurer and an appointment. Fingerprinting and background checks must be completed. The temporary license is valid for 180 days from the date of issuance. The temporary license may be converted.	https://www.insurance.pa.gov/Regulations/Laws%20Regulations/Documents/COVID-19%20Notice%20-%20Temporary%20Licensing%204-22-2020.pdf	All	Licensing
Pennsylvania	4.1.20	Insurance Department		Y			Extended license renewal deadline for licenses expiring on March 31, 2020. Licenses expiring on March 31 will remain active until further notice.	https://www.insurance.pa.gov/Licensees/Pages/default.aspx	All	Licensing
Pennsylvania	3.31.20	Insurance Department	Notice Number 2020-07		Y		Issued guidance to auto carriers to apply exclusions, rates or underwriting rules to policyholders with licenses expiring from March 16 to March 31 as if they don't expire until May 31, 2020 to avoid penalizing those who are unable to timely renew their licenses due to office closures.	https://www.insurance.pa.gov/Regulations/Laws%20Regulations/Documents/Auto%20Notice_FINAL.pdf	P/C	Market Conduct
Pennsylvania	3.30.20	Insurance Department				Y	Cautioned licensees against in-person sales and brokerage. The Department intends to pursue disciplinary action against any licensee that violates the order.	https://www.media.pa.gov/Pages/Insurance-Details.aspx?newsid=423	All	Market Conduct
Pennsylvania	3.20.20					Y	Provided FAQ regarding COVID 19 and possible work-related exposure.	https://www.uc.pa.gov/COVID-19/Pages/WC-COVID-FAQs.aspx	P/C	Workers' Compensation
Pennsylvania	3.19.20	Insurance Department	Notice Number 2020-06	Y			Extended the licensing renewal deadline and temporarily waiving CE requirements for licensees impacted by extenuating circumstances related to COVID-19. Encouraged licensees to renew licenses and complete CE requirements electronically.	https://www.insurance.pa.gov/Regulations/Laws%20Regulations/Documents/Producer%20Notice%20Final%203-19.pdf	All	Licensing
Pennsylvania	3.19.20	Insurance Department	Notice Number 2020-05		Y		Issued guidance to filing entities to send filings electronically, withdraw filings not immediately necessary and hold filings not urgent until further notice.	https://www.insurance.pa.gov/Regulations/Laws%20Regulations/Documents/Filing%20Notice%20FINAL%20FINAL%203-19.pdf	All	Rate & Form
Pennsylvania	3.19.20	Insurance Department	Notice Number 2020-04		Y		Urged insurers to consider the following actions: consistent with prudent insurance practices, relaxing due dates for premiums payments, extending grace periods, waiving late fees and penalties, and allowing payment plans for premiums payments to otherwise avoid a lapse in coverage. Insurers should consider cancellation or non-renewal of policies only after exhausting other efforts to work with policyholders to continue coverage.	https://www.insurance.pa.gov/Regulations/Laws%20Regulations/Documents/COVID-19%20General%20Guidance%20FINAL%20FINAL%203-19.pdf	All	Market Conduct
Rhode Island	4.17.20	Department of Business Regulation	Insurance Bulletin 2020-6	Y			Allowing temporary resident insurance producer licenses. Licenses expire 180 days from the date of issue. Must have a sponsoring insurer. May be converted to a regular producer license if examination and background qualifications are met within the 180 days.	https://dbr.ri.gov/documents/news/insurance/InsuranceBulletin2020-6.pdf	All	Licensing
Rhode Island	3.25.20	Department of Business Regulation	Insurance Bulletin Number 2020-4		Y		Requested that insurers provide flexibility with regard to payment options and grace periods for payment of premium. Also encouraged insurers to consider filings to alter policies reflecting anticipated effects of emergency including amending auto policy exclusions for delivery. Finally, advises insurers to explore methods to improve claim processes handled remotely.	https://dbr.ri.gov/documents/news/insurance/InsuranceBulletin2020-4.pdf	All	Market Conduct
Rhode Island	3.19.20	Department of Business Regulation	Insurance Bulletin Number 2020-3	Y			Extended expiration dates for licensing of insurance producers, motor vehicle damage appraisers, company/independent adjusters, public adjusters, surplus lines brokers, title, reinsurance intermediaries, and life settlement brokers from March 31 to April 30.	https://dbr.ri.gov/documents/news/insurance/InsuranceBulletin2020-3.pdf	All	Licensing
Rhode Island	3.19.20	Department of Business Regulation	Insurance Bulletin Number 2020-2		Y		Issued guidance to adjusters and appraisers to conduct appraisals remotely for the time being and removed administrative actions relative to enforcement of in person appraisals.	https://dbr.ri.gov/documents/news/insurance/InsuranceBulletin2020-2.pdf	All	Claims Handling
South Carolina	4.24.20	Department of Insurance	Bulletin Number 2020-05	Y			Offered 30 to 60 day extensions on certain filings, most related to statutory reporting. Documents may be notarized and filed electronically but companies must track and file hard copies no later than 60 days following the lifted State of Emergency. The Department will continue on-site audits doing so remotely to the fullest extent possible.	https://www.doi.sc.gov/CivicAlerts.aspx?AID=260	All	Statutory Filings, Notary

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business	Subject
South Carolina	4.3.20	Workers' Compensation Commission				Y	Advised carriers of procedural guidelines in light of COVID-19 social distancing order.	https://wcc.sc.gov/sites/default/files/Documents/Update.News/Advisory%20Notice%20Procedural%20Clarifications%20final%204-3-2020_.pdf	P/C	Workers' Compensation
South Carolina	4.2.20	Department of Insurance	Bulletin Number 2020-03	Y			Allowing temporary licenses for resident applicants meeting the requirements for licensure without testing or fingerprinting. Licenses will be issued for a period of 180 days and will be active during the COVID-19 state of emergency. Applicants should apply on paper directly through the Department. License renewal deadlines from March through May are extended 90 days from the original deadline. In person proctoring requirements for CE are waived.	https://www.doi.sc.gov/DocumentCenter/View/12707/Bulletin-2020-03	All	Licensing
South Carolina	3.26.20	Workers' Compensation Commission				Y	Advised carriers of codes anticipated to be used in reporting any COVID-19 claim effective Dec. 2019 or later.	https://www.wcc.sc.gov/sites/default/files/Documents/Update.News/New%20EDI%20Codes%20for%20COVID-19%20Pandemic%203-26-2020.pdf	P/C	Workers' Compensation
South Carolina	3.25.20	Department of Insurance	Bulletin Number 2020-02		Y		Encouraged insurers to work with insureds to provide relief via premium payment and proof of loss grace periods, and waivers of fees or other penalties.	https://doi.sc.gov/DocumentCenter/View/12687/Bulletin-Number-2020-02---Assistance-for-Insureds-Claimants-and-Covered-Persons-Directly-Impacted-by-COVID-19	All	Market Conduct
South Carolina	3.21.20	Workers' Compensation Commission	Advisory Notice Commissioner's Hearings	Y			Provided notice of suspended live hearings through May 1, 2020, except for emergency situations. Also advised on contingency claims procedures and hearings held via telephone.	https://wcc.sc.gov/sites/default/files/Documents/Update.News/Advisory%20Notice%20Commissioner%20Hearings%203-21-2020%20final%20final.pdf	P/C	Workers' Compensation
South Carolina	3.19.20	Department of Insurance		Y			Extended data call deadlines for carriers reporting to the following data calls; 1) SCDOI Hurricane Dorian Insurance Claim Data Call and, 2) SCDOI Wind Pool Data Call.	https://www.doi.sc.gov/CivicAlerts.aspx?AID=243	P/C	Requests for Information
South Carolina		Department of Insurance			Y		SC DOI created a covid-19 landing page with information on business interruption policies. SC DOI offers guidance to companies to check their policies and speak with their insurance carriers to determine if their policy includes coverage for losses related to covid-19.	https://www.doi.sc.gov/948/COVID-19	P/C	Business Interruption
South Carolina		Department of Insurance			Y		SC DOI created a covid-19 landing page with information on business interruption policies. SC DOI offers guidance to companies to check their policies and speak with their insurance carriers to determine if their policy includes coverage for losses related to covid-19.	https://www.doi.sc.gov/948/COVID-19	P/C	General Information
South Dakota	4.17.20	Department of Labor and Regulation	Bulletin 20-03	Y			Allowing temporary licenses beginning 4.2.20 until the end of COVID-19 subject to certain conditions.	https://dlr.sd.gov/insurance/bulletins/bulletin_20_03_temporary_insurance_producer_license.pdf	All	Licensing
South Dakota		Department of Labor and Regulation				Y	Created FAQ regarding COVID-19 and matters of compensability.	https://dlr.sd.gov/workers_compensation/covid_19_workers_comp_coverage.aspx	P/C	Workers' Compensation
Tennessee	4.24.20	Department of Commerce and Insurance		Y			Allowing temporary resident licenses. Licenses expire in 180 days and can be converted. Fingerprints are required. Licensee must have a sponsoring insurer but appointments are not required.	https://www.tn.gov/content/dam/tn/commerce/documents/insurance/bulletins/042420_April_2020_Temporary_Licensing_Bulletin.pdf	All	Licensing
Tennessee	4.24.20	Department of Commerce and Insurance		Y			Advised producers of actions taken by DOI to process producer licenses and address issues related to third-party vendors.	https://www.tn.gov/content/dam/tn/commerce/documents/insurance/bulletins/042420_April_2020_Temporary_Licensing_Bulletin.pdf	All	Licensing
Tennessee	4.13.20	Department of Commerce and insurance	Bulletin 20-06		Y		Allowing 30-60 day extensions on some statutory filings.	https://www.tn.gov/content/dam/tn/commerce/documents/insurance/bulletins/041320_COVID-19_Filing_Flexability_Guidance_to_Carriers.pdf	All	General Information, Statutory Filings
Tennessee	4.8.20	Department of Commerce and Insurance				Y	Issued notice to consumers to be alert for possible scams related to tax payments and other malicious attempts to defraud people relating to COVID-19.	https://www.tn.gov/commerce/news/2020/4/8/tdci-joins-other-agencies-to-warn-of-covid-19-economic-impact-payment-scams.html	All	General Information
Tennessee	3.26.20	Department of Commerce and Insurance	Bulletin 20-04		Y		Requested that carriers add delivery coverage for restaurant employees engaged in delivering food and how this applies to various types of policies.	https://www.tn.gov/content/dam/tn/commerce/documents/insurance/bulletins/03-26-20-Delivery-Bulletin.pdf	All	Market Conduct

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business	Subject
Tennessee	3.24.20	Department of Commerce and Insurance	Bulletin 20-03		Y		Advised carriers to work with policyholders regarding premium payments and explain grace periods that may allow policyholders to delay premium payments without losing coverage. Carriers should also explore ways to streamline administrative processes and paperwork to facilitate continuous coverage and ease burdens on policyholders.	https://www.tn.gov/content/dam/tn/commerce/documents/insurance/bulletins/03-24-20-COVID-19_Guidance_to_Carriers_.pdf	All	Market Conduct
Tennessee	3.20.20	Department of Commerce and Insurance			Y		Encouraged entities making filings to do so electronically.	https://www.tn.gov/commerce/news/2020/3/20/tdci-covid-guidance-2020.html	All	Rate & Form
Texas	5.11.20	Department of Insurance				Y	Sponsors for temporary licenses are responsible for the acts of the licensee; are expected to review the applicant's background for suitability for licensure; and are expected to monitor behavior and provide required training.	https://www.tdi.texas.gov/bulletins/2020/B-0026-20.html	All	Licensing
Texas	4.27.20	Department of Insurance				Y	Advised of draft data call regarding to COVID-19 exposures related to workers' compensation. Data call anticipated to be due Aug. 15, 2020.	https://www.tdi.texas.gov/wc/carrier/documents/covid19dc0420m.pdf	P/C	Workers' Compensation
Texas	4.22.20	Department of Insurance	Commissioners Bulletin # B-0023-20		Y		Issued guidance regarding interim recertification to workers' compensation doctors with designated doctor or maximum medical improvement rating certifications.	https://www.tdi.texas.gov/bulletins/2020/B-0023-20.html	P/C	Workers' Compensation
Texas	4.17.20	Department of Insurance	Commissioner's Bulletin # B-0021-20		Y		Encouraged insurers to accept credit exceptions for consumers of personal insurance products including property, auto, fire and allied lines.	https://www.tdi.texas.gov/bulletins/2020/B-0021-20.html	P/C	General Information, Market Conduct
Texas	4.15.20	Department of Insurance	Commissioner's Bulletin # B-0020-20		Y		Encouraged insurers to conduct midterm audits, allow policyholders to self-audit, consider reduced risk for businesses and make adjustments to reduce premium as appropriate.	https://www.tdi.texas.gov/bulletins/2020/B-0020-20.html	P/C	Market Conduct
Texas	4.13.20	Department of Insurance		Y			Adopted rules for the use of telemedicine and telehealth for workers' compensation.	https://www.tdi.texas.gov/wc/rules/adopted/documents/er167tm0420m.pdf	P/C	Workers' Compensation
Texas	4.10.20	Department of Insurance				Y	Suspended time (10 days) requirement for testing to provide workers' compensation coverage for emergency responders.	https://www.tdi.texas.gov/bulletins/2020/B-0019-20.html	P/C	Workers' Compensation
Texas	3.30.20	Department of Insurance				Y	Expedited review of PC filings that provide additional coverage or relief to policyholders during the COVID-19 outbreak.	https://www.tdi.texas.gov/general/expedited-filing-reviews.html	P/C	Rate & Form
Texas	3.27.20	Department of Insurance	Commissioners Bulletin # B0013-20		Y		Provided guidance for title insurers regarding e-signature.	https://www.tdi.texas.gov/bulletins/2020/B-0013-20.html	P/C	General Information
Texas	3.27.20	Department of Insurance	Commissioner's Bulletin # B-0010-20	Y			Provided guidance to Workers' Compensation carriers regarding claims adjusting, medical examinations and medical billing while social distancing.	https://www.tdi.texas.gov/bulletins/2020/B-0010-20.html	P/C	Workers' Compensation
Texas	3.25.20	Department of Insurance	Commissioner's Bulletin # B-0009-20			Y	Informed insurers to submit filings electronically and may be filed without sworn statements, notarization and fingerprints.	https://www.tdi.texas.gov/bulletins/2020/B-0009-20.html	All	Rate & Form
Texas	3.25.20	Department of Insurance	Commissioner's Bulletin # B-0010-20		Y		Requested workers' compensation carriers to continue providing timely claims adjusting services; process and deliver benefits in a timely manner; authorize payments to pharmacies up to a 90-day supply of prescription medication. Suspended orders for DD (designated doctor) exams and holding requests and suspended RME (required medical exams), DD, and referral exams that have already been ordered. Provided an exception regarding timely medical bills due to a catastrophic event.	https://www.tdi.texas.gov/bulletins/2020/B-0010-20.html	P/C	Workers' Compensation
Texas	3.24.20	Department of Insurance	Commissioner's Bulletin # B-0008-20	Y			Allowing temporary licenses without testing or additional fees. License renewals have been extended by two months and late fees have been waived. Licensees are granted additional time to complete CE requirements.	https://www.tdi.texas.gov/bulletins/2020/B-0008-20.html	All	Licensing
Texas	3.24.20	Department of Insurance		Y			Issuing temporary agent licenses without required testing or additional fees. Training and temporary applications should be completed online. Temporary licenses will remain active until further notice. For those with licenses set to expire in March or April, TDI will extend the time to renew a license by two month and waive late fees. Also allowing agents more time to complete CE.	https://www.tdi.texas.gov/news/2020/tdi03242020.html	All	Licensing

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business	Subject
Texas	3.23.20	Department of Insurance	Commissioner's Bulletin # B-0007-20	Y			Suspended claim-handling deadlines. Carriers must continue to: promptly identify, evaluate, and resolve claims; promptly acknowledge receipt of a claim; promptly make appropriate assignments for the investigation of a claim.	https://www.tdi.texas.gov/bulletins/2020/B-0007-20.html	All	Claims Handling
Texas		Department of Insurance				Y	Created a covid-19 landing page with FAQ related to Workers' Compensation coverage describing that an employee must be injured or contracted an occupational disease as a result of their employment, therefore, coverage would be determined on a case by case basis with the employers insurance carrier.	https://www.tdi.texas.gov/wc/information/coronavirus.html	P/C	Workers' Compensation
Texas		Department of Insurance				Y	Created a covid-19 landing page with FAQ related to Workers' Compensation coverage describing that an employee must be injured or contracted an occupational disease as a result of their employment, therefore, coverage would be determined on a case by case basis with the employers insurance carrier.	https://www.tdi.texas.gov/wc/information/coronavirus.html	P/C	General Information
Texas		Department of Insurance				Y	Created FAQ regarding travel insurance.	https://www.tdi.texas.gov/takefive/travel.html	P/C	Travel insurance
Utah		Department of Insurance				Y	Warned consumers of potential fraud related to recent stimulus.	https://insurance.utah.gov/featured-news/dont-stimulate-fraud	All	General Information
Utah	4.30.20	Insurance Department	Bulletin 2020-8		Y		Requested that insurers work with policyholders by considering premium discounts and refunds, and providing options for non-renewal and missed payments. Also requested that insurers remain sensitive to issues with expired licenses as the Governor issued an emergency order suspending Utah's vehicle, vessel and trailer registration laws.	https://insurance.utah.gov/wp-content/uploads/2020-8Signed.pdf	P/C	Auto Insurance, Market Conduct
Utah	4.21.20	Department of Insurance	Order 2020-1	Y			Established standards and a process for issuing a temporary producer license.	https://insurance.utah.gov/wp-content/uploads/LicensingBulletin.pdf	All	Licensing
Utah		Department of Insurance				Y	Provided considerations for workers' compensation fraud related to stay at home order.	https://insurance.utah.gov/featured-news/covid-19-and-workers-comp-fraud	P/C	Workers' Compensation
Utah		Office of the Insurance Commissioner				Y	Urged consumers to beware of COVID-19 related car insurance scams.	https://insurance.utah.gov/featured-news/beware-of-covid-19-car-insurance-scams	P/C	General Information, Auto Insurance
Utah	4.8.20	Insurance Department	Bulletin 2020-6			Y	Allowing 30 to 60 day extensions on certain statutory filings.	https://insurance.utah.gov/wp-content/uploads/2020-6Signed.pdf	All	Statutory Filings
Utah	4.8.20	Insurance Department	Bulletin 2020-6			Y	Accepting electronic filings, temporarily waiving original signature and notarization requirements.	https://insurance.utah.gov/wp-content/uploads/2020-6Signed.pdf	All	Notary
Utah	4.8.20	Insurance Department	Bulletin 2020-6			Y	UID will continue to conduct on-site examinations while practicing social distancing.	https://insurance.utah.gov/wp-content/uploads/2020-6Signed.pdf	All	General Information
Utah		Insurance Department				Y	Issued caution to drivers to be aware of potential for car accident scams with fewer drivers on the road.	https://insurance.utah.gov/featured-news/beware-of-covid-19-car-insurance-scams	P/C	General Information, Auto
Utah	4.2.20	Insurance Department	Bulletin 2020-04		Y		Encouraged insurers to adjust premiums when possible to reflect payroll, sales or other measures identified as policy proximations under current economic conditions.	https://insurance.utah.gov/wp-content/uploads/2020-4Signed.pdf	P/C	Market Conduct
Utah	3.26.20	Insurance Department	Bulletin 2020-03		Y		Issued guidance that the Insurance Commissioner expects carriers to exercise sound business and actuarial judgment in deciding whether or not to receive premium for workers' compensation while businesses are closed due to the State Order regarding COVID-19.	https://insurance.utah.gov/wp-content/uploads/2020-3Signed.pdf	P/C	Workers' Compensation
Utah	3.23.20	Insurance Department	Bulletin 2020-02		Y		Issued guidance to insurers reminding them of obligations to remediate insureds in a timely manner.	https://insurance.utah.gov/wp-content/uploads/2020-2Signed.pdf	All	Claims Handling
Vermont		Department of Financial Regulation				Y	Provided a landing page for consumer information related to COVID-19.	https://dfr.vermont.gov/about-us/covid-19/consumer-information	All	General Information
Vermont	4.23.20	Department of Financial Regulation				Y	Provided list of companies offering premium credits, dividends or rate relief plans.	https://dfr.vermont.gov/sites/finreg/files/doc_library/dfr-insurance-auto-premium-rebates-covid19-v2.pdf	P/C	Auto Insurance, Market Conduct
Vermont		Department of Financial Regulation				Y	Provided guidance regarding workers compensation premiums relative to COVID-19.	https://dfr.vermont.gov/sites/finreg/files/doc_library/dfr-insurance-covid19-workers-compensation-guidance.pdf	P/C	Workers' Compensation

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business	Subject
Vermont	4.22.20	Department of Financial Regulation				Y	Released notice of savings to auto insurance customers due to return premiums and reduced rates during stay at home orders. A list of insurance companies with DFR-approved premium savings plans is available on the DFR webpage.	https://dfr.vermont.gov/document/dfr-approves-several-insurer-plans-refund-auto-insurance-premiums	P/C	Market Conduct, Rate & Form, Auto Insurance
Vermont	4.7.20	Department of Financial Regulation			Y		Encouraged auto insurers to file rate reductions due to the decreased driving habits of those insureds sheltering in place.	https://dfr.vermont.gov/press-release/dfr-approves-allstates-plan-refund-auto-insurance-premiums-during-stay-home-stay-safe	P/C	Rate & Form, Auto
Vermont	3.20.20	Department of Financial Regulation	Insurance Bulletin #211 (Revised)	Y			Issued a bulletin requiring insurers to suspend all routine provider audits of healthcare facilities.	https://dfr.vermont.gov/reg-bul-ord/covid-19-suspension-routine-provider-audits-insurers	P/C	Market Conduct
Vermont	3.18.20	Department of Financial Regulation				Y	Issued guidance to policyholders to work with carriers regarding operational audits to develop accurate exposure bases. Guidance also provided to carriers to work with policyholders regarding premium remittance, extending grace periods and non-cancellations	https://dfr.vermont.gov/sites/finreg/files/doc_library/dfr-covid19-commercial-lines-premiums-guidance.pdf	P/C	Market Conduct
Vermont	3.18.20	Department of Labor				Y	Provided information regarding changes in handling workers' compensation claims due to COVID-19.	https://labor.vermont.gov/sites/labor/files/doc_library/Temporary%20Changes%20being%20made%20in%20handling%20of%20workers%27%20compensation%20claims%20in%20response%20to%20the%20COVID-19%20Pandemic.pdf	P/C	Workers' Compensation
Vermont	3.17.20	Department of Financial Regulation				Y	Developed guidance to address questions regarding business interruption and coverage for losses related to COVID-19.	https://dfr.vermont.gov/sites/finreg/files/doc_library/dfr-insurance-covid-business-income.pdf	P/C	Business Interruption
Vermont	3.13.20	Department of Financial Regulation				Y	Provided information regarding changes to claims handling for workers' compensation claims due to COVID-19.	https://labor.vermont.gov/sites/labor/files/doc_library/Temporary%20Changes%20being%20made%20in%20handling%20of%20workers%27%20compensation%20claims%20in%20response%20to%20the%20COVID-19%20Pandemic.pdf	P/C	Workers' Compensation
Vermont		Vermont Department of Labor				Y	Created landing page with information for employees and employers related to workers' compensation.	https://labor.vermont.gov/covid19	P/C	Workers' Compensation
Virgin Islands	4.2.20	Division of Banking, Insurance and Financial Regulation	Bulletin 2020-03			Y	Taking into consideration extraordinary circumstances and resulting disruptions to normal business operations when evaluating whether insurers and other Division licensees have complied with legal and commercial obligations.	https://ltg.gov.vi/wp-content/uploads/2020/04/Bulletin-2020-03-Insurance-Company-Obligations-to-Comply-with-Insurance-Laws-during-the-Coronavirus-Outbreak.pdf	All	Market Conduct
Virgin Islands	3.30.20	Division of Banking, Insurance and Financial Regulation	Bulletin 2020-05			Y	Extending statutory filing deadlines in limited circumstances and requesting that they be filed electronically.	https://ltg.gov.vi/wp-content/uploads/2020/04/Bulletin-2020-05-Electronic-Submission-and-Extension-of-Time-to-May-1-2020-to-File-Documents-that-are-Due-by-April-1-2020.pdf	All	General Information, Statutory Filings
Virgin Islands	4.8.20	Division of Banking, Insurance and Financial Regulation	Bulletin 2020-08			Y	Extending the use of OPTins to allow for electronic submission of licensing and miscellaneous filings.	https://ltg.gov.vi/wp-content/uploads/2020/04/Bulletin-2020-08-Electronic-Submissions-of-Additional-Filings-and-Filings-Fees-Through-OPTins.pdf	All	Licensing, General Information, Statutory Filings
Virgin Islands		Division of Banking, Insurance and Financial Regulation			Y		Issued a request for information from insurers regarding business continuity proceeding the COVID-19 pandemic.	No Link Provided.	All	Business Continuity, Requests for Information
Virginia	4.9.20	Commonwealth State Corporation Commission			Y		Advised carriers to work with insureds remotely and adhere to social distancing whenever possible.	https://scc.virginia.gov/getattachment/0a5536ee-0bee-4d00-9d1d-85e1dfc7772c/Communication-Social-Distancing.pdf	All	Market Conduct
Virginia	4.27.20	Commonwealth State Corporation Commission	Emergency Order No. 20-05	Y			Ordering insurers to extend deadline for insured's to complete repairs during stay at home order.	https://www.insurance.wa.gov/sites/default/files/2020-04/emergency-order-20-05-final.pdf	P/C	Market Conduct

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business	Subject
Virginia	4.28.20	Commonwealth State Corporation Commission		Y			Extended licensing renewal dates until July 31, 2020 for producers whose licenses expire between March 1 and June 30. Producers who paid a late fee for a license renewal during this period may be eligible for a refund of the fee. Allowing more insurance producers to access online CE by waiving the 20-day waiting period for education providers to convert training online. extended the expiration date of pre-licensing and insurance test results through July 31 for producers whose exam expiration dates were March 23 or later.	https://www.insurance.wa.gov/sites/default/files/2020-04/r-2020-03-cr-103e.pdf	All	Licensing
Virginia	4.7.20	Commonwealth State Corporation Commission			Y		Requested that PC insurers consider making rate filings to provide temporary relief to insureds during the COVID-19 public health emergency. These filings may include premium discounts for specific perils or coverages, as well as any other appropriate reduction in premium commensurate with the reduced exposure, such as reduced driving, reduced liability, or reduced property exposures. Insurers writing private passenger automobiles may also use their suspension of insurance rule/form to accommodate insureds who are not using one or more their vehicles. Insurers whose filed rules provide that credit scores will be obtained more frequently than the three years provided in the Virginia Code, should consider altering the frequency of obtaining insurance credit scores for the duration of the pandemic. The P&C Rule, Rate and Forms Sections of the Bureau of Insurance will make every effort to expedite any COVID-19 related filings to the extent permitted by law. This communication only applies to file and use rates..	https://www.scc.virginia.gov/getattachment/af3b9d71-ef44-42e3-8627-e2a7a067fdd8/Rate-Reductions-Credit-Scores-Filings-PC-Industry.pdf	P/C	Rate & Form, Market Conduct
Virginia	4.24.20	Commonwealth State Corporation Commission				Y	Agent licensing exams may be taken online, effective June 1, 2020. ProProctor from Prometric will be used for online exams.	https://www.scc.virginia.gov/getattachment/8837e4df-45d5-4dc9-a5c3-995a08624631/Announcement-Agent-Licensing-Online-Exams.pdf	All	Licensing
Virginia	4.24.20	Commonwealth State Corporation Commission				Y	Testing centers will be open for examinations beginning May 1, 2020.	https://scc.virginia.gov/pages/Bureau-of-Insurance	All	Licensing
Virginia	4.21.20	Commonwealth State Corporation Commission				Y	Provided notice to companies of allowance of electronic signature for surety bonds using specified language and electronic corporate seal.	https://scc.virginia.gov/getattachment/18cdf624-5b1e-4dc3-852c-aaf83e592419/Surety-Bonds-Electronic-Signatures.pdf	P/C	General Information
Virginia	4.14.20	Commonwealth State Corporation Commission	Administrative Letter 2020-02	Y			Granting, via request, extensions on statutory filings. Temporarily waiving hard copy and notary requirements until 60 days after the order to shelter in place is lifted. The Bureau will not conduct on-site examinations during the public health emergency.	No Link Provided.	All	Statutory Filings
Virginia	4.13.20	Commonwealth State Corporation Commission		Y			The management board of the Virginia residual market insurer for commercial motor vehicles has approved a procedure allowing for the removal of vehicles from a commercial policy for a 60-day period upon the written request of an insured. The insured will be required to sign a vehicle deletion agreement. The Bureau strongly urges insureds to contact the Division of Motor Vehicles before removing the insurance on any vehicles under your operating authority and follow DMV's instructions carefully.	https://www.scc.virginia.gov/getattachment/979e3a01-9a69-4c47-acc7-e93d69112559/CAIP-Suspension-of-Insurance.pdf	P/C	Market Conduct, Auto Insurance
Virginia	4.8.20	Commonwealth State Corporation Commission			Y		Instructed insurers writing private passenger automobile insurance in Virginia to be aware that the "public or livery conveyance" exclusion in the policy only applies when the insured offers his vehicle to the general public for hire. The use of insureds personal vehicles to deliver prepared food, medicine, or groceries for their employer are NOT offering their vehicles to the general public for hire and thus do not fall under the public or livery conveyance exclusion. The Bureau will carefully monitor complaints pertaining to claim denials and through reviews of denied claims during market examinations to ensure that insurers are applying the public or livery exclusion appropriately.	https://www.scc.virginia.gov/getattachment/de559941-b2f6-4d0a-ab4e-019a823de290/Public-or-Livery-Exclusion-Communication-4-8-20.pdf	P/C	Market Conduct, Auto Insurance
Virginia	3.27.20	Commonwealth State Corporation Commission			Y		Encouraged insurers to extend premium payment deadlines and delay the beginning of grace periods for insureds.	https://www.scc.virginia.gov/getattachment/a0f3ebc6-5cac-46b7-8906-3df493ff01e6/covidpmtterm.pdf	All	Market Conduct

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business	Subject
Virginia	3.25.20	Commonwealth State Corporation Commission			Y		Encouraged insurers to continue handling claims expeditiously and to utilize remote means when possible.	https://www.scc.virginia.gov/boi/pubs/covidUCSP.pdf	All	Claims Handling
Virginia	3.17.20	Commonwealth State Corporation Commission		Y			Extended time period to provide education documentation from 30 days to 90 days due to education providers closing in person testing centers.	http://www.scc.virginia.gov/boi/pro/index.aspx	All	Licensing
Virginia		Commonwealth State Corporation Commission			Y		Encouraged entities to make filings electronically and modified the limit in size of allowable filings.	https://scc.virginia.gov/clk/efiling/	All	Rate & Form
Virginia	3.24.20	Commonwealth State Corporation Commission				Y	Provided information on business interruption insurance and encourages policyholders to read their business interruption insurance contract carefully to understand the coverage it provides.	https://www.scc.virginia.gov/getattachment/8d39efd4-3422-44cd-b484-318e271038ff/covidBIIC.pdf	P/C	Business Interruption
Virginia		Commonwealth State Corporation Commission			Y		Issued guidance to consumers to send complaints via email.	http://www.scc.virginia.gov/bfi/index.aspx	All	General Information
Washington	5.8.20	Office of the Insurance Commissioner				Y	Offered guidance to consumers on CARES Act and relief from credit scoring.	https://medium.com/commissioners-eye-on-insurance/cares-act-brings-insurance-consumers-relief-from-credit-scoring-5aac2adf97ee	All	General Information
Washington	4.28.20	Office of the Insurance Commissioner		Y			Extended producer licensing expiration deadlines. Licenses expiring between March 1 and June 30, 2020 are extended until July 31, 2020.	https://www.insurance.wa.gov/sites/default/files/2020-04/r-2020-03-cr-103e.pdf	All	Licensing
Washington	4.28.20	Office of the Insurance Commissioner				Y	Provided list of auto insurers offering discounts to customers based on reduced driving.	https://www.insurance.wa.gov/auto-insurers-are-offering-refunds-or-discounts-during-coronavirus-pandemic	P/C	Auto Insurance
Washington		Office of the Insurance Commissioner				Y	Provided guidance to CE providers for converting in person courses to webinar.	https://www.insurance.wa.gov/covid-19-emergency-rules-continuing-education-ce-providers	All	Licensing
Washington		Office of the Insurance Commissioner				Y	Provided guidance to licensees and first-time applicants for producer licensing requirements during COVID-19.	https://www.insurance.wa.gov/covid-19-emergency-rules-licensees	All	Licensing
Washington		Office of the Insurance Commissioner		Y			Requiring insurers to extend deadlines for policyholders to report completed repairs in conjunction with claims.	https://www.insurance.wa.gov/sites/default/files/2020-04/emergency-order-20-05-final.pdf	P/C	Claims Handling
Washington	3.5.20	Washington State DOL		Y			Will pay wage loss and medical treatment expenses for any health care worker or first responder who is quarantined because of coronavirus exposure.	https://www.governor.wa.gov/news-media/inslee-announces-workers-compensation-coverage-include-quarantined-health-workersfirst	P/C	Workers' Compensation
Washington	3.5.20	Washington State DOL		Y			Will pay wage loss and medical treatment expenses for any health care worker or first responder who is quarantined because of coronavirus exposure.	https://www.governor.wa.gov/news-media/inslee-announces-workers-compensation-coverage-include-quarantined-health-workersfirst	All	Workers' Compensation
Washington	3.27.20	Office of the Insurance Commissioner				Y	Created FAQ regarding Emergency Order 2020-03.	https://www.insurance.wa.gov/frequently-asked-questions-about-emergency-order-2020-03	P/C	Market Conduct
Washington	3.25.20	Office of the Insurance Commissioner			Y		Issued a data call to determine the volume and to obtain details about business interruption coverage, civil authority coverage, contingent business interruption coverage and supply chain coverage.	https://www.insurance.wa.gov/sites/default/files/2020-03/property-and-casualty-special-data-call-covid-19.pdf	P/C	Requests for Information
Washington	3.25.20	Office of the Insurance Commissioner			Y		Issued a data call to determine the volume and to obtain details about business interruption coverage, civil authority coverage, contingent business interruption coverage and supply chain coverage.	https://www.insurance.wa.gov/special-data-calls-and-surveys	P/C	Requests for Information, Business Interruption
Washington	3.25.20	Office of the Insurance Commissioner				Y	Issued advisory notice reminding insurers that he fully expects they follow the minimum standard of claims handling including prompt investigations and fully disclosing all pertinent benefits and coverage with written denials.	https://www.insurance.wa.gov/sites/default/files/2020-03/property-casualty-advisory-notice-covid-19.pdf	All	Claims Handling

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business	Subject
Washington	3.25.20	Office of the Insurance Commissioner	Emergency Order 20-03	Y			Ordered all Regulated Entities transacting P/C insurance business shall provide grace periods for nonpayment of premium and shall waive otherwise applicable charges and fees associated with nonpayment of premium, such as late fees and reinstatement fees between March 25, 2020, and May 9, 2020, . Between March 25, 2020, and May 9, 2020, no property and casualty insurer shall cancel a policy issued for nonpayment of premium, unless specifically directed to do so by the insured.	https://www.insurance.wa.gov/sites/default/files/documents/emergency-order-20-03_0.pdf	P/C	Market Conduct
Washington	3.25.20	Office of the Insurance Commissioner			Y		Urged personal auto insurers to extend coverage to delivery drivers' personal vehicles.	https://www.insurance.wa.gov/news/kreidler-urges-auto-insurers-extend-coverage-delivery-drivers-personal-vehicles	P/C	General Information, Auto
Washington	3.15.20	Office of the Insurance Commissioner				Y	Expediting education providers requests for approval of classroom CE courses to be officer via webinar.	https://www.insurance.wa.gov/license-exams-vendor	All	Licensing
Washington	3.1.20	Office of the Insurance Commissioner				Y	Allowing remote testing of insurance exams for most individual resident lines. The tests require the applicant to have a modern computer, web cam and sufficient internet speed at home. This option eliminates the requirement for an individual to drive to a physical location (which could be shut down). This saves the applicant time and money and further advances the goal of social distancing.	https://www.insurance.wa.gov/license-exams-vendor	All	Licensing
Washington		Office of the Insurance Commissioner				Y	Issued guidance and updates to consumers regarding property and liability insurance.	https://www.insurance.wa.gov/coronavirus-and-insurance-property-and-liability	P/C	General Information
Washington		Office of the Insurance Commissioner				Y	Created a State OIC landing page for all things related to Coronavirus.	https://www.insurance.wa.gov/coronavirus	All	General Information
Washington		Office of the Insurance Commissioner				Y	Issued guidance regarding travel insurance and coverage for epidemics such as coronavirus. Most importantly, exclusions may apply, one would need to read the policy to be sure. Trips booked after the epidemic became known would exclude coverage for cancellation due to coronavirus.	https://medium.com/commissioners-eye-on-insurance/will-travel-insurance-pay-if-you-cancel-a-trip-because-of-a-health-epidemic-22d929c07925	P/C	Travel Insurance
Washington		Office of the Insurance Commissioner				Y	Issued information regarding event cancellation insurance describing that communicable disease is not typically covered but may be offered as an endorsement. Encouraged people to ask their carriers if coverage is available and to shop around.	https://www.insurance.wa.gov/coronavirus-and-event-cancellation-insurance	P/C	General Information
Washington		Office of the Insurance Commissioner				Y	Issued information to businesses stating that coverage for business losses due to a communicable disease, such as coronavirus, would not be available to purchase after the outbreak has already occurred and to reach out to their insurance carrier to see if their existing policies provide coverage.	https://www.insurance.wa.gov/coronavirus-insurance-information-businesses	P/C	Business Interruption
West Virginia	4.6.20	Offices of the Insurance Commissioner	Emergency Proceeding: 20-EO-06	Y			Prohibited insurance representatives from engaging in door-to-door/in-home business during the State of Emergency outside of specific conditions.	https://www.wvinsurance.gov/Portals/0/pdf/pressrelease/20-EO-06%20-%20Door-to-Door%20Transactions.pdf?ver=2020-04-03-161554-463	All	General Information
West Virginia	3.30.20	Offices of the Insurance Commissioner		Y			Pre-licensing certificates have been extended from 4 months to 6 months.	https://www.wvinsurance.gov/Divisions/Licensing	All	Licensing
West Virginia	3.26.20	Offices of the Insurance Commissioner	Bulletin No. 20-07			Y	Issued guidance regarding Emergency Order 20-02 regarding suspension of cancellations for non-payment. EO 20-02 does not eliminate the policyholder's obligation to pay, just defers the payment to remain flexible given the State of Emergency.	https://www.wvinsurance.gov/Portals/0/pdf/pressrelease/20-07%20COVID-19%20Regulatory%20Guidance.pdf?ver=2020-03-26-195235-360	All	Market Conduct
West Virginia	3.26.20	Offices of the Insurance Commissioner	Bulletin No. 20-08			Y	Issued notice regarding coverage issues for business interruption coverage related to COVID-19 and recommended that no insurer report negative claims activity or claim denial when an insured contacts the company or its agent to inquire about coverage for COVID-19 under its policy.	https://www.wvinsurance.gov/Portals/0/pdf/pressrelease/20-08%20Business%20Interruption%20Insurance.pdf?ver=2020-03-26-222830-620	P/C	Business Interruption

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business	Subject
West Virginia	3.24.20	Offices of the Insurance Commissioner	Emergency Proceeding: 20-EO-04	Y			Ordered insurers to submit to the Commissioner an application requesting appointment and authorization of one or more emergency insurance adjusters for the purpose of adjusting claims in the state during the COVID-19 insurance emergency. Applicants for an emergency adjuster license must complete the application on the website and submit via email.	https://www.wvinsurance.gov/Portals/0/pdf/pressrelease/20-EO-04%20-%20Emergency%20Insurance%20Adjusters%2003-24-2020.pdf?ver=2020-03-24-111733-120	P/C	Claims Handling
West Virginia	3.23.20	Offices of the Insurance Commissioner	Emergency Proceeding: 20-EO-03	Y			Provided guidance to insurers regarding business continuity, claims handling and workers' compensation.	https://www.wvinsurance.gov/Portals/0/pdf/pressrelease/20-EO-03%20-%20Emergency%20Order%20Workers'%20Compensation%2003-23-2020.pdf?ver=2020-03-23-184154-627	All	Claims Handling
West Virginia	3.18.20	Offices of the Insurance Commissioner	Emergency Proceeding: 20-EO-02		Y		Encouraged insurers to work with insureds during the State of Emergency with regard to premium collection, cancellations, nonrenewal, claim documentation, rating or rating. Also encouraged insurers writing Workers' Compensation coverage to consider the impact on rates of any idling of workers by employer insured, and insurers shall, if requested by the employer insured, conduct an audit in order to determine whether the insured is entitled to any adjustment in premium due to the idling, furloughing, laying off or other dismissal of workers. Required insurers to pause cancellations and nonrenewal if the reason for cancellation or nonrenewal is a result of circumstances stemming from the COVID-19 pandemic and corresponding State of Emergency and encouraged insurers and regulated entities to be flexible concerning premium payments, however, noting that this does not exempt insured from obligation to pay premiums for coverage provided.	https://www.wvinsurance.gov/Portals/0/pdf/20-EO-02_Emergency_Order.pdf?ver=2020-03-19-084523-047	All	Market Conduct
West Virginia	3.18.20	Offices of the Insurance Commissioner	Emergency Proceeding: 20-EO-04	Y			Ordered applicants of emergency adjuster licenses to complete the emergency insurance adjuster licensing application online and submit the completed application via email.	https://www.wvinsurance.gov/Portals/0/pdf/pressrelease/20-EO-04%20-%20Emergency%20Insurance%20Adjusters%2003-24-2020.pdf?ver=2020-03-24-111733-120	All	Licensing
West Virginia	3.17.20	Offices of the Insurance Commissioner	WEST VIRGINIA INSURANCE BULLETIN No. 20 – 06	Y			Issuing temporary producer licenses to applicants, on a case-by-case basis, without requiring testing or fingerprinting, where it is determined that applicants are unable to complete the requisite testing or obtain fingerprinting due to third-party vendor operations suspensions or closures. Such temporary licenses will only be issued to applicants who will, when licensed, engage in the business of insurance while employed by an existing agency, brokerage or insurer and under the direct supervision of a producer who is currently licensed and in good standing with the Commissioner.	https://www.wvinsurance.gov/Portals/0/pdf/20-06_Temporary_Producer_Licensing.pdf?ver=2020-03-18-084451-700	All	Licensing
West Virginia	3.16.20	Offices of the Insurance Commissioner	Emergency Proceeding: 20-EO-03	Y			Encouraged regulated entities to review and assess business continuity plans.	https://www.wvinsurance.gov/Portals/0/pdf/pressrelease/20-EO-03%20-%20Emergency%20Order%20Workers'%20Compensation%2003-23-2020.pdf?ver=2020-03-23-184154-627	All	Business Continuity
West Virginia	3.16.20	Offices of the Insurance Commissioner	Emergency Proceeding: 20-EO-03	Y			Suspended time requirements for handling claims.	https://www.wvinsurance.gov/Portals/0/pdf/pressrelease/20-EO-03%20-%20Emergency%20Order%20Workers'%20Compensation%2003-23-2020.pdf?ver=2020-03-23-184154-627	All	Claims Handling
West Virginia	3.13.20	Offices of the Insurance Commissioner	Emergency Proceeding: 20-EO-01	Y			Suspended normal time frames for claims handling and settlement in the WV Code of State Rules.	https://www.wvinsurance.gov/Portals/0/pdf/20-EO-01-Emergency-Order.pdf?ver=2020-03-14-151002-390	All	Claims Handling
West Virginia		Offices of the Insurance Commissioner	Consumer Alert			Y	Issued consumer alert regarding scams related to COVID-19 including travel insurance.	https://www.wvinsurance.gov/Portals/0/pdf/pressrelease/Anti-Fraud%20-%20Consumer%20Notice%20-%20March%202020.pdf?ver=2020-03-24-120026-347	All	General Information
Wisconsin	4.22.20	Department of Financial Institutions				Y	Released notice that agent licensing exams bay be taken online with a remote proctor.	https://oci.wi.gov/Pages/PressReleases/20200422RemoteProctoring.aspx	All	Licensing

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business	Subject
Wisconsin		Department of Financial Institutions				Y	Issued FAQ regarding business interruption.	https://oci.wi.gov/Documents/Consumers/BusinessInterruptionInsuranceFAQ.pdf	P/C	Business Interruption
Wisconsin	3.26.20	Department of Financial Institutions		Y			Authorized use of remote notaries.	http://www.wdfi.org/newsroom/press/2020/20200318_NewsRelease_COVID-19EmergencyGuidanceOnRemote%20Notarization_vFINAL.pdf	All	General Information
Wisconsin	3.26.20	Office of the Commissioner of Insurance				Y	Issued notice and an FAQ regarding coverage for business interruption.	https://oci.wi.gov/Pages/PressReleases/20200326BusinessInterruption.aspx	P/C	Business Interruption
Wisconsin	3.20.20	Office of the Commissioner of Insurance	Bulletin, March 20, 2020		Y		Insurers are encouraged to remain flexible to insureds incurring economic hardship (e.g. non-cancellation periods, deferred premium payments, premium holidays and acceleration or waiver of underwriting requirements). Removed deemer period for filings normally considered approved if not disapproved after a specified number of days. Insurers encouraged to file required forms electronically.	https://oci.wi.gov/Pages/Regulation/Bulletin20200320RegulatoryRequirements.aspx	All	Market Conduct
Wisconsin	3.20.20	Office of the Commissioner of Insurance		Y			Removed deemer period for filings normally considered approved if not disapproved after a specified number of days. Insurers encouraged to file required forms electronically.	https://oci.wi.gov/Pages/Regulation/Bulletin20200320RegulatoryRequirements.aspx	All	Rate & Form
Wisconsin	3.19.20	Office of the Commissioner of Insurance	Bulletin, March 19, 2020	Y			Classroom education courses can be offered online. Proctors are not required for certain courses, an online personal attestation is sufficient for continuing education. Continuing education requirements are waived for licenses that expire on March 31 and cannot complete online courses.	https://oci.wi.gov/Pages/Regulation/Bulletin20200319OnlineCourses.aspx	All	Licensing
Wisconsin	3.13.20					Y	Provided notice of hearings, prehearings, and mediations held by telephone or video conference and remain as previously scheduled.	https://dwd.wisconsin.gov/covid19/public/pdf/owch-covid-19-notice.pdf	P/C	Workers' Compensation
Wisconsin		Office of the Commissioner of Insurance				Y	Created a landing page for issues related to COVID-19.	https://oci.wi.gov/Pages/Regulation/Bulletin20200320RegulatoryRequirements.aspx	All	General Information
Wisconsin						Y	Created FAQ for workers regarding COVID-19.	https://dwd.wisconsin.gov/covid19/public/wc.htm	P/C	Workers' Compensation
Wisconsin		Department of Revenue				Y	Issued guidance on premium tax payments following the IRS order delaying the due date for federal 2019 tax filings from April 15 to July 15, 2020.	https://www.revenue.wi.gov/Pages/TaxPro/2020/TaxDeadlinesExtendedCOVID.pdf	All	General Information
Wisconsin		Office of the Commissioner of Insurance		Y			Ordered insurers not to deny claims under personal auto policy for food delivery on behalf of a restaurant impacted by a restaurant closure.	https://oci.wi.gov/Pages/Regulation/Bulletin20200320RegulatoryRequirements.aspx	P/C	Market Conduct, Auto
Wyoming	3.23.20	Department of Insurance		Y			Waiving late fees for producers diagnosed with COVID-19 who are unable to renew their license. Requests must be made directly to the department.	http://doi.wyo.gov/licensing	All	Licensing

COVID-19 Resources

State Actions Related to Property and Casualty Insurance
As of:
13-May-20

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Alabama	4.8.20	Department of Insurance	Bulletin No. 2020-06		Y		Urged insurers to consider an immediate reduction in premium to reflect reduced exposure via premium credit or returned premium. May be implemented immediately.	https://www.aldoi.gov/pdf/legal/ALDOI%20Bulletin%20No.%202020-06.pdf	P/C
Alaska									
Arizona									
Arkansas	4.10.20	Department of Insurance				Y	Created webpage tracking auto insurers offering premium relief for customers.	https://insurance.arkansas.gov/news/2020/apr/10/covid-19-premium-relief-auto-insurance-customers/	P/C
California	4.9.20	Department of Insurance				Y	Requested that insurers not deny claims under personal auto policies while delivering on behalf of a CA essential business impacted by COVID-19.	http://www.insurance.ca.gov/0250-insurers/0300-insurers/0200-bulletins/bulletin-notices-commiss-opinion/upload/Notice-CoverageDeliveryDrivers.pdf	P/C
California	4.13.20	Department of Insurance	Bulletin 2020-3	Y			Ordered insurers to provide premium refunds for certain lines of business including, auto, workers compensation, etc.	http://www.insurance.ca.gov/0250-insurers/0300-insurers/0200-bulletins/bulletin-notices-commiss-opinion/upload/Bulletin_2020-3_re_covid-19_premium_reductions-2.pdf	P/C
California	4.10.20	Department of Insurance			Y		Urged insurance companies to extend auto insurance coverage to drivers using their personal vehicles to deliver on behalf of CA essential businesses. Urged insurers to add retroactively previously unnamed insureds to commercial auto policies and insurers to call on policyholders with commercial general liability policies to potentially add coverage for commercial auto as well	http://www.insurance.ca.gov/0250-insurers/0300-insurers/0200-bulletins/bulletin-notices-commiss-opinion/upload/Notice-CoverageDeliveryDrivers.pdf	P/C
California	3.18.20	Department of Insurance	Notice		Y		Encouraged insurers to refrain from using the expiration of policyholders' drivers licenses or vehicle registrations for 60 days from March 16, 2020, for any of the following reasons: • To affect a driver's ability to secure and maintain auto insurance coverage; • To affect a driver's eligibility for a Good Driver discount; • To determine eligibility for a California Low Cost Automobile policy; • To impact the rates charged to any driver.	http://www.insurance.ca.gov/0400-news/0100-press-releases/2020/upload/nr030DriversLicenseRegistration03182020.pdf	P/C
Colorado		Department of Insurance			Y		Issued request for auto liability limits be made electronically.	https://www.colorado.gov/pacific/dora/covid-19-and-insurance	P/C
Colorado		Department of Insurance			Y		Issued request for auto liability limits be made electronically.	https://www.colorado.gov/pacific/dora/covid-19-and-insurance	P/C
Colorado	3.26.20	Department of Insurance	Emergency Regulation 20-E-03	Y			Issued regulation to ensure restaurant employees are able to continue to work by using their own insured personal automobiles for commercial food delivery for the duration of the crisis.	https://drive.google.com/file/d/1KGtDaXjViNN2DwT2gnydbHQObXs7XoZM/view	All
Connecticut	4.6.20	Insurance Department			Y		Called on insurers to consider lowering personal vehicle premiums and adjust commercial hired and non-owned auto insurance in light of the disruption caused by the COVID-19 pandemic.	https://portal.ct.gov/CID/Public-Notices/Notice-April-6-of-2020-Covid-19	P/C
Connecticut	3.26.20	Insurance Department	Bulletin IC-41		Y		Urged personal auto/motorcycle carriers to consider implementing an endorsement where necessary, broadening coverage for those using their personal vehicle/motorcycle for commercial purposes when delivering needed goods during the pandemic. The Department will expedite approval of endorsements broadening personal auto/motorcycle as outlined	https://portal.ct.gov/-/media/CID/1_Bulletins/Bulletin-IC-41.pdf?la=en	P/C

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Delaware	4.7.20	Department of Insurance			Y		Encouraged auto insurers to enact consumer-friendly policies such as premium paybacks and elimination of commercial exclusions for the duration of the COVID-19 crisis.	https://news.delaware.gov/2020/04/07/consumer-friendly-auto-insurer-actions-will-give-residents-more-than-1-5-million/	P/C
Delaware	4.1.20	Department of Insurance	Auto Bulletin No. 32		Y		Encouraged insurers to make endorsement filings to temporarily suspend the commercial exclusion in standard personal auto policies. The Department offered to waive the filing fee and approve, if possible, within 24 hours of submission.	https://insurance.delaware.gov/wp-content/uploads/sites/15/2020/04/autobull32.pdf	P/C
Delaware		Department of Insurance				Y	Created FAQ regarding general concerns related to COVID-19 as they arise. Added guidance for consumers regarding seasonal property insurance, commercial property and auto insurance.	https://insurance.delaware.gov/covid-19-insurance-faq/	All
District of Columbia									
Florida		Office of Insurance Regulation				Y	Extended the deadline for private passenger auto policy count (PPAC) quarterly survey filing deadline for the first quarter of 2020 from May 15 to June 15, 2020.	https://www.floir.com/Office/Coronavirus-COVID-19.aspx	P/C
Florida	3.25.20	Office of Insurance Regulation	OIR-20-04M		Y		Encouraged insurers to remove some exclusions on private passenger auto policies for insureds who may be temporarily using personal automobiles for delivering goods and services during Emergency Orders.	https://www.floir.com/siteDocuments/OIR-20-04M.pdf	P/C
Georgia	4.22.20	Insurance and Safety Fire Commissioner's Office				Y	Published a list of auto insurers and their actions to help consumers. Urged consumer to speak with their agent or carrier to see what may allowances may be available.	https://www.oci.ga.gov/ExternalResources/Announcements/NewsReleaseInsurance-4222020-952.pdf	P/C
Guam									
Hawaii	5.5.20	Insurance Commissioner	Memorandum 2020-4A			Y	Issued guidance to admitted and non-admitted insurers writing in HI regarding waiving some requirements for insurers in response to COVID-19. Specified actions that insurers could take that can help policyholders and would not be considered unfair trade practices or unfair methods of competition under HI Revised Statutes.	https://cca.hawaii.gov/ins/files/2020/04/Commissioners_Memo_2020-4A_4-28-20.pdf	All
Idaho	4.15.20	Department of Insurance	Bulletin No. 20-05		Y		Encouraged all personal auto insurers to temporarily extend coverage on a personal auto policy to include coverage when the insured is engaged in delivering food, medicine, or other essential goods.	https://doi.idaho.gov/DisplayPDF?ID=7766	P/C
Illinois	5.5.20	Department of Insurance	Company Bulletin 2020-12: Update to 2020-09			Y	UPDATE to CB 2020-09: Extended previously issued suspension of cancellation, non-renewal, and premium payment for consumer automobile and home insurance policies and commercial P&C insurance policies other than fidelity/surety and ocean marine policies issued in Illinois.	https://insurance.illinois.gov/cb/2020/CB2020-12.pdf	P/C
Indiana		Department of Insurance				Y	Provided guidance to consumers regarding auto insurance rates and reduced driving as well as a list of carriers offering a credit or rebate program for their customers due to COVID-19.	https://www.in.gov/idoi/3109.htm#Automobile%20Insurance%20Rates	P/C
Iowa									
Kansas	4.8.20	Insurance Department				Y	Encouraged consumers to contact their auto insurer for a premium break due to decreased driving during shelter in place order.	https://insurance.ks.gov/documents/department/news-releases/Commissioner-encourages-consumers-to-visit-with-auto-insurers4-8.pdf	P/C
Kentucky	3.17.20	Department of Insurance		Y			Issued Guidance on Executive Order 2020-257 Related to Personal Auto Insurance Coverage/Delivery Drivers	http://insurance.ky.gov/ppc/Documents/personalautopolicydelivery.pdf	P/C
Louisiana	4.7.20	Department of Insurance				Y	Encouraged insurers to reduce rates based on decreased driving habits.	https://www.ldi.la.gov/news/press-releases/4.7.20-donelon-approves-allstate-companies-rate-reduction-rebate	P/C
Maine									

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Maryland	3.30.20	Insurance Administration	Bulletin No. 20-15		Y		Encouraged personal auto insurers operating in Maryland to waive the commercial auto exclusion regarding delivery for the duration of the COVID-19 emergency.	https://insurance.maryland.gov/Insurer/Documents/bulletins/20-15-Commercial-Use-Exclusion-in-PPA-policies.pdf	P/C
Maryland	3.25.20	Insurance Administration	Bulletin No. 20-12			Y	Encouraged P/C insurers to consider making rate filings that provide temporary relief to insureds during this emergency. Filings may take the form of a premium discount for specific perils or coverages, or any other appropriate reduction in premium commensurate with reduced loss exposure due to reduced traffic.	https://insurance.maryland.gov/Insurer/Documents/bulletins/20-12-PandC-temporary-rate-relief-filings.pdf	P/C
Maryland	3.25.20	Insurance Administration	Bulletin No. 20-13	Y			Suspended requirement for PPA cancellation (other than for non-payment), non-renewal or premium increase to be mailed 45 days in advance of the proposed action.	https://insurance.maryland.gov/Insurer/Documents/bulletins/20-13-Temporary-Suspension-of-45-day-Advance-Mailing-Notice-PPA.pdf	P/C
Maryland	3.23.20	Insurance Administration	Bulletin No. 20-12			Y	Rescinded penalty for late-mailed PPA cancellation (other than for non-payment), non-renewal, or premium increase notices during the state of emergency.	https://insurance.maryland.gov/Insurer/Documents/bulletins/20-12-PandC-temporary-rate-relief-filings.pdf	P/C
Massachusetts	4.9.20	Commonwealth of Massachusetts				Y	Created FAQ regarding COVID-19, business interruption and auto insurance.	https://www.mass.gov/info-details/insurance-faqs-during-covid-19-coronavirus-public-health-crisis#questions-about-auto-insurance-	P/C
Michigan	4.13.20	Department of Insurance and Financial Services	Bulletin 2020-18-INS		Y		Requested that auto insurers include certain information with policy forms seeking approval to provide refunds and premium waivers to customers.	https://www.michigan.gov/documents/difs/Bulletin_2020-18-INS_686906_7.pdf	P/C
Minnesota									
Mississippi									
Missouri									
Montana									
Nebraska									
Nevada									
New Hampshire	4.20.20	Insurance Department	Bulletin No. 20-030-AB			Y	Issued guidance on expedited reviews and application of certain Unfair Insurance Trade Practices laws for all P&C lines of insurance.	https://www.nh.gov/insurance/media/bulletins/2020/documents/ins-20-030-ab-covid-19-expedited-reviews-unfair-trade-practices.pdf	P/C
New Hampshire		Insurance Department	Bulletin No. 20-025-AB			Y	Provided notice to auto insurers that product filings are required for COVID-19 premium paybacks and credits. It also describes the filings that will be accepted for expediated review.	https://www.nh.gov/insurance/media/bulletins/2020/documents/ins-20-025-ab-covid-19-auto-insurance-payback-credit-programs.pdf	P/C
New Mexico	4.10.20	Office of Superintendent of Insurance				Y	Announed auto insurance premium refunds by certain insurers and recommended all NM auto insurers to consider premium discounts/refunds based on lower risk from reduced driving.	https://www.osi.state.nm.us/wp-content/uploads/2020/04/Press-Release-Premium-Refunds.pdf	P/C
New York									
North Carolina	4.21.20	Department of Insurance				Y	Provided guidance regarding future rate filings in consideration of recent consumer premium allowances.	https://files.nc.gov/doi/documents/property-and-casualty/ncdoi-advisory-covid-19-savings-option-and-reporting.pdf	P/C
North Carolina	4.14.20	Department of Insurance				Y	Provided options for insurers regarding how to file COVID-19 related forms.	https://files.nc.gov/doi/documents/property-and-casualty/property-and-casualty-guidelines-for-submitting-covid-19-filings-for-benefits-to-north-carolina-consumers.pdf	P/C

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
North Carolina	4.9.20	Department of Insurance				Y	Developed a filing mechanism to quickly allow companies to legally offer discounts on auto premium.	https://www.ncdoi.gov/news/press-releases/2020/04/09/insurance-commissioner-causey-helps-insurers-offer-discounts	P/C
North Dakota	3.25.20	Insurance Department	Bulletin 2020-4		Y		Encouraged all personal auto insurers to temporarily extend coverage on a personal auto policy to include coverage when the insured is engaged in delivering food, medicine, or other essential goods.	https://www.nd.gov/ndins/sites/www/files/documents/Bulletins/2020/Bulletin%202020-4%20Extension%20of%20Auto%20Coverage%20to%20Delivery%20Drivers.pdf	P/C
Ohio		Department of Insurance				Y	Issued notice to insurers regarding process for product filings to allow premium relief to auto insurance customers.	No link provided.	P/C
Oklahoma									
Oregon	4.22.20	Division of Financial Regulation	Bulletin No. DFR 2020-11			Y	Issued guidance on extending coverage for delivery drivers, offering rate reductions and mid-term payments for reduced driving.	https://dfr.oregon.gov/laws-rules/Documents/Bulletins/bulletin2020-11.pdf	P/C
Oregon	4.9.20	Division of Financial Regulation	DFR 2020-8		Y		Issued guidance to insurers to extend coverage for personal delivery drivers and to limit the application of commercial delivery exclusions during the COVID-19 crisis.	https://dfr.oregon.gov/laws-rules/Documents/Bulletins/bulletin2020-08.pdf	P/C
Pennsylvania									
Rhode Island									
South Carolina									
South Carolina									
South Dakota									
Tennessee									
Texas									
Utah	4.30.20	Insurance Department	Bulletin 2020-8		Y		Requested that insurers work with policyholders by considering premium discounts and refunds, and providing options for non-renewal and missed payments. Also requested that insurers remain sensitive to issues with expired licenses as the Governor issued an emergency order suspending Utah's vehicle, vessel and trailer registration laws.	https://insurance.utah.gov/wp-content/uploads/2020-8Signed.pdf	P/C
Utah		Office of the Insurance Commissioner				Y	Urged consumers to beware of COVID-19 related car insurance scams.	https://insurance.utah.gov/featured-news/beware-of-covid-19-car-insurance-scams	P/C
Utah		Insurance Department				Y	Issued caution to drivers to be aware of potential for car accident scams with fewer drivers on the road.	https://insurance.utah.gov/featured-news/beware-of-covid-19-car-insurance-scams	P/C
Vermont	4.23.20	Department of Financial Regulation				Y	Provided list of companies offering premium credits, dividends or rate relief plans.	https://dfr.vermont.gov/sites/finreg/files/doc_library/dfr-insurance-auto-premium-rebates-covid19-v2.pdf	P/C
Vermont	4.22.20	Insurance Department				Y	Released notice of savings to auto insurance customers due to return premiums and reduced rates during stay at home orders. A list of insurance companies with DFR-approved premium savings plans is available on the DFR webpage.	https://dfr.vermont.gov/document/dfr-approves-several-insurer-plans-refund-auto-insurance-premiums	P/C
Vermont	4.7.20	Insurance Department				Y	Encouraged auto insurers to file rate reductions due to the decreased driving habits of those insureds sheltering in place.	https://dfr.vermont.gov/press-release/dfr-approves-allstates-plan-refund-auto-insurance-premiums-during-stay-home-stay-safe	P/C
Virgin Islands									

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Virginia	4.13.20	Commonwealth State Corporation Commission		Y			The management board of the Virginia residual market insurer for commercial motor vehicles has approved a procedure allowing for the removal of vehicles from a commercial policy for a 60-day period upon the written request of an insured. The insured will be required to sign a vehicle deletion agreement. The Bureau strongly urges insureds to contact the Division of Motor Vehicles before removing the insurance on any vehicles under your operating authority and follow DMV's instructions carefully.	https://www.scc.virginia.gov/getattachment/979e3a01-9a69-4c47-acc7-e93d69112559/CAIP-Suspension-of-Insurance.pdf	P/C
Virginia	4.8.20	Commonwealth State Corporation Commission			Y		Instructed insurers writing private passenger automobile insurance in Virginia to be aware that the "public or livery conveyance" exclusion in the policy only applies when the insured offers his vehicle to the general public for hire. The use of insureds personal vehicles to deliver prepared food, medicine, or groceries for their employer are NOT offering their vehicles to the general public for hire and thus do not fall under the public or livery conveyance exclusion. The Bureau will carefully monitor complaints pertaining to claim denials and through reviews of denied claims during market examinations to ensure that insurers are applying the public or livery exclusion appropriately.	https://www.scc.virginia.gov/getattachment/de559941-b2f6-4d0a-ab4e-019a823de290/Public-or-Livery-Exclusion-Communication-4-8-20.pdf	P/C
Washington	4.28.20	Office of the Insurance Commissioner				Y	Provided list of auto insurers offering discounts to customers based on reduced driving.	https://www.insurance.wa.gov/auto-insurers-are-offering-refunds-or-discounts-during-coronavirus-pandemic	P/C
Washington	3.25.20	Office of the Insurance Commissioner			Y		Urged personal auto insurers to extend coverage to delivery drivers' personal vehicles.	https://www.insurance.wa.gov/news/kreidler-urges-auto-insurers-extend-coverage-delivery-drivers-personal-vehicles	P/C
West Virginia									
Wisconsin		Office of the Commissioner of Insurance		Y			Ordered insurers not to deny claims under personal auto policy for food delivery on behalf of a restaurant impacted by a restaurant closure.	https://oci.wi.gov/Pages/Regulation/Bulletin20200320RegulatoryRequirements.aspx	P/C
Wyoming									

*Note: State actions are characterized as orders when they state that insurers are required, directed, or instructed to take an action. They are characterized as requests when they ask, request, or encourage insurers to take an action. Notices advise insurers, consumers, or others of relevant information.

State Actions Related to Property and Casualty Insurance

As of:

13-May-20

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Alabama									
Alaska									
Arizona									
Arkansas									
California									
Colorado									
Connecticut									
Delaware									
District of Columbia									
Florida	3.16.20	Office of Insurance Regulation	OIR-20-03M		Y		Issued guidance for business continuity and operational plans for Florida insurers.	https://www.floir.com/siteDocuments/OIR-20-03M.pdf	P/C
Georgia									
Guam									
Hawaii									
Idaho									
Illinois									
Indiana									
Iowa									
Kansas									
Kentucky									
Louisiana									
Maine		Bureau of Insurance	Bulletin 444			Y	Provided guidance regarding COVID-19 including business continuity.	https://www.maine.gov/pfr/insurance/legal/bulletins/index_by_number.html	P/C
Maine		Professional & Financial Regulation	Bulletin 442			Y	Provided guidance regarding COVID-19 including business continuity.	https://www.maine.gov/pfr/insurance/legal/bulletins/index_by_number.html	All
Maryland									
Massachusetts									
Michigan									
Minnesota									
Mississippi									
Missouri									
Montana									
Nebraska									
Nevada									
New Hampshire									
New Jersey									
New Mexico									
New York	3.10.20	Department of Financial Services	Insurance Circular Letter No. 5 (2020)		Y		Issued a request to for information regarding the business continuity plans of regulated entities.	https://www.dfs.ny.gov/industry_guidance/circular_letters/cl2020_05	All
North Carolina									
North Dakota									
Ohio									

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Oklahoma	3.20.20	Insurance Department	PC BULLETIN NO 2020-01		Y		Issued guidance to insurance carriers to review business continuity plans.	https://www.oid.ok.gov/pc-bulletin-2020-01/	P/C
Oklahoma									
Oregon									
Pennsylvania									
Rhode Island									
South Carolina									
South Carolina									
South Dakota									
Tennessee									
Texas									
Utah									
Vermont									
Virgin Islands		Division of Banking, Insurance and Financial Regulation			Y		Issued a request for information from insurers regarding business continuity proceeding the COVID-19 pandemic.		All
Virginia									
Washington									
West Virginia	3.16.20	Offices of the Insurance Commissioner	Emergency Proceeding: 20-EO-03	Y			Encouraged regulated entities to review and assess business continuity plans.	https://www.wvinsurance.gov/Portals/0/pdf/pressrelease/20-EO-03%20-%20Emergency%20Order%20Workers'%20Compensation%2003-23-2020.pdf?ver=2020-03-23-184154-627	All
Wisconsin									
Wyoming									

*Note: State actions are characterized as orders when they state that insurers are required, directed, or instructed to take an action. They are characterized as requests when they ask, request, or encourage insurers to take an action. Notices advise insurers, consumers, or others of relevant information.

COVID-19 Resources

State Actions Related to Property and Casualty Insurance

As of:

13-May-20

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Alabama									
Alaska									
Arizona									
Arkansas	3.23.20	DOI	Bulletin No. 9-2020			Y	Issued guidance to consumers regarding business interruption insurance relative to COVID-19.	https://insurance.arkansas.gov/uploads/resource/documents/9-2020.pdf	P/C
California	4.14.20	Department of Insurance				Y	Required insurers to accept, forward, acknowledge, and fairly investigate all business interruption claims caused by COVID-19. Encouraged businesses to review their policies, including policy exclusions, coverage limits, and applicable deductibles, and contact their insurance companies to determine what their policies cover.	http://www.insurance.ca.gov/0250-insurers/0300-insurers/0200-bulletins/bulletin-notices-commiss-opinion/upload/Business-Interruption-Claims-Notice.pdf	P/C
California	3.26.20	Department of Insurance				Y	Created FAQ regarding commercial coverage including business interruption.	http://www.insurance.ca.gov/01-consumers/140-catastrophes/FAQ-on-Business-Interruption-Insurance.cfm	P/C
Colorado	4.3.20					Y	Issued FAQ regarding business interruption and COVID-19.	https://drive.google.com/file/d/10k_zfwoifK6sxbWhmdVBAVeNXyIINfnH/view	P/C
Connecticut		Insurance Department				Y	Created FAQ regarding coverage under most business interruption policies.	https://portal.ct.gov/CID/Coronavirus/Coronavirus-Business-Interruption-FAQs	P/C
Delaware									
District of Columbia		Department of Insurance, Securities, and Banking				Y	Issued FAQ document concerning issues related to COVID-19 including business interruption.	https://disb.dc.gov/sites/default/files/dc/sites/disb/publication/attachments/DISB-FAQ-COVID-19.pdf	All
Georgia	3.20.20	Office of Insurance and Safety Fire Commissioner	Bulletin 20-Ex-3			Y	Issued bulletin for consumers regarding business interruption insurance and treatment of some specialty endorsements.	https://www.oci.ga.gov/ExternalResources/Announcements/Bulletin-3172020-1619.pdf	P/C
Georgia	3.17.20	Office of Insurance and Safety Fire Commissioner	DIRECTIVE 20-EX-5	Y			Directed insurers not to cancel commercial policies, including business interruption or business income coverage for 60 days.	https://www.oci.ga.gov/ExternalResources/Announcements/Directive-3202020-1057.pdf	P/C
Guam									
Hawaii									
Idaho	4.23.20	Department of Insurance	Bulletin No. 20-08			Y	Issued guidance for consumers explaining typical coverage and definitions found in business interruption coverage and provided resources. Instructed carriers not to report negative claims activity/denial when policyholders contact insurer to ask about BI coverage for COVID-19.	https://doi.idaho.gov/DisplayPDF?ID=7792	P/C
Illinois									
Indiana		Department of Insurance				Y	Created a landing page with information regarding business interruption insurance and fraud schemes related to COVID-19.	https://www.in.gov/idoi/3109.htm#Consumer%20Alerts	P/C
Iowa									
Kansas		Insurance Department				Y	Issued FAQ including information regarding issues of anti-fraud, business interruption, consumer assistance and licensing. Explanation provided that pandemic is commonly excluded from BI coverage.	https://insurance.ks.gov/documents/department/COVID19-FAQ.pdf	P/C
Kentucky									

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Louisiana		Department of Insurance				Y	Issued FAQ which includes information regarding business interruption and travel insurance. Site also includes consumer alert on scams related to COVID-19.	https://www.ldi.la.gov/consumers/insurance-type/healthinsurance/covid-19/	All
Maine									
Maryland	3.18.20	Insurance Administration				Y	Issued an advisory notice to consumers explaining that common exclusions exist in business interruption policies and the MIA is monitoring relief activity aimed at assisting consumers and businesses at the local, state and federal levels.	https://insurance.maryland.gov/Pages/newscenter/NewsDetails.aspx?NR=2020256	P/C
Massachusetts	4.9.20	Commonwealth of Massachusetts				Y	Created FAQ regarding COVID-19, business interruption and auto insurance.	https://www.mass.gov/info-details/insurance-faqs-during-covid-19-coronavirus-public-health-crisis#questions-about-auto-insurance-	P/C
Michigan									
Minnesota		Commerce Department				Y	Issued an FAQ regarding business interruption coverage and common exclusions found in a standard BI policy.	http://mn.gov/commerce-stat/pdfs/covid-business-interruptions.pdf	P/C
Mississippi		Insurance Department				Y	Created a landing page for issues related to COVID-19, including insurer audits, business interruption, commercial policies and travel insurance.	http://www.mid.ms.gov/consumers/covid.aspx	P/C
Missouri		Department of Insurance				Y	Issued consumer alert on business interruption.	https://insurance.mo.gov/companies/consumer-alert-business-interruption-covid19.php	P/C
Montana									
Nebraska									
Nevada									
New Hampshire	3.17.20	Insurance Department				Y	Published FAQ regarding coverage for coronavirus in a standard business interruption policy, alerting businessowners to read their policy to determine if coverage exists.	https://www.nh.gov/insurance/consumers/faq-business-interruption-insurance-coronavirus.htm	P/C
New Hampshire		Insurance Department				Y	Created landing page for issues regarding coronavirus including business interruption and travel insurance.	https://www.nh.gov/insurance/covid-19/index.htm	P/C
New Jersey									
New Mexico									
New York		Department of Financial Services				Y	Issued guidance to consumers regarding business interruption coverage.	https://www.dfs.ny.gov/consumers/coronavirus/business_interruption_insurance_faqs	P/C
North Carolina	4.17.20	Department of Insurance				Y	Issued notice to business owners that insurers cannot be forced to cover business interruption that excludes pandemics	https://files.nc.gov/doi/documents/mike-causey-letter-to-business-owners-covid-19.pdf	P/C
North Dakota		Insurance Department				Y	Created a COVID-19 landing page with FAQ related to travel insurance, business interruption, general liability insurance, etc.	https://www.nd.gov/ndins/covid-19-coronavirus-and-insurance	P/C
Ohio									
Oklahoma	3.20.20	Insurance Department	PC BULLETIN NO 2020-01		Y		Issued guidance to insurance carriers to inform policyholders of current coverage and policy options regarding business interruption insurance.	https://www.oid.ok.gov/pc-bulletin-2020-01/	P/C
Oregon									
Pennsylvania									
Rhode Island									
South Carolina		Department of Insurance			Y		SC DOI created a covid-19 landing page with information on business interruption policies. SC DOI offers guidance to companies to check their policies and speak with their insurance carriers to determine if their policy includes coverage for losses related to covid-19.	https://www.doi.sc.gov/948/COVID-19	P/C
South Dakota									
Tennessee									
Texas									
Utah									

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Vermont	3.17.20	Department of Financial Regulation				Y	Developed guidance to address questions regarding business interruption and coverage for losses related to COVID-19.	https://dfr.vermont.gov/sites/finreg/files/doc_library/dfr-insurance-covid-business-income.pdf	
Virgin Islands									
Virginia	3.24.20	Commonwealth State Corporation Commission				Y	Provided information on business interruption insurance and encourages policyholders to read their business interruption insurance contract carefully to understand the coverage it provides.	https://www.scc.virginia.gov/getattachment/8d39efd4-3422-44cd-b484-318e271038ff/covidBIIC.pdf	P/C
Washington	3.25.20	Office of the Insurance Commissioner			Y		Issued a data call to determine the volume and to obtain details about business interruption coverage, civil authority coverage, contingent business interruption coverage and supply chain coverage.	https://www.insurance.wa.gov/special-data-calls-and-surveys	P/C
Washington		Office of the Insurance Commissioner				Y	Issued information to businesses stating that coverage for business losses due to a communicable disease, such as coronavirus, would not be available to purchase after the outbreak has already occurred and to reach out to their insurance carrier to see if their existing policies provide coverage.	https://www.insurance.wa.gov/coronavirus-insurance-information-businesses	P/C
West Virginia									
Wisconsin		Department of Financial Institutions				Y	Issued FAQ regarding business interruption.	https://oci.wi.gov/Documents/Consumers/BusinessInterruptionInsuranceFAQ.pdf	P/C
Wisconsin		Department of Financial Institutions				Y	Issued FAQ regarding business interruption.	https://oci.wi.gov/Documents/Consumers/BusinessInterruptionInsuranceFAQ.pdf	P/C
Wisconsin	3.26.20	Office of the Commissioner of Insurance				Y	Issued notice and an FAQ regarding coverage for business interruption.	https://oci.wi.gov/Pages/PressReleases/20200326BusinessInterruption.aspx	
Wyoming									

*Note: State actions are characterized as orders when they state that insurers are required, directed, or instructed to take an action. They are characterized as requests when they ask, request, or encourage insurers to take an action. Notices advise insurers, consumers, or others of relevant information.

COVID-19 Resources

State Actions Related to Property and Casualty Insurance

As of:

13-May-20

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Alabama	4.29.20	Department of Insurance	Bulletin No. 2020-09		Y		Requested that insurers be lenient in application of policy language regarding claim reporting and relax certain provisions as they relate to social distancing, extending timeframes or waiving certain requirements due to the State Public Health Agency Emergency.	https://www.aldoi.gov/pdf/legal/ALDOI%20Bulletin%20No.%202020-09.pdf	P/C
Alaska									
Arizona									
Arkansas	5.11.20	Department of Insurance	Bulletin No. 22-2020			Y	Issued notice regarding consumer complaint email address, claims settlement compliance and business continuity planning, regulatory filing deadlines, e-signatures, on-site department examinations, license renewals, and continuing education.	https://insurance.arkansas.gov/uploads/resource/documents/22-2020.pdf	All
Arkansas	3.20.20	Insurance Department	Bulletin No. 6-2020	Y			Encouraged regulated entities to continue adjusting claims as expeditiously and to use remote adjustment options such as such as telephone, email, facsimile, mobile applications, satellite imagery or 3D mapping. Issued a sixty (60) day moratorium on the cancellation/non-renewal of insurance policies for the non-payment of premiums for Arkansans diagnosed with/positively tested for COVID-19.	https://insurance.arkansas.gov/uploads/resource/documents/6-2020.pdf	All
California									
Colorado	5.5.20	Department of Insurance	Bulletin No. B-5.41		Y		Encouraged insurers to provide leniency in claims handling procedures. Guidance includes information on on-site property damage inspections, replacement vehicles and additional living expense requirements.	https://drive.google.com/file/d/1S0IKCM0FMXt7KObdOPg9FWssEZ7mnS9r/view	P/C
Colorado	5.5.20	Department of Insurance	Bulletin No. B-5.41		Y		Issued FAQ with regard to Bulletin No. B-5.41	https://drive.google.com/file/d/1kyExTvEHsvd4mNi0uUFkPiduz1kC8Wkr/view	P/C
Connecticut									
Delaware									
District of Columbia									
Florida	3.25.20	Office of Insurance Regulation	OIR-20-04M		Y		Encouraged insurers, agents, consumers and employers to use virtual options for underwriting and adjusting claims for property inspections and for premium audits of employers' records.	https://www.floir.com/siteDocuments/OIR-20-04M.pdf	All
Georgia									
Guam									
Hawaii									
Idaho	4.15.20	Department of Insurance	Bulletin No. 20-05		Y		Urged insurers to extend proof of loss deadlines.	https://doi.idaho.gov/DisplayPDF?ID=7766	P/C
Illinois									
Indiana									
Iowa									
Kansas									
Kentucky									
Louisiana									

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Maine	3.12.20	Professional & Financial Regulation	Bulletin 442		Y		Urged insurers to prioritize consumers' needs, must make every effort to expedite claims approvals and payments and other essential customer service functions.	https://www.maine.gov/pfr/insurance/legal/bulletins/index_by_number.html	All
Maryland	3.23.20	Insurance Administration	Bulletin No. 20-11		Y		Encouraged licensee to utilize remote claim handling and make prompt payment of known claim obligations a top priority	https://insurance.maryland.gov/Insurer/Documents/bulletins/20	P/C
Massachusetts									
Michigan	4.13.20	Department of Insurance and Financial Services	Bulletin 2020-16-INS	Y			Requested flexibility in claims handling, premium grace periods and premium cancellations.	https://www.michigan.gov/documents/difs/Bulletin_2020-16-INS_686902_7.pdf	All
Michigan	3.30.20	Department of Insurance and Financial Services	Bulletin 2020-12-INS	Y			instructed insurers to follow requirements in Executive Order 2020-21 regarding social distancing but to continue processing claims in a timely manner.	https://www.michigan.gov/documents/difs/Bulletin_2020-12-INS_685134_7.pdf	All
Minnesota									
Mississippi									
Missouri									
Montana									
Nebraska									
Nevada	3.30.20	Division of Insurance				Y	Provided guidance to P&C carriers in consumer services and claims handling.	http://doi.nv.gov/uploadedFiles/doinvgov/_public-documents/News-Notes/Statement_for_PC.pdf	PC
New Hampshire									
New Jersey									
New Mexico									
New York									
North Carolina									
North Dakota									
Ohio									
Oklahoma									
Oregon	4.23.20	Division of Financial Regulation	Extension of DCBS Order	Y			Extension of order to provide grace periods for premium payment and suspension of cancellation and non-renewals as well as extended claim reporting requirements for insureds.	https://dfr.oregon.gov/business/reg/Documents/Extension%20of%20DCBS%20Order.pdf	All
Oregon	3.25.20	Division of Financial Regulation	20200325Order	Y			Ordered insurers to extend claim deadlines and provide remote claims handling. Insurers must provide premium payment grace period through Apr. 23, suspend cancellations and non-renewals.	https://dfr.oregon.gov/insure/health/understand/Pages/coronavirus.aspx	All
Pennsylvania									
Rhode Island	3.19.20	Department of Business Regulation	Insurance Bulletin Number 2020-2		Y		Issued guidance to adjusters and appraisers to conduct appraisals remotely for the time being and removed administrative actions relative to enforcement of in person appraisals.	https://dbr.ri.gov/documents/news/insurance/InsuranceBulletin2020-2.pdf	All
South Carolina									
South Dakota									
Tennessee									
Texas	3.23.20	Department of Insurance	Commissioner's Bulletin # B-0007-20	Y			Suspended claim-handling deadlines. Carriers must continue to: promptly identify, evaluate, and resolve claims; promptly acknowledge receipt of a claim; promptly make appropriate assignments for the investigation of a claim.	https://www.tdi.texas.gov/bulletins/2020/B-0007-20.html	All
Utah	3.23.20	Insurance Department	Bulletin 20-02		Y		Issued guidance to insurers reminding them of obligations to remediate insureds in a timely manner.	https://insurance.utah.gov/wp-content/uploads/2020-2Signed.p	All
Vermont									
Virgin Islands									

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Virginia	3.25.20	Commonwealth State Corporation Commission			Y		Encouraged insurers to continue handling claims expeditiously and to utilize remote means when possible.	https://www.scc.virginia.gov/boi/pubs/covidUCSP.pdf	All
Washington		Office of the Insurance Commissioner		Y			Requiring insurers to extend deadlines for policyholders to report completed repairs in conjunction with claims.	https://www.insurance.wa.gov/sites/default/files/2020-04/emergency-order-20-05-final.pdf	P/C
Washington	3.25.20	Office of the Insurance Commissioner				Y	Issued advisory notice reminding insurers that he fully expects they follow the minimum standard of claims handling including prompt investigations and fully disclosing all pertinent benefits and coverage with written denials.	https://www.insurance.wa.gov/sites/default/files/2020-03/property-casualty-advisory-notice-covid-19.pdf	All
West Virginia	3.24.20	Offices of the Insurance Commissioner	Emergency Proceeding: 20-EO-04	Y			Ordered insurers to submit to the Commissioner an application requesting appointment and authorization of one or more emergency insurance adjusters for the purpose of adjusting claims in the state during the COVID-19 insurance emergency. Applicants for an emergency adjuster license must complete the application on the website and submit via email.	https://www.wvinsurance.gov/Portals/0/pdf/pressrelease/20-EO-04%20-%20Emergency%20Insurance%20Adjusters%2003-24-2020.pdf?ver=2020-03-24-111733-120	P/C
West Virginia	3.23.20		Emergency Proceeding: 20-EO-03	Y			Provided guidance to insurers regarding business continuity, claims handling and workers' compensation.	https://www.wvinsurance.gov/Portals/0/pdf/pressrelease/20-EO-03%20-%20Emergency%20Order%20Workers'%20Compensation%2003-23-2020.pdf?ver=2020-03-23-184154-627	All
West Virginia	3.16.20	Offices of the Insurance Commissioner	Emergency Proceeding: 20-EO-03	Y			Suspended time requirements for handling claims.	https://www.wvinsurance.gov/Portals/0/pdf/pressrelease/20-EO-03%20-%20Emergency%20Order%20Workers'%20Compensation%2003-23-2020.pdf?ver=2020-03-23-184154-627	All
West Virginia	3.13.20	Offices of the Insurance Commissioner	Emergency Proceeding: 20-EO-01	Y			Suspended normal time frames for claims handling and settlement in the WV Code of State Rules.	https://www.wvinsurance.gov/Portals/0/pdf/20-EO-01-Emergency-Order.pdf?ver=2020-03-14-151002-390	All
Wisconsin									
Wyoming									

*Note: State actions are characterized as orders when they state that insurers are required, directed, or instructed to take an action. They are characterized as requests when they ask, request, or encourage insurers to take an action. Notices advise insurers, consumers, or others of relevant information.

State Actions Related to Property and Casualty Insurance

As of:

13-May-20

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Alabama	3.26.20	Department of Insurance		Y			Allowing remote notarization subject to provisions.	https://governor.alabama.gov/assets/2020/03/4th-Supplemental-State-of-Emergency-COVID-19.pdf	All
Alaska									
Arizona		Department of Insurance	Bulletin No. 2020-06	Y			Allowing remote notarization subject to provisions.	https://insurance.az.gov/sites/default/files/documents/files/eo_2020-26.pdf	All
Arizona	4.14.20	Department of Insurance	Bulletin No. 2020-03	Y			Extended statutory filing deadlines by 30-60 days for exhibits listed.	https://insurance.az.gov/sites/default/files/documents/files/Regulatory%20Bulletin%202020-03%20Signed.pdf	All
Arkansas	5.11.20	Department of Insurance	Bulletin No. 22-2020			Y	Issued notice regarding consumer complaint email address, claims settlement compliance and business continuity planning, regulatory filing deadlines, e-signatures, on-site department examinations, license renewals, and continuing education.	https://insurance.arkansas.gov/uploads/resource/documents/22-2020.pdf	All
Arkansas	3.23.20	Department of Insurance				Y	Created landing page for news related to COVID-19.	https://insurance.arkansas.gov/news/2020/mar/23/covid-19-health-insurance-information-consumers-an/	All
California	4.22.20	Department of Insurance		Y			Offered an automatic three month extension to file premium tax return and to pay any required premium tax. Extension is effective as of March 30, 2020 and will remain in effect for any premium tax return or premium tax payment of less than $1 million due on or before July 31, 2020.	http://www.insurance.ca.gov/0250-insurers/0300-insurers/0200-bulletins/bulletin-notices-commiss-opinion/upload/AutomaticExtPremiumTaxPmntCOVID-19.pdf	All
Colorado		Department of Insurance			Y		Issued request for auto liability limits be made electronically.	https://www.colorado.gov/pacific/dora/covid-19-and-insurance	P/C
Colorado	4.13.20	Department of Insurance				Y	Advised title insurance consumers to request closing protection letters and abide by social distancing measures.	https://drive.google.com/file/d/1aXYIGcBzfDXawdJSj1m7YLSC72BnU6X2/view	P/C
Colorado		Department of Public Health & Environment			Y		Created a COVID 19 informational page for the public.	https://covid19.colorado.gov/	All
Connecticut		Insurance Department				Y	Created a landing page for issues related to COVID-19.	https://portal.ct.gov/CID/Coronavirus/Coronavirus-Resources	All
Delaware	4.3.20	Department of Insurance	Producers & Adjusters Bulletin No. 33			Y	Filing deadlines have not been extended, requests for extension may be made directly to Department contact.	https://insurance.delaware.gov/wp-content/uploads/sites/15/2020/04/domestic-foreign-insurers-bulletin-no117.pdf	All
Delaware	4.3.20	Department of Insurance	Producers & Adjusters Bulletin No. 33			Y	Notified insurers that there would be no delay in on-site insurer examinations set to begin on or after June 2020. The Department will not hold any administrative hearings and will not schedule any arbitrations that are nonessential or contrary to directives to limit gatherings or practice social distancing or isolation. The premium tax filing deadline for captive insurers and the quarterly filing deadline for insurance company premium tax payments remains April 15, 2020.	https://insurance.delaware.gov/wp-content/uploads/sites/15/2020/04/domestic-foreign-insurers-bulletin-no117.pdf	All

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Delaware		Department of Insurance				Y	Created FAQ regarding general concerns related to COVID-19 as they arise. Added guidance for consumers regarding seasonal property insurance, commercial property and auto insurance.	https://insurance.delaware.gov/covid-19-insurance-faq/	All
District of Columbia		Department of Insurance, Securities, and Banking				Y	Issued FAQ document concerning issues related to COVID-19 including life, health and P/C issues should as commercial liability, event cancelation, business interruption, travel insurance and workers compensation.	https://disb.dc.gov/sites/default/files/dc/sites/disb/publication/attachments/DISB-FAQ-COVID-19.pdf	All
Florida	3.25.20	Office of Insurance Regulation	OIR-20-04M		Y		Issued guidance for insurers to be lenient with premium payments to avoid lapses in coverage. Encouraged insurers to use electronic communications with OIR staff, policyholders, and customers.	https://www.floir.com/siteDocuments/OIR-20-04M.pdf	All
Florida	3.25.20	Office of Insurance Regulation	OIR-20-04M		Y		Encouraged insurers to remove some exclusions on private passenger auto policies for insureds who may be temporarily using personal automobiles for delivering goods and services during Emergency Orders.	https://www.floir.com/siteDocuments/OIR-20-04M.pdf	P/C
Florida		Office of Insurance Regulation				Y	Created a landing page for issues relative to COVID-19.	https://www.floir.com/Office/Coronavirus-COVID-19.aspx	All
Florida		Department of Financial Services				Y	Created a landing page with COVID-19 resources.	https://www.myfloridacfo.com/coronavirus/	All
Florida		Department of Financial Services				Y	DFS landing page with COVID-19 resources specific to insurance for consumers.	https://www.myfloridacfo.com/Division/Consumers/COVID-19.htm	All
Georgia	4.28.20	Office of Insurance and Safety Fire Commissioner	Bulletin 20-EX-7	Y			Issued notice winding down some provisions put into place due to COVID-19 pandemic including Directive 20-EX-5 which relates to non-cancellation of commercial policies including business interruption for non-payment.	https://www.oci.ga.gov/ExternalResources/Announcements/Bulletin-4282020-1420.pdf	All
Guam									
Hawaii	4.4.20	DCCA Insurance Division				Y	Provided information regarding COVID-19 insurance information.	http://cca.hawaii.gov/ins/covid19/	All
Hawaii	4.3.20	DCCA Insurance Division				Y	Provided FAQ for consumers regarding COVID-19 and business insurance coverage issues and insurer responsibilities for handling claims.	https://cca.hawaii.gov/ins/covid-19-business-insurance-faqs/	P/C
Idaho		Department of Insurance				Y	Created a landing page for information relative to COVID-19.	https://doi.idaho.gov/Licensing/COVID19FAQ.htm	All
Illinois	4.31.20	Department of Insurance	Company Bulletin 2020-06		Y		Requested that communications be sent to the Department via e-mail.	https://insurance.illinois.gov/cb/2020/CB2020-06.pdf	All
Illinois		Department of Insurance				Y	Expanded consumer FAQ landing page to include property and casualty questions in addition to health questions. Addressed common consumer questions regarding auto, home, commercial insurance, and business interruption policies. Provided contact information for consumers to file complaints, request assistance, and find additional information related to COVID-19.	https://insurance.illinois.gov/healthInsurance/COVID-19.html	P/C
Indiana		Department of Insurance				Y	Provided guidance to consumers regarding auto insurance rates and reduced driving as well as a list of carriers offering a credit or rebate program for their customers due to COVID-19.	https://www.in.gov/idoi/3109.htm#Automobile%20Insurance%20Rates	P/C
Indiana		Department of Insurance				Y	Created a landing page with information regarding business interruption insurance and fraud schemes related to COVID-19.	https://www.in.gov/idoi/3109.htm#Consumer%20Alerts	All

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Iowa	3.30.20	Insurance Department	News Release			Y	Alerted investors to be on guard against an anticipated surge of fraudulent investment schemes amid the ongoing COVID-19 pandemic.	https://iid.iowa.gov/press-releases/covid-19-related-investment-schemes-anticipated	All
Kansas	4.8.20	Insurance Department				Y	Encouraged consumers to contact their auto insurer for a premium break due to decreased driving during shelter in place order.	https://insurance.ks.gov/documents/department/news-releases/Commissioner-encourages-consumers-to-visit-with-auto-insurers4-8.pdf	P/C
Kansas		Insurance Department				Y	Issued guidance to consumers regarding insurance scams and false travel insurance coverage offers.	https://insurance.ks.gov/documents/department/COVID19-Insurance-Scams.pdf	P/C
Kansas		Insurance Department				Y	Issued FAQ including information regarding issues of anti-fraud, business interruption, consumer assistance and licensing.	https://insurance.ks.gov/documents/department/COVID19-FAQ.pdf	All
Kentucky	4.24.20	Department of Insurance				Y	Provided guidance regarding refunds to local government premium taxes based on return premiums to insureds.	http://insurance.ky.gov/ppc/Documents/GuidanceLGPTRefundofPremiumorDivisdends.pdf	All
Kentucky	4.7.20	Department of Insurance	Bulletin 2020-02			Y	Provided guidance on new Statutory filing deadlines, compliance with requirements for signature and notarization as well as Department audits.	http://insurance.ky.gov/ppc/Documents/Bulletin2020-02-RegulatoryRequirements(003).pdf	All
Kentucky	4.3.20	Department of Insurance			Y		Encouraged health care providers to contact licensure boards to determine whether there are any waivers or guidance relaxing restrictions related to scope of practice, and to contact their medical professional liability insurance company or agent following company requirements for notification of changes to the scope of practice. The Department will not consider determinations by liability self-insurance groups or captive insurers allowing temporary coverage for health care providers who do not meet the terms of membership requirements to be the sale of insurance by an unlicensed entity.	http://insurance.ky.gov/ppc/Documents/Guidance-MedicalMalpracticeInsurance-ChangestoNoticeofScopeofPractice.pdf	P/C
Kentucky	3.17.20	Department of Insurance		Y			Issued Guidance on Executive Order 2020-257 Related to Personal Auto Insurance Coverage/Delivery Drivers	http://insurance.ky.gov/ppc/Documents/personalautopolicydelivery.pdf	P/C
Louisiana	4.7.20	Department of Insurance				Y	Encouraged insurers to reduce rates based on decreased driving habits.	https://www.ldi.la.gov/news/press-releases/4.7.20-donelon-approves-allstate-companies-rate-reduction-rebate	P/C
Louisiana		Department of Insurance				Y	Issued FAQ which includes information regarding business interruption and travel insurance. Site also includes consumer alert on scams related to COVID-19.	https://www.ldi.la.gov/consumers/insurance-type/healthinsurance/covid-19/	All
Louisiana		Department of Insurance	Proclamation Number 41 JBE 2020	Y			Allowing remote notarization subject to provisions.	https://gov.louisiana.gov/assets/Proclamations/2020/41-JBE-2020-Stay-At-Home-Extended.pdf	All
Maine									
Maryland	4.3.20	Insurance Administration	Bulletin No. 20-20				Instructed insurers to offer mid-term audits of payroll and revenue to measure exposure according to current conditions. Also instructed insurers to waive or reduce short-rate cancellation penalties, freeze the use of credit or financial ratings for underwriting and refrain from adverse pricing of insured who've submit BI inquiries or claims resulting in non-payment	https://insurance.maryland.gov/Insurer/Documents/bulletins/20-20-Commercial-Insurance-COVID-19.pdf	P/C
Maryland	3.30.20	Insurance Administration	Bulletin No. 20-16	Y			Authorized and provided guidelines for remote notarization and real estate closings during the state of emergency.	https://insurance.maryland.gov/Insurer/Documents/bulletins/20-16-Conducting-Mobile-Settlements.pdf	P/C

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Maryland	3.26.20	Insurance Administration	Bulletin No. 20-14			Y	Notified insurers that provide premium grace periods to request a permitted accounting practice to waive SAP requirement to nonadmit premium receivable over 90 days past due. Permitted accounting practice will be effective for the year 2020.	https://insurance.maryland.gov/Insurer/Documents/bulletins/20-14-Premium-Receivables-over-90-days-during-COVID-19-SOE.pdf	P/C
Maryland	3.18.20	Insurance Administration				Y	Issued an advisory notice to consumers explaining that common exclusions exist in business interruption policies and the MIA is monitoring relief activity aimed at assisting consumers and businesses at the local, state and federal levels.	https://insurance.maryland.gov/Pages/newscenter/NewsDetails.aspx?NR=2020256	P/C
Massachusetts									
Michigan									
Minnesota	4.15.20	Department of Commerce		Y			Issued guidance allowing temporary acceptance of electronic signature and remote notary on surety bonds.	http://mn.gov/commerce-stat/pdfs/regulatory-guide-surety-bonds.pdf	P/C
Minnesota	4.13.20	Department of Commerce		Y			Temporarily accepting electronic signatures and e-notary for surety bonds.	http://mn.gov/commerce-stat/pdfs/regulatory-guide-surety-bonds.pdf	PC
Minnesota		Commerce Department				Y	Provided notice to companies regarding changes to exam deadlines given current working conditions.	http://mn.gov/commerce-stat/pdfs/covid-letter-insurance-flexiblities.pdf	All
Mississippi	4.14.20	Insurance Department	Bulletin 2020-7	Y			Waiving hard copy, original signature, notary, mailing and related filing requirements.	http://www.mid.ms.gov/legal/bulletins/20207bul.pdf	All
Mississippi		Insurance Department				Y	Created a landing page for issues related to COVID-19, including insurer audits, business interruption, commercial policies and travel insurance.	http://www.mid.ms.gov/consumers/covid.aspx	All
Missouri									
Montana									
Nebraska									
Nevada	3.19.20	Department of Business and Industry	Department of Business and Industry Guidance and Announcements Regarding COVID-19			Y	Provides a webpage as a central repository for guidance and notices related to the COVID-19 outbreak issued by the divisions and offices of the Department of Business and Industry.	http://business.nv.gov/News_Media/COVID-19_Announcements/	All
Nevada		Division of Insurance	Notice Regarding the Statutory Requirement for Holding Board Meetings in the State			Y	Issued guidance indicating captive insurer's board of directors requirement to meet at least once each year in the state can be accomplished through the use of a telephonic meeting.	http://doi.nv.gov/Captive-Insurance/	All
New Hampshire	4.20.20	Insurance Department	Bulletin No. 20-030-AB			Y	Issued guidance on expedited reviews and application of certain Unfair Insurance Trade Practices laws for all P&C lines of insurance.	https://www.nh.gov/insurance/media/bulletins/2020/documents/ins-20-030-ab-covid-19-expedited-reviews-unfair-trade-practices.pdf	P/C

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
New Hampshire	3.23.20	Insurance Department	Bulletin No. 20-019-AB			Y	Issued bulletin notifying insurers that: statutory required audits of workers' compensation and other P/C policies should be done by virtual means when possible; and no regulatory action will be taken against insurers that are unable to complete audits within the statutory time-frame due to COVID-19 concerns so long as the insurer documents the file.	https://www.nh.gov/insurance/media/bulletins/2020/documents/ins-20-019-ab-audit-requirements-covid19-pandemic.pdf	P/C
New Hampshire		Insurance Department	Bulletin No. 20-025-AB			Y	Provided notice to auto insurers that product filings are required for COVID-19 premium paybacks and credits. It also describes the filings that will be accepted for expediated review.	https://www.nh.gov/insurance/media/bulletins/2020/documents/ins-20-025-ab-covid-19-auto-insurance-payback-credit-programs.pdf	P/C
New Jersey	4.9.20	Department of Banking and Insurance		Y			Notified premium finance companies that they must grant 90 day extension to clients due to disruption caused by COVID-19.	https://www.state.nj.us/dobi/bulletins/blt20_17.pdf	All
New Mexico	4.21.20	Office of the Superintendent of Insurance	Bulletin 2020-010	Y			Ordered each NM insurer to designate a Government Relations/Regulatory Compliance contact in order to effectively reach companies with bulletins and updates.	https://www.osi.state.nm.us/wp-content/uploads/2020/04/Bulletin-2020-010.pdf	All
New York	4.13.20	Department of Financial Services				Y	Issued alert of heightened risk for cybersecurity due to remote work arrangements. Also reminded insurers of statutory requirements for notification of a breach.	https://www.dfs.ny.gov/industry_guidance/industry_letters/il20200413_covid19_cybersecurity_awareness	All
New York	4.3.20	Department of Financial Services				Y	Provided guidelines model notices to be used for communication with insureds.	https://www.dfs.ny.gov/industry_guidance/industry_letters/il20200413_covid19_cybersecurity_awareness	All
North Carolina	4.21.20	Department of Insurance	Bulletin 20-B-07	Y			Extended order allowing deferred premium payment.	https://files.nc.gov/doi/documents/legislative-services/frequently-asked-questions-faq-associated-with-the-commissioners-order-and-bulletin-20-b-06-and-20-b-07-issued-on-march-27-2020-updated.pdf	All
North Carolina	4.24.20	Department of Insurance				Y	Issued notice that premium savings can be extended to reinsurance ceded policyholders.	https://files.nc.gov/doi/documents/property-and-casualty/ncdoi-advisory-covid-19-savings-option.pdf	All
North Carolina		Department of Insurance				Y	Created COVID-19 landing page that includes information and bulletins issued by the Department for all lines of business.	https://www.ncdoi.gov/consumers/coronavirus-information-and-updates	All
North Dakota		Insurance Department				Y	Created a COVID-19 landing page with FAQ related to travel insurance, business interruption, general liability insurance, etc.	https://www.nd.gov/ndins/covid-19-coronavirus-and-insurance	P/C
Ohio	4.15.20	Department of Insurance	Bulletin 2020-09			Y	Allowing 30 to 60 day extensions on some statutory filings.	https://insurance.ohio.gov/static/Legal/Bulletins/Documents/2020-09.pdf	All
Ohio	4.15.20	Department of Insurance	Bulletin 2020-09			Y	Temporarily suspending original signature and notary requirements on electronic filings.	https://insurance.ohio.gov/static/Legal/Bulletins/Documents/2020-09.pdf	All
Ohio	4.15.20	Department of Insurance	Bulletin 2020-09			Y	Conducting on-site examinations remotely, suspending in person meetings.	https://insurance.ohio.gov/static/Legal/Bulletins/Documents/2020-09.pdf	All
Oklahoma	4.8.20	Insurance Department	Financial Bulletin No. 2020-02			Y	Notified insurers of 30 and 60 day extensions for filing financial statements.	https://www.oid.ok.gov/financial-bulletin-no-2020-02-fb-no-2020-02/	All

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Oklahoma		Insurance Department				Y	Created a CVID-19 landing page with information regarding: Health Insurance Worker's Compensation Business Interruption General Liability D&O Insurance Event Cancelation Travel Insurance	https://www.oid.ok.gov/covid-19/	All
Oregon		Division of Financial Regulation				Y	Created a landing page for issues related to COVID-19, including health information, business interruption, travel insurance, **auto insurance** and fraud.	https://dfr.oregon.gov/insure/health/understand/Pages/coronavirus.aspx	All
Pennsylvania									
Rhode Island									
South Carolina	3.19.20	Department of Insurance				Y	Extended data call deadlines for carriers reporting to the following data calls; 1) SCDOI Hurricane Dorian Insurance Claim Data Call and, 2) SCDOI Wind Pool Data Call.	https://www.doi.sc.gov/CivicAlerts.aspx?AID=243	P/C
South Carolina		Department of Insurance				Y	SC DOI created a covid-19 landing page.	https://www.doi.sc.gov/948/COVID-19	All
South Dakota									
Tennessee	4.13.20	Department of Commerce and insurance	Bulletin 20-06		Y		Allowing 30-60 day extensions on some statutory filings.	https://www.tn.gov/content/dam/tn/commerce/documents/insurance/bulletins/041320_COVID-19_Filing_Flexability_Guidance_to_Carriers.pdf	All
Tennessee	4.8.20	Department of Commerce and Insurance				Y	Issued notice to consumers to be alert for possible scams related to tax payments and other malicious attempts to defraud people relating to COVID-19.	https://www.tn.gov/commerce/news/2020/4/8/tdci-joins-other-agencies-to-warn-of-covid-19-economic-impact-payment-scams.html	All
Texas	4.17.20	Department of Insurance	Commissioner's Bulletin # B-0021-20		Y		Encouraged insurers to accept credit exceptions for consumers of personal insurance products including property, auto, fire and allied lines.	https://www.tdi.texas.gov/bulletins/2020/B-0021-20.html	P/C
Texas	3.27.20	Department of Insurance	Commissioners Bulletin # B0013-20		Y		Provided guidance for title insurers regarding e-signature.	https://www.tdi.texas.gov/bulletins/2020/B-0013-20.html	P/C
Texas		Department of Insurance				Y	Created a COVID-19 landing page with FAQ related to workers compensation coverage describing that an employee must be injured or contracted an occupational disease as a result of their employment, therefore, coverage would be determined on a case by case basis with the employers insurance carrier	https://www.tdi.texas.gov/wc/information/coronavirus.html	All
Utah		Department of Insurance				Y	Warned consumers of potential fraud related to recent stimulus.	https://insurance.utah.gov/featured-news/dont-stimulate-fraud	All
Utah		Office of the Insurance Commissioner				Y	Urged consumers to beware of COVID-19 related car insurance scams.	https://insurance.utah.gov/featured-news/beware-of-covid-19-car-insurance-scams	P/C
Utah	4.8.20	Insurance Department	Bulletin 2020-6			Y	UID will continue to conduct on-site examinations while practicing social distancing.	https://insurance.utah.gov/wp-content/uploads/2020-6Signed.pdf	All
Utah		Insurance Department				Y	Issued caution to drivers to be aware of potential for car accident scams with fewer drivers on the road.	https://insurance.utah.gov/featured-news/beware-of-covid-19-car-insurance-scams	P/C

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Vermont		Department of Financial Regulation				Y	Provided a landing page for consumer information related to COVID-19.	https://dfr.vermont.gov/about-us/covid-19/consumer-information	All
Virgin Islands	3.30.20	Division of Banking, Insurance and Financial Regulation	Bulletin 2020-05			Y	Extending statutory filing deadlines in limited circumstances and requesting that they be filed electronically.	https://ltg.gov.vi/wp-content/uploads/2020/04/Bulletin-2020-05-Electronic-Submission-and-Extension-of-Time-to-May-1-2020-to-File-Documents-that-are-Due-by-April-1-2020.pdf	All
Virgin Islands	4.8.20	Division of Banking, Insurance and Financial Regulation	Bulletin 2020-08			Y	Extending the use of OPTins to allow for electronic submission of licensing and miscellaneous filings.	https://ltg.gov.vi/wp-content/uploads/2020/04/Bulletin-2020-08-Electronic-Submissions-of-Additional-Filings-and-Filings-Fees-Through-OPTins.pdf	All
Virginia	4.21.20	Commonwealth State Corporation Commission				Y	Provided notice to companies of allowance of electronic signature for surety bonds using specified language and electronic corporate seal.	https://scc.virginia.gov/getattachment/18cdf624-5b1e-4dc3-852c-aaf83e592419/Surety-Bonds-Electronic-Signatures.pdf	P/C
Virginia		Commonwealth State Corporation Commission			Y		Issued guidance to consumers to send complaints via email.	http://www.scc.virginia.gov/bfi/index.aspx	All
Washington	5.8.20	Office of the Insurance Commissioner				Y	Offered guidance to consumers on CARES Act and relief from credit scoring.	https://medium.com/commissioners-eye-on-insurance/cares-act-brings-insurance-consumers-relief-from-credit-scoring-5aac2adf97ee	All
Washington		Office of the Insurance Commissioner				Y	Urged consumers to beware of COVID-19 related car insurance scams.	https://insurance.utah.gov/featured-news/beware-of-covid-19-car-insurance-scams	P/C
Washington	3.25.20	Office of the Insurance Commissioner			Y		Urged personal auto insurers to extend coverage to delivery drivers' personal vehicles.	https://www.insurance.wa.gov/news/kreidler-urges-auto-insurers-extend-coverage-delivery-drivers-personal-vehicles	P/C
Washington		Office of the Insurance Commissioner				Y	Issued guidance and updates to consumers regarding property and liability insurance.	https://www.insurance.wa.gov/coronavirus-and-insurance-property-and-liability	P/C
Washington		Office of the Insurance Commissioner				Y	Issued information regarding event cancellation insurance describing that communicable disease is not typically covered but may be offered as an endorsement. Encouraged people to ask their carriers if coverage is available and to shop around.	https://www.insurance.wa.gov/coronavirus-and-event-cancellation-insurance	P/C
Washington		Office of the Insurance Commissioner				Y	Created a State OIC landing page for all things related to Coronavirus.	https://www.insurance.wa.gov/coronavirus-and-event-cancellation-insurance	All
West Virginia	4.6.20	Offices of the Insurance Commissioner	Emergency Proceeding: 20-EO-06	Y			Prohibited insurance representatives from engaging in door-to-door/in-home business during the State of Emergency outside of specific conditions.	https://www.wvinsurance.gov/Portals/0/pdf/pressrelease/20-EO-06%20-%20Door-to-Door%20Transactions.pdf?ver=2020-04-03-161554-463	All
West Virginia		Offices of the Insurance Commissioner	Consumer Alert			Y	Issued consumer alert regarding scams related to COVID-19 including travel insurance.	https://www.wvinsurance.gov/Portals/0/pdf/pressrelease/Anti-Fraud%20-%20Consumer%20Notice%20-%20March%202020.pdf?ver=2020-03-24-120026-347	All

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Wisconsin	3.26.20	Department of Financial Institutions		Y			Authorized use of remote notaries.	http://www.wdfi.org/newsroom/press/2020/20200318_NewsRelease_COVID-19EmergencyGuidanceOnRemote%20Notarization_vFINAL.pdf	All
Wisconsin		Office of the Commissioner of Insurance				Y	Issued guidance on premium tax payments following the IRS order delaying the due date for federal 2019 tax filings from April 15 to July 15, 2020.	https://www.revenue.wi.gov/Pages/TaxPro/2020/TaxDeadlinesExtendedCOVID.pdf	All
Wisconsin		Office of the Commissioner of Insurance				Y	Created a landing page for issues related to COVID-19.	https://oci.wi.gov/Pages/Regulation/Bulletin20200320RegulatoryRequirements.aspx	All
Wyoming									

*Note: State actions are characterized as orders when they state that insurers are required, directed, or instructed to take an action. They are characterized as requests when they ask, request, or encourage insurers to take an action. Notices advise insurers, consumers, or others of relevant information.

COVID-19 Resources

State Actions Related to Property and Casualty Insurance

As of:

13-May-20

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Alabama	4.29.20	Department of Insurance	Bulletin No. 2020-10	Y			Updates the March 25, 2020 bulletin (Bulleting 2020-03). Pre-licensing certificates which expire in March, April or May are extended 90 days past the expiration date. Proctoring and notary requirements are waived through the end of May.	https://www.aldoi.gov/pdf/legal/ALDOI%20Bulletin%20No.%202020-10.pdf	All
Alabama	4.14.20	Department of Insurance				Y	Guidance issued for temporary resident producer licenses. Apply through NIPR.com. Temporary resident producers must be sponsored and appointed.	https://www.aldoi.gov/Licensing/TempProducerReq.aspx	All
Alabama	4.8.20	Department of Insurance				Y	Allowing AL residents otherwise qualified to be licensed as an insurance producer, except completing the producer examination, to be licensed temporarily under the supervision of an insurance company for six months as a Temporary Producer.	https://www.aldoi.gov/currentnewsitem.aspx?ID=1102	All
Alabama	3.25.20	Department of Insurance	Bulletin No. 2020-03	Y			Pre-licensing completion certificates set to expire in March or April are extended 60 days past expiration date. Classroom CE classes may be provided via webinar. Proctoring requirements are waived through the end of April.	https://www.aldoi.gov/pdf/legal/ALDOI%20Bulletin%20No.%202020-03.pdf	All
Alaska									
Arizona	4.17.20	Department of Insurance				Y	Provisional producer licenses are available on NIPR.com starting on April 20, 2020.	https://insurance.az.gov/governors-executive-order-2020-17-cor	All
Arizona	3.25.20	Department of Insurance	Governor's Executive Order 2020-17	Y			Post-licensing exams do not need proctors. Department is developing process for provisional licenses.	https://insurance.az.gov/governors-executive-order-2020-17-continuity-work-license-requirements	All
Arkansas	5.11.20	Department of Insurance	Bulletin No. 22-2020			Y	Issued notice regarding consumer complaint email address, claims settlement compliance and business continuity planning, regulatory filing deadlines, e-signatures, on-site department examinations, license renewals, and continuing education.	https://insurance.arkansas.gov/uploads/resource/documents/22-2020.pdf	All
Arkansas	3.27.20	Insurance Department	Bulletin NO. 11-2020	Y			Extended for 60 days beginning on March 11, 2020 producer licensing renewal expirations. CE required to be completed by a producer's expiration date are not due until May 15, 2020.	https://insurance.arkansas.gov/uploads/resource/documents/11-2020.pdf	All
California	4.3.20	Department of Insurance				Y	Issued notice of increased hours and operation of testing facilities for prelicensing exams, practicing social distancing and abiding by maximum allowable people at each location. CDI is not issuing temporary licenses or waiving the legal requirements for applicants to pass a qualifying exam or submit fingerprints for background check.	http://www.insurance.ca.gov/0250-insurers/0300-insurers/0200-bulletins/bulletin-notices-commiss-opinion/upload/NoticePrelicensingReqCOVID-19.pdf	All
Colorado	4.2.20	Department of Insurance	Emergency Regulation 20-E-04	Y			Waives proctor requirements for continuing education exams and allows for the continuation of license and renewal deadlines during the COVID-19 outbreak in Colorado. Producers and agencies will have 60 days to come into compliance after expiration of the emergency order.	http://www.insurance.ca.gov/0250-insurers/0300-insurers/0200-bulletins/bulletin-notices-commiss-opinion/upload/NoticePrelicensingReqCOVID-19.pdf	All
Colorado	4.1.20	Department of Insurance				Y	Testing centers reopening May 1, 2020.	https://www.colorado.gov/pacific/dora/covid-19-and-insurance	All
Connecticut	4.9.20	Insurance Department	Bulletin No. FS-37	Y			Extending licensing renewal dates until July 1, 2020.	https://portal.ct.gov/-/media/CID/1_Bulletins/Bulletin-FS-37.pdf?la=en	All

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Connecticut	4.21.20	Insurance Department		Y			Allowing temporary resident producer licenses. Must be appointed by an insurer. License will expire 180 days from date of issue. License is convertible.	https://portal.ct.gov/CID/Public-Notices/Temporary-Insurance-Producer-License-April-21-2020	All
Connecticut	3.23.20	Insurance Department		Y			Extended renewal date for licenses that expire from March 24, 2020 to May 31, 2020 to June 30, 2020. CE compliance requirements that must be completed between March 24, 2020 to May 31, 2020 are extended to June 30, 2020. CE classes that were offered in the classroom may be offered as a webinar.	https://portal.ct.gov/CID/Public-Notices/Licensing-Renewal-Notice-During-COVID-19	All
Connecticut	3.19.20	Insurance Department	Bulletin Number FS-36	Y			Requiring licensing applications to be filed through NAIC UCAA electronic applications at this time. Suspending fingerprinting, original signature and notarization requirements until Jun 15, 2020 with required notification to the CID.	https://portal.ct.gov/-/media/CID/1_Bulletins/Bulletin-FS-36.pdf?la=en	All
Delaware									
District of Columbia									
Florida	4.17.20	Office of Insurance Regulation		Y			Allowing temporary resident producer licenses for health, life and personal lines. Must meet fingerprinting, criminal history and background checks. Must be appointed by a sponsoring insurer. License shall expire six months after the date it was issued. Licenses will cease being offered 14 days from the date after which half the examination centers reopen or the emergency order expires.	https://www.myfloridacfo.com/Division/Agents/documents/CFODirective2020_07InsuranceAgentLicensees.pdf	All
Georgia	3.31.20	Office of Insurance and Safety Fire Commissioner	BULLETIN 20-EX-6	Y			Waived in-person CE requirements and extended CE deadline for agents through May 31.	https://www.oci.ga.gov/ExternalResources/Announcements/Bulletin-3312020-1214.pdf	All
Georgia	3.20.20	Office of Insurance and Safety Fire Commissioner	DIRECTIVE 20-EX-5	Y			Directed new applicants for licensure to submit all necessary paperwork and complete testing when testing centers reopen to the public.	https://www.oci.ga.gov/ExternalResources/Announcements/Directive-3202020-1057.pdf	All
Guam									
Hawaii	5.7.20	Department of Commerce and Consumer Affairs		Y			The deadline to renew licenses that expire on June 30, 2020 has been extended to July 31, 2020.	https://cca.hawaii.gov/blog/release-june-30-license-renewal-deadline-extended-to-july-31-2020/	All
Hawaii	3.19.20	Department of Commerce and Consumer Affairs	MEMORANDUM 2020-2LIC	Y			Workers compensation adjuster licenses subject to renewal on April 16, will be extended without examinations until 45 days after the examinations are made available. Renewal fees must be paid and an explanation must be provided to the Commissioner.	https://cca.hawaii.gov/ins/files/2020/03/IC-Memo-2020-2LIC.pdf	P/C
Hawaii	3.18.20	Department of Commerce and Consumer Affairs	MEMORANDUM 2020-1LIC	Y			Advised licensees and potential licensees to submit applications and remit payment through nipr.com, reactivations must still be done in paper form sent to a physical address at the Insurance Division.	https://cca.hawaii.gov/ins/files/2020/03/Commissioners-Memo-re-New-Renew-React-Licenses-2020-1LIC.pdf	All
Idaho	4.6.20			Y			Allowing provisional resident licenses for a period of 6 months. Applications should be submitted directly to the department. Information on provisional examinations is available through the department.	https://doi.idaho.gov/DisplayPDF?ID=7753	All
Illinois		Department of Insurance		Y			Suspended requirements for classroom education allowing for webinars or distance learning. Suspended the 90 day limitation on temporary licenses during the state of emergency. Suspended the requirement that the two part producer licensing test be passed within 90 days of each other.	No link provided.	All

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Indiana	5.11.20	Department of Insurance				Y	Updated earlier communication license renewal applications and continuing education due on March 31, April 30, or May 31, 2020 have been extended to June 4, 2020. As of May 1, 2020, testing vendor sites have been reopened.	https://www.in.gov/idoi/2611.htm	All
Indiana	4.7.20	Department of Insurance		Y			License renewal applications and CE due on March 31 or April 30, 2020 have been extended to June 22, 2020. Examination sites are expected to reopen on May 1. Licensees will have 90 days after reopening to take exams.	https://www.in.gov/idoi/2611.htm	All
Iowa	4.9.20	Insurance Department	Bulletin 20-07	Y			IA residents may apply for a 90-day temporary individual producer license by submitting a written request and subject to certain provisions. The license issued under this order will expire on the last day of the 3rd full month following the data of the license.	https://iid.iowa.gov/documents/enforcement-orders-and-actions/in-the-matter-of-individual-resident-insurance-producer	All
Iowa	3.25.20	Insurance Department	Bulletin 20-05	Y			Waiving in-person CE and moving expiration dates for licensure to the end of the Proclamation.	https://iid.iowa.gov/documents/bulletin-20-05-0	All
Kansas	4.29.20	Insurance Department				Y	The Pearson Vue Professional Centers in Kansas are open to those needing to take the Kansas Insurance Producer Exams. In addition, the Kansas Insurance Department authorized Pearson Vue to open up its entire third-party vendor network in Kansas and nationwide to offer the Kansas Insurance Producer Exams. The Pearson Vue Professional Centers in Colorado, Iowa, Nebraska, Missouri and Oklahoma will also be providing the Kansas Insurance Producer Exams.	https://insurance.ks.gov/documents/department/COVID19-FAQ.pdf	All
Kansas	4.2.20	Insurance Department				Y	Effective April 2, the department has authorized a third-party vendor to provide examination services in the Kansas City area. Appointments should be made through Pearson Vue. Kansas will not be issuing automatic suspensions for failure to complete CE but licensing requirements are not suspended. Virtual examination monitors for CE courses are allowed.	https://insurance.ks.gov/documents/department/COVID19-FAQ.pdf	All
Kansas		Insurance Department				Y	Issued FAQ including information regarding issues of anti-fraud, business interruption, consumer assistance and licensing. Guidance provided that licensing requirements have not been suspended at this time.	https://insurance.ks.gov/documents/department/COVID19-FAQ.pdf	All
Kentucky	4.30.20	Department of Insurance		Y			Allowing temporary resident producer licenses. Must be appointed by a sponsoring insurer and complete background check information. Temporary licenses will be issued for a period of 180 days. Licenses will expire 60 days after the state of emergency ends. Apply through NIPR.com with additional temporary license from the department.	http://insurance.ky.gov/ppc/Documents/GuidanceTemporaryResidentAgentLicensesforNewApplicants.pdf	All
Kentucky	4.17.20	Department of Insurance		Y			Updated earlier guidance extending the deadline for compliance with CE examinations. Licensees will have sixty (60) days following the end of the state of emergency to complete continuing education requirements.	http://insurance.ky.gov/PPC/static_info.aspx?static_id=156	All
Louisiana	4.17.20	Department of Insurance	Emergency Rule 44	Y			Producer and adjuster licenses that expire on April 30, 2020 are extended to May 12, 2020.	http://www.ldi.la.gov/docs/default-source/documents/legaldocs/rules/rule44-cur-extensionofrenewalda.pdf?sfvrsn=8b494f52_6	All
Louisiana	4.6.20	Department of Insurance	Emergency Rule 43	Y			Issued ER 43 to allow temporary licenses for adjusters except as a public adjuster and subject to certain provisions. Temporary licensure expires on May 15 and may be converted to a permanent license by completion of all prerequisite requirements of a license.	https://ldi.la.gov/docs/default-source/documents/legaldocs/rules/rule43-cur-temporarylicensingof	P/C

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Louisiana		Department of Insurance	Emergency Rule 38	Y			Issued ER 38 to allow temporary licenses for producers who have taken an approved pre-licensing course and would be eligible to sit for a test. All temporary licenses expire on May 15 and may be converted to a permanent license by completion of all prerequisite requirements of a license.	https://ldi.la.gov/docs/default-source/documents/legaldocs/rules/rule38-cur-temporarylicensingof	All
Maine	4.15.20	Bureau of Insurance		Y			Allowing temporary licensure for resident producers. Applications must be faxed, mailed or emailed to the Bureau. Temporary producer must have a licensed sponsor and must be appointed by an insurer. License remains in effect until 90 days after testing centers are reopened but no more than 180 days.	https://www.maine.gov/pfr/insurance/legal/bulletins/index_by_number.html	All
Maine		Bureau of Insurance				Y	Issued FAQ regarding temporary producer licenses.	https://www.maine.gov/pfr/insurance/faq/temporary_resident_producer_license.html	All
Maine		Bureau of Insurance	Bulletin 445			Y	Allowing temporary licenses to applicants who meet the requirements for licensure except successful completion of an examination subject to conditions.	https://www.maine.gov/tools/whatsnew/index.php?id=2384034&topic=INS-Bulletins&utm_content=&utm_medium=email&utm_name=&utm_source=govdelivery&utm_term=&v=boi-template2017	All
Maine	3.25.20	Department of Professional & Financial Regulation Bureau of Insurance		Y			Issued guidance that classroom continuing education courses may be provided via webinar. Remote proctoring is allowed for exams. Resident producers and consultants whose CE compliance period ends March 31, 2020 to April 30, 2020 are granted an extension until May 31, 2020.	https://www.maine.gov/pfr/insurance/covid19_cornoavirus/pdfs/licensing_and_continuing_education_updates_related_to_covid-19.pdf	All
Maryland	4.29.20	Insurance Administration				Y	Testing centers for examinations will be open in Maryland beginning May 1, 2020.	https://insurance.maryland.gov/Pages/newscenter/NewsDetails.aspx?NR=2020270	All
Maryland	3.19.20	Insurance Administration				Y	Created a FAQ document specific to issues concerning producer licensing.	https://insurance.maryland.gov/Documents/newscenter/MIA-Producer-Licensing-COVID-FAQ.pdf	All
Maryland	3.12.20	Governor	Order	Y			Extended deadline for license renewals to 30 days after State Emergency order is lifted.	https://governor.maryland.gov/wp-content/uploads/2020/03/Licenses-Permits-Registration.pdf	All
Massachusetts	4.29.20	Commonwealth of Massachusetts	Bulletin 2020-14	Y			Allowing temporary resident producer licenses. Must be appointed by a sponsoring insurer. Licenses expire 90 days after state of emergency is lifted or 180 days from date of issue. Can be converted. Apply through the department on paper until online option is available through NIPR	https://www.mass.gov/doc/bulletin-2020-14-temporary-individual-insurance-producer-licenses-during-the-covid-19/download	All
Massachusetts	4.15.20	Commonwealth of Massachusetts				Y	Created FAQ on individual producer licensing.	https://www.mass.gov/doc/frequently-asked-questions-during-covid-19-coronavirus-public-health-crisis-individual/download	All
Massachusetts	4.3.20	Commonwealth of Massachusetts	Bulletin 2020-12		Y		Encouraged CE providers to offer online courses for prelicensing and CE. Licensing exams have been delayed until further notice.	https://www.mass.gov/doc/bulletin-2020-12-individual-insurance-licensing-during-the-covid-19-coronavirus-health-crisis/download	All
Massachusetts	3.18.20	Commonweath of Massachusetts	Order	Y			Extended expiring professional licenses issued by state agencies to 90 days after the termination of the order, not specific to producer licensing.	https://www.mass.gov/doc/march-18-2020-professional-licensure-order/download	All
Michigan	4.22.20	Department of Insurance and Financial Services	Bulletin 2020-20-INS	Y			Rescinded and replaced Bulletin 2020-15-INS addressing requirements for temporary producer licenses.	https://www.michigan.gov/documents/difs/Bulletin_2020-20-INS_688299_7.pdf	All

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Michigan	4.13.20	Department of Insurance and Financial Services	Bulletin 2020-15-INS, Rescinded and replaced with Bulletin 20202-20-INS	Y			Temporary resident producer licenses shall be issued for a period of 90 days or no later than 30 days following the end of the emergency but no longer than 180 days. Temporary resident producers must have a sponsoring insurer. Applicants should use NIPR.com but applications for the sponsoring insurer are available through the state.	https://www.michigan.gov/documents/difs/Bulletin_2020-20-INS_688299_7.pdf	All
Michigan	4.3.20	Department of Insurance and Financial Services				Y	Created FAQ for CE providers allowing CE approved for classroom courses to be offered via webinar, subject to completion of certain requirements.	https://www.michigan.gov/documents/difs/Education_Providers_Update_684253_7.pdf	All
Minnesota	4.27.20	Department of Commerce	Regulatory Guidance 20-01, 20-02 (Updated)	Y			Extended renewal deadlines for producers and adjustors from March 31, 2020 to May 31, 2020.	http://mn.gov/commerce-stat/pdfs/regulatory-guide-20-21-22-extension-for-renewals.pdf	All
Minnesota	4.24.20	Department of Commerce		Y			Allowing temporary resident producer licenses. Licenses are valued for 180 days and licensee must have an appointed sponsor.	http://mn.gov/commerce-stat/pdfs/regulatory-guide-temporary-producer-licensing.pdf	All
Minnesota	4.15.20	Department of Commerce				Y	Allowing temporary licenses electronically as soon as possible.	http://mn.gov/commerce-stat/pdfs/temporary-license-process.pdf	ALL
Minnesota	3.30.20	Commerce Department	Regulatory Guidance, 20-03	Y			Issued temporary procedures for CE submission and temporarily waiving the requirement for courses to be submitted at least 30 days before the proposed initial course offerings.	http://mn.gov/commerce-stat/pdfs/comm-reg-guidance-20-03.pdf	All
Minnesota	3.30.20	Commerce Department	Regulatory Guidance 20-14A	Y			Issued temporary, emergency relief in regard to March and April license renewals related to Third Party Administrator (TPA) license renewals.	http://mn.gov/commerce-stat/pdfs/comm-reg-guidance-20-14A.pdf	All
Minnesota	3.30.20	Commerce Department	Guidance 20-01, 20-02, 20-04			Y	Providing temporary relief to March license renewals and insurance license reinstatements. Insurance producers and adjusters with renewal deadlines of March 31, 2020 have until April 30,2020 to complete all renewal requirements including continuing education and fees.	http://mn.gov/commerce-stat/pdfs/comm-reg-guidance-20-01.pdf	All
Minnesota	3.25.20	Commerce Department		Y			Notified licensees that testing centers are closed for CE and relicensing exams. Extended the deadline for insurance producers and adjusters due to renew licenses by March 31 to April 30	https://mn.gov/commerce/licensees/	All
Mississippi	4.14.20	Insurance Department	Bulletin 2020-7	Y			Extended deadlines for license renewal fees.	http://www.mid.ms.gov/legal/bulletins/20207bul.pdf	All
Mississippi	4.7.20	Insurance Department	Bulletin 2020-6	Y			Allowing initial insurance producer applicants who have completed all pre-licensing requirements except for the pre-licensing state examination, who are now unable to sit for the examination due to COVID-19, to receive a temporary insurance producer license. The temporary license is effective for 180 days, during which time these licensees shall have the opportunity to take and pass their pre-licensing state examination in order to receive an insurance producer license.	http://www.mid.ms.gov/legal/bulletins/20206bul.pdf	All

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Mississippi	4.7.20	Insurance Department	Bulletin 2020-6	Y			Allowing initial insurance producer applicants who have completed all pre-licensing requirements except for the pre-licensing state examination, who are now unable to sit for the examination due to COVID-19, to receive a temporary insurance producer license. The temporary license is effective for 180 days, during which time these licensees shall have the opportunity to take and pass their pre-licensing state examination in order to receive an insurance producer license.	http://www.mid.ms.gov/legal/bulletins/20206bul.pdf	All
Mississippi	4.1.20	Insurance Department	Bulletin 2020-5			Y	Mississippi insurance producers, adjusters and bail bondsmen whose CE compliance periods end in March, April, May, or June 2020, should timely contact the MID requesting an extension for completing CE requirements in order to meet license requirement for renewals. This includes Mississippi nonresident adjuster with Mississippi as the Designated Home State. The MID will work with these licensees to ensure that they are given an appropriate opportunity to meet their CE requirements. MID is also allowing initial applicants who have completed all pre-licensing requirements except the state exam, to receive a temporary insurance producer license.	http://www.mid.ms.gov/legal/bulletins/20205bul.pdf	All
Missouri	4.13.20	Department of Commerce and Insurance	Insurance Bulletin 20-09	Y			Allowing temporary licenses without completion of final exam. Temporary licenses are valid for 90 days from date of issuance. After passing the final exam a temporary license may be converted to a regular producer license good for two years.	https://insurance.mo.gov/laws/bulletin/documents/TemporaryProducerBulletin20-09.pdf	All
Montana									
Nebraska	5.1.20	Department of Insurance				Y	Announced re-opening of some producer licensing test centers. Virtual testing is still available.	https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/ReopeningPrometricTestingCenters.pdf	All
Nebraska	3.31.20	Department of Insurance				Y	Issuing new temporary producer licenses valid for 90 days that will discontinue at such time as Prometric testing becomes available.	https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/TemporaryResidentProducerLicenseandSupplemental%20Info_0.pdf	All
Nebraska	3.23.20	Department of Insurance	Notice	Y			Resident licenses expiring in March or April may be granted a 90-day extension of the CE requirement. Must request an extension from the DOI. Proctor requirements for self-study are waived until July 31, 2020.	https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/ProducerLicensingInformationCoronavirus.pdf	All
Nevada	4.28.20	Division of Insurance				Y	Third party testing centers are now offering exams on a reduced schedule and capacity.	http://doi.nv.gov/Licensing/	All
Nevada	4.27.20	Division of Insurance				Y	Announced use of alternate test centers available with safety measures in place to prevent the spread of COVID-19.	http://doi.nv.gov/uploadedFiles/doinvgov/_public-documents/News-Notes/Temporary_Licensing_Statement.pdf	All
Nevada	4.1.20	Division of Insurance				Y	Approved classroom courses to be provided via webinar. Waived the exam-proctoring requirement for self-study classes.	http://doi.nv.gov/Licensing/	All
New Jersey	5.4.20	Department of Banking and Insurance	Bulletin No. 20-21	Y			Implemented a process for issuing temporary licenses to eligible individuals seeking to become insurance producers during the COVID-19 pandemic.	https://www.nj.gov/dobi/bulletins/blt20_21.pdf	All
New Jersey	5.1.20	Department of Banking and Insurance	Bulletin No. 20-20	Y			Granted a 3 month extension for insurance producers with licenses expiring May 31, 2020.	https://www.nj.gov/dobi/bulletins/blt20_20.pdf	All

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
New York	3.25.20	Department of Financial Services	Insurance Circular Letter No. 9 (2020)		Y		Issued notice that DFS will suspend the expiration of licenses for all individual producers for the next 60 days and waive any late fees resulting from, and accruing during, this suspension period. Suspended the requirement that a monitor be present to complete producer continuing education and pre-licensing course exams online during this 60-day period.	https://www.dfs.ny.gov/industry_guidance/circular_letters/cl2020_09	P/C
North Carolina	4.17.20	Department of Insurance				Y	Issued notice to insurance agents of temporary licensing procedures while testing centers are closed.	https://files.nc.gov/doi/documents/agent-services/temporary-licensing-with-pearson-vue-initiatives.pdf	All
North Carolina	4.3.20	Department of Insurance				Y	Issued notice that NCDOI is unable to issue temporary licenses or add new lines of authority to existing licensees at this time, All N.C. licensed insurance producers and adjusters whose Continuing Education (CE) compliance period expires in March, April or May 2020 will be granted an extension through June 30, 2020, and All Insurance CE courses previously approved for classroom delivery by licensed CE providers can be offered via webinar without requiring the Insurance CE provider to refile the courses for a different presentation method with Prometric.	https://files.nc.gov/doi/documents/agent-services/licensing-and-education-of-north-carolina-resident-producers-and-adjusters-covid-19-memo-04.03.2020.pdf	All
North Carolina	3.19.20	Department of Insurance			Y		Issued notice that there will be a delay in issuing new licenses as fingerprinting is not available at this time. Issued notice that licensees whose compliance period in ends March, April, or May will be granted an extension through June 30th to complete CE requirements.	https://files.nc.gov/doi/documents/agent-services/covid-19-memo-03.19.2020.pdf	All
North Dakota	4.22.20	Insurance Department					For licenses that expire April 30, 2020, CE reporting is extended to May 31, 2020. License renewal deadlines are not extended.	https://www.nd.gov/ndins/sites/www/files/documents/Bulletins/2020/Bulletin%202020-9%20Continuing%20Education%20Requirements%20-%20COVID-19.pdf	All
North Dakota	4.20.20	Insurance Department		Y			Allowing remotely proctored licensing examinations.	https://www.nd.gov/ndins/news/insurance-commissioner-announces-availability-online-producer-licensing-testing	All
North Dakota	3.25.20	Insurance Department	Bulletin 2020-7			Y	Issued notice that licensees whose license expiration date is March 31, 2020 will have an extension to report CE credits until April 30, 2020. Although the CE compliance deadline is extended, the license renewal deadline remains the same.	https://www.nd.gov/ndins/sites/www/files/documents/Bulletins/2020/Bulletin%202020-7%20CE%20Requirements%20-%20COVID-19.pdf	All
Ohio	4.15.20	Department of Insurance	Bulletin 2020-08			Y	Allowing temporary licenses for resident producers effective and continuing through the stay at home order. Apply through NIPR.com. Must have a sponsoring insurer and license will not be valid for more than 180 days. Can be converted to a resident license.	https://insurance.ohio.gov/static/Legal/Bulletins/Documents/2020-08.pdf	All
Oklahoma	5.1.20					Y	Licensing exam centers have been reopened. Temporary licenses are still available until May 14, 2020 when the need will be reevaluated.	https://www.oid.ok.gov/specialnotice050120/	All
Oklahoma	3.26.20	Insurance Department		Y			Allowing temporary resident producer and apprentice adjuster licenses, effective for 30 days following the end of the emergency order. Applications must be completed and approved directly through the Oklahoma Insurance Department.	https://www.oid.ok.gov/temporary-producer-and-apprentice-adjuster-licenses-process/	All
Oklahoma	3.20.20	Insurance Department		Y			Allowing education providers to offer classroom training via webinar with permission from the department.	https://www.oid.ok.gov/special-notice-to-oklahoma-insurance-professionals/	All

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Oklahoma	3.20.20	Insurance Department	SECOND AMENDED EXECUTIVE ORDER 2020-7	Y			Froze license cancellations for all licensed entities issued by any agency, board or commission within the State set to expire from the date of the emergency declaration through its termination. Licenses extended during the Order will expire 14 days following the withdrawal or termination of the Order.	https://www.sos.ok.gov/documents/executive/1916.pdf	All
Oregon									
Pennsylvania	4.22.20	Insurance Department	Notice Number 2020-12	Y			Allowing temporary producer licenses. Applicants must have a sponsoring insurer and an appointment. Fingerprinting and background checks must be completed. The temporary license is valid for 180 days from the data of issuance. The temporary license may be converted.	https://www.insurance.pa.gov/Regulations/Laws%20Regulations/Documents/COVID-19%20Notice%20-%20Temporary%20Licensing%204-22-2020.pdf	All
Pennsylvania	4.1.20	Insurance Department		Y			Extended license renewal deadline for licenses expiring on March 31, 2020. Licenses expiring on March 31 will remain active until further notice.	https://www.insurance.pa.gov/Licensees/Pages/default.aspx	All
Pennsylvania	4.1.20	Insurance Department		Y			Extended license renewal deadline for licenses expiring on March 31, 2020. Licenses expiring on March 31 will remain active until further notice.	https://www.insurance.pa.gov/Licensees/Pages/default.aspx	All
Pennsylvania	3.19.20	Insurance Department	Notice Number 2020-06	Y			Extended the licensing renewal deadline and temporarily waiving CE requirements for licensees impacted by extenuating circumstances related to COVID-19. Encouraged licensees to renew licenses and complete CE requirements electronically.	https://www.insurance.pa.gov/Regulations/Laws%20Regulations/Documents/Producer%20Notice%20Final%203-19.pdf	All
Rhode Island	4.17.20	Department of Business Regulation	Insurance Bulletin 2020-6	Y			Allowing temporary resident insurance producer licenses. Licenses expire 180 days from the date of issue. Must have a sponsoring insurer. May be converted to a regular producer license if examination and background qualifications are met within the 180 days.	https://dbr.ri.gov/documents/news/insurance/InsuranceBulletin2020-6.pdf	All
Rhode Island	3.19.20	Department of Business Regulation	Insurance Bulletin Number 2020-3	Y			Extended expiration dates for licensing of insurance producers, motor vehicle damage appraisers, company/independent adjusters, public adjusters, surplus lines brokers, title, reinsurance intermediaries, and life settlement brokers from March 31 to April 30.	https://dbr.ri.gov/documents/news/insurance/InsuranceBulletin2020-3.pdf	All
South Carolina	4.2.20	Department of Insurance	Bulletin Number 2020-03	Y			Allowing temporary licenses for resident applicants meeting the requirements for licensure without testing or fingerprinting. Licenses will be issued for a period of 180 days and will be active during the COVID-19 state of emergency. Applicants should apply on paper directly through the Department. License renewal deadlines from March through May are extended 90 days from the original deadline. In person proctoring requirements for CE are waived.	https://www.doi.sc.gov/DocumentCenter/View/12707/Bulletin-2020-03	All
South Dakota	4.17.20	Department of Labor and Regulation	Bulletin 20-03	Y			Allowing temporary licenses beginning 4.2.20 until the end of COVID-19 subject to certain conditions.	https://dlr.sd.gov/insurance/bulletins/bulletin_20_03_temporary_insurance_producer_license.pdf	All
Tennessee	4.24.20	Department of Commerce and Insurance		Y			Allowing temporary resident licenses. Licenses expire in 180 days and can be converted. Fingerprints are required. Licensee must have a sponsoring insurer but appointments are not required.	https://www.tn.gov/content/dam/tn/commerce/documents/insurance/bulletins/042420_April_2020_Temporary_Licensing_Bulletin.pdf	All
Tennessee	4.24.20	Department of Commerce and Insurance		Y			Advised producers of actions taken by DOI to process producer licenses and address issues related to third-party vendors.	https://www.tn.gov/content/dam/tn/commerce/documents/insurance/bulletins/042420_April_2020_Temporary_Licensing_Bulletin.pdf	All
Texas	5.11.20	Department of Insurance				Y	Sponsors for temporary licenses are responsible for the acts of the licensee; are expected to review the applicant's background for suitability for licensure; and are expected to monitor behavior and provide required training.	https://www.tdi.texas.gov/bulletins/2020/B-0026-20.html	All

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Texas	3.24.20	Department of Insurance		Y			Issuing temporary agent licenses without required testing or additional fees. Training and temporary applications should be completed online. Temporary licenses will remain active until further notice. For those with licenses set to expire in March or April, TDI will extend the time to renew a license by two month and waive late fees. Also allowing agents more time to complete CE.	https://www.tdi.texas.gov/news/2020/tdi03242020.html	All
Texas	3.24.20	Department of Insurance	Commissioner's Bulletin # B-0008-20	Y			Allowing temporary licenses without testing or additional fees. License renewals have been extended by two months and late fees have been waived. Licensees are granted additional time to complete CE requirements.	https://www.tdi.texas.gov/bulletins/2020/B-0008-20.html	All
Utah	4.21.20	Department of Insurance	Order 2020-1	Y			Established standards and a process for issuing a temporary producer license.	https://insurance.utah.gov/wp-content/uploads/LicensingBulletin.pdf	All
Vermont	3.13.20	Department of Financial Regulation				Y	Asking Workers Compensation Adjusters unable to complete CE requirements to apply for an extension through the DFR.		P/C
Virgin Islands									
Virginia	4.28.20	Commonwealth State Corporation Commission		Y			Extended licensing renewal dates until July 31, 2020 for producers whose licenses expire between March 1 and June 30. Producers who paid a late fee for a license renewal during this period may be eligible for a refund of the fee. Allowing more insurance producers to access online CE by waiving the 20-day waiting period for education providers to convert training online. extended the expiration date of pre-licensing and insurance test results through July 31 for producers whose exam expiration dates were March 23 or later.	https://www.insurance.wa.gov/sites/default/files/2020-04/r-2020-03-cr-103e.pdf	All
Virginia	4.24.20	Commonwealth State Corporation Commission				Y	Agent licensing exams may be taken online, effective June 1, 2020. ProProctor from Prometric will be used for online exams.	https://www.scc.virginia.gov/getattachment/8837e4df-45d5-4dc9-a5c3-995a08624631/Announcement-Agent-Licensing-Online-Exams.pdf	All
Virginia	4.24.20	Commonwealth State Corporation Commission				Y	Testing centers will be open for examinations beginning May 1, 2020.	https://scc.virginia.gov/pages/Bureau-of-Insurance	All
Virginia	3.17.20	Commonwealth State Corporation Commission		Y			Extended time period to provide education documentation from 30 days to 90 days due to education providers closing in person testing centers.	http://www.scc.virginia.gov/boi/pro/index.aspx	All
Washington	4.28.20	Office of the Insurance Commissioner		Y			Extended producer licensing expiration deadlines. Licenses expiring between March 1 and June 30, 2020 are extended until July 31, 2020.	https://www.insurance.wa.gov/sites/default/files/2020-04/r-2020-03-cr-103e.pdf	All
Washington		Office of the Insurance Commissioner				Y	Provided guidance to CE providers for converting in person courses to webinar.	https://www.insurance.wa.gov/covid-19-emergency-rules-continuing-education-ce-providers	All
Washington		Office of the Insurance Commissioner				Y	Provided guidance to licensees and first-time applicants for producer licensing requirements during COVID-19.	https://www.insurance.wa.gov/covid-19-emergency-rules-licensees	All
Washington	3.15.20	Office of the Insurance Commissioner				Y	Expediting education providers requests for approval of classroom CE courses to be officer via webinar.	https://www.insurance.wa.gov/license-exams-vendor	All

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Washington	3.1.20	Office of the Insurance Commissioner				Y	Allowing remote testing of insurance exams for most individual resident lines. The tests require the applicant to have a modern computer, web cam and sufficient internet speed at home. This option eliminates the requirement for an individual to drive to a physical location (which could be shut down). This saves the applicant time and money and further advances the goal of social distancing.	https://www.insurance.wa.gov/license-exams-vendor	All
West Virginia	3.30.20	Offices of the Insurance Commissioner		Y			Pre-licensing certificates have been extended from 4 months to 6 months.	https://www.wvinsurance.gov/Divisions/Licensing	All
West Virginia	3.18.20	Offices of the Insurance Commissioner	Emergency Proceeding: 20-EO-04	Y			Ordered applicants of emergency adjuster licenses to complete the emergency insurance adjuster licensing application online and submit the completed application via email.	https://www.wvinsurance.gov/Portals/0/pdf/pressrelease/20-EO-04%20-%20Emergency%20Insurance%20Adjusters%2003-24-2020.pdf?ver=2020-03-24-111733-120	All
West Virginia	3.17.20	Offices of the Insurance Commissioner	WEST VIRGINIA INSURANCE BULLETIN No. 20 – 06	Y			Issuing temporary producer licenses to applicants, on a case-by-case basis, without requiring testing or fingerprinting, where it is determined that applicants are unable to complete the requisite testing or obtain fingerprinting due to third-party vendor operations suspensions or closures. Such temporary licenses will only be issued to applicants who will, when licensed, engage in the business of insurance while employed by an existing agency, brokerage or insurer and under the direct supervision of a producer who is currently licensed and in good standing with the Commissioner.	https://www.wvinsurance.gov/Portals/0/pdf/20-06_Temporary_Producer_Licensing.pdf?ver=2020-03-18-084451-700	All
Wisconsin	4.22.20	Department of Financial Institutions				Y	Released notice that agent licensing exams bay be taken online with a remote proctor.	https://oci.wi.gov/Pages/PressReleases/20200422RemoteProctoring.aspx	All
Wisconsin	3.19.20	Office of the Commissioner of Insurance	Bulletin, March 19, 2020	Y			Classroom education courses can be offered online. Proctors are not required for certain courses, an online personal attestation is sufficient for continuing education. Continuing education requirements are waived for licenses that expire on March 31 and cannot complete online courses.	https://oci.wi.gov/Pages/Regulation/Bulletin20200319OnlineCourses.aspx	All
Wyoming	3.23.20	Department of Insurance		Y			Waiving late fees for producers diagnosed with COVID-19 who are unable to renew their license. Requests must be made directly to the department.	http://doi.wyo.gov/licensing	All

*Note: State actions are characterized as orders when they state that insurers are required, directed, or instructed to take an action. They are characterized as requests when they ask, request, or encourage insurers to take an action. Notices advise insurers, consumers, or others of relevant information.

COVID-19 Resources

State Actions Related to Property and Casualty Insurance

As of:

13-May-20

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Alabama	4.8.20	Department of Insurance	Bulletin No. 2020-06		Y		Urged insurers to consider an immediate reduction in premium to reflect reduced exposure via premium credit or returned premium. May be implemented immediately.	https://www.aldoi.gov/pdf/legal/ALDOI%20Bulletin%20No.%2020 2020-06.pdf	P/C
Alabama	3.30.20	Department of Insurance	Bulletin No. 2020-05		Y		Recommend that insurers relax due dates for premium payments; extend grace periods, waive late fees and penalties, allow premium payment plans, and expand auto coverage to allow personal vehicles to be covered while delivering food, medicine or other essential services for commercial services.	https://www.aldoi.gov/pdf/legal/ALDOI%20Bulletin%20No.%2020 2020-05.pdf	All
Alaska	4.16.20	Department of Insurance	Order R20-07	Y			Amended R20-04 prohibiting carriers from terminating insurance contracts due to non-payment. Expires June 1, 2020.	https://www.commerce.alaska.gov/web/Portals/11/Pub/INS_R 20-03.pdf	All
Alaska	4.15.20	Department of Insurance	Order R20-03	Y			Allowing insurers to let policyholders self-audit and self-report changes in their exposure or risk profile. Insurers may adjust premiums accordingly, or may adjust premiums on broadly averaged estimates of exposure reduction. Prospective reductions in premium will not be considered a rebate or unfair discrimination as long as reasonably and consistently applied.	https://www.commerce.alaska.gov/web/Portals/11/Pub/INS_R 20-03.pdf	P/C
Alaska	3.20.20	DOI	Bulletin 20-10	Y			Encouraged insurers to allow self-auditing and self-reporting in lieu of physical audits and to allow for premium adjustments to represent to exposure bases.	https://www.commerce.alaska.gov/web/Portals/11/Pub/INS_B 20-10.pdf	P/C
Alaska	3.18.20	DOI	Bulletin 20-08	Y			Prohibited carriers from terminating insurance contracts due to non-payment and allowing continuing insurance coverage. The DOI will work with carriers to minimize the regulatory effects of such an extension, specifically financial review requirements. The extension of the grace period does not eliminate the obligation to pay the premium, but limits policy cancellation for late payment and waives all late fees.	https://www.commerce.alaska.gov/web/Portals/11/Pub/INS_B 20-08.pdf	All
Arizona	4.16.20	Department of Insurance	Bulletin No. 2020-04		Y		Encouraged insurers to work with insureds to ensure continuity of coverage and provide additional time for insureds to complete policy provisions.	https://insurance.az.gov/sites/default/files/documents/files/DOI	All
Arkansas	5.11.20	Department of Insurance	Bulletin No. 22-2020			Y	Issued notice regarding consumer complaint email address, claims settlement compliance and business continuity planning, regulatory filing deadlines, e-signatures, on-site department examinations, license renewals, and continuing education.	https://insurance.arkansas.gov/uploads/resource/documents/2 2-2020.pdf	All
Arkansas	4.9.20	Department of Insurance	Bulletin No. 16-2020				Issued a suspension of on-site audits by title insurers for 60-days from beginning with the date Executive Order 20-03 was signed.	https://insurance.arkansas.gov/uploads/resource/documents/1 6-2020.pdf	P/C
Arkansas	3.27.20	Department of Insurance	Bulletin No. 12-2020	Y			Issued a 60-day moratorium on the cancellation/non-renewal of personal lines insurance policies and directs all insurers and regulated entities that personal lines insurance policies remain in effect from March 11, 2020 until such time as the Executive Order 20-03 expires.	https://insurance.arkansas.gov/uploads/resource/documents/1 2-2020.pdf	P/C

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Arkansas	4.14.20	Department of Insurance	Bulletin 18-2020			Y	Advised insurers to make filings electronically, the Department will consider extensions upon request, filings that must be submitted in hard copy should be filed electronically and required signatures and notarization are waived temporarily. On-site examinations will be conducted electronically.	https://insurance.arkansas.gov/uploads/resource/documents/18-2020.pdf	All
Arkansas	3.20.20	Insurance Department	Bulletin No. 6-2020		Y		The Department would expect companies to continue to adjust claims as expeditiously as possible and to use remote adjustment options such as such as telephone, email, facsimile, mobile applications, satellite imagery or 3D mapping. The Department issued a sixty (60) day moratorium on the cancellation/non-renewal of insurance policies for the non-payment of premiums for Arkansans diagnosed with/positively tested for COVID-19.	https://insurance.arkansas.gov/uploads/resource/documents/6-2020.pdf	All
California	4.9.20	Department of Insurance				Y	Requested that insurers not deny claims under personal auto policies while delivering on behalf of a CA essential business impacted by COVID-19.	http://www.insurance.ca.gov/0250-insurers/0300-insurers/0200-bulletins/bulletin-notices-commiss-opinion/upload/Notice-CoverageDeliveryDrivers.pdf	P/C
California	4.3.20	Department of Insurance		Y			Notified insurers that they should not attempt to enforce policy or statutory deadlines on policyholders until ninety (90) days after the end of the statewide "state of emergency" or other "state of emergency" that impacts a specific policyholder.	http://www.insurance.ca.gov/0400-news/0100-press-releases/2020/release035-2020.cfm	All
California	3.18.20	Department of Insurance	Notice		Y		Requested insurers to offer 60-Day Insurance Premium Grace Period Due to COVID-19 Outbreak.	http://www.insurance.ca.gov/0400-news/0100-press-releases/2020/upload/nr030-BillingGracePeriodNotice03182020.pdf	All
California	3.18.20	Department of Insurance	Notice		Y		Encouraged insurers to refrain from using the expiration of policyholders' drivers licenses or vehicle registrations for 60 days from March 16, 2020, for any of the following reasons: • To affect a driver's ability to secure and maintain auto insurance coverage; • To affect a driver's eligibility for a Good Driver discount; • To determine eligibility for a California Low Cost Automobile policy;• To impact the rates charged to any driver.	http://www.insurance.ca.gov/0400-news/0100-press-releases/2020/upload/nr030DriversLicenseRegistration03182020.pdf	P/C
Colorado	3.27.20	Department of Insurance	Bulletin No. B-5.38	Y			The Division directs all insurance companies issuing coverage to personal and commercial policyholders to make reasonable accommodations to prevent individuals and businesses from losing coverage due to cancellation for the non-payment of premium during this unprecedented time. Reasonable accommodations should include, but not be limited to: 1. Extension of premium grace periods; 2. Waiver of late payment fees; 3. A moratorium on cancellations for non-payment; 4. Defer any non-renewal underwriting actions; and, 5. Provide a continuation of coverage for any expiring policy. Such accommodations should be available to the policyholder, and clearly explained on the insurer's website, for as long as the Orders are in effect or until the Bulletin is rescinded, whichever is later.	https://drive.google.com/file/d/1LkOHSK3lnHyL_bUXdFM7Rjx5cRZ4ndt7/view	P/C
Colorado	3.26.20	Department of Insurance	Emergency Regulation 20-E-03	Y			Issued regulation to ensure restaurant employees are able to continue to work by using their own insured personal automobiles for commercial food delivery for the duration of the crisis.	https://drive.google.com/file/d/1KGtDaXjViNN2DwT2gnydbHQObXs7XoZM/view	All

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Connecticut	4.6.20	Insurance Department			Y		Called on insurers to consider lowering personal vehicle premiums and adjust commercial hired and non-owned auto insurance in light of the disruption caused by the COVID-19 pandemic.	https://portal.ct.gov/CID/Public-Notices/Notice-April-6-of-2020-Covid-19	P/C
Connecticut	4.2.20	Insurance Department				Y	Issued guidance regarding insurer communication with insureds concerning 60 day grace period for premium payment.	https://portal.ct.gov/CID/Public-Notices/Governor-Executive-7S-Guidance	All
Connecticut	3.26.20	Insurance Department	Bulletin IC-41		Y		Urged personal auto/motorcycle carriers to consider implementing an endorsement where necessary, broadening coverage for those using their personal vehicle/motorcycle for commercial purposes when delivering needed goods during the pandemic. The Department will expedite approval of endorsements broadening personal auto/motorcycle as outlined.	https://portal.ct.gov/-/media/CID/1_Bulletins/Bulletin-IC-41.pdf?la=en	P/C
Connecticut	3.24.20	Insurance Department	Bulletin Number IC-40	Y			Advised insurers to provide 60-day grace period for premium payment and take steps to ensure that customers have the ability to make prompt insurance payments including offering online or alternative payment methods.	https://portal.ct.gov/-/media/CID/1_Bulletins/Bulletin-IC-40.pdf?la=en	All
Delaware	4.7.20	Department of Insurance			Y		Encouraged auto insurers to enact consumer-friendly policies such as premium paybacks and elimination of commercial exclusions for the duration of the COVID-19 crisis.	https://news.delaware.gov/2020/04/07/consumer-friendly-auto-insurer-actions-will-give-residents-more-than-1-5-million/	P/C
Delaware	4.3.20	Department of Insurance	Producers & Adjusters Bulletin No. 33			Y	Clarified intent of Bulletin No. 32 with regard to leniency of premium payment. Provisions not intended to provide payment forgiveness or otherwise alter the terms and conditions of the contract.	https://insurance.delaware.gov/wp-content/uploads/sites/15/2020/04/domestic-foreign-insurers-bulletin-no117.pdf	All
Delaware	4.3.20	Department of Insurance	Producers & Adjusters Bulletin No. 33		Y		Encouraged insurers to file electronically and utilize e-signatures where permitted. Temporarily suspended notarization requirements until 60 days after the state of emergency is lifted.	https://insurance.delaware.gov/wp-content/uploads/sites/15/2020/04/domestic-foreign-insurers-bulletin-no117.pdf	All
Delaware	4.3.20	Department of Insurance	Producers & Adjusters Bulletin No. 33			Y	Relaxed in-person inspection requirements.	https://insurance.delaware.gov/wp-content/uploads/sites/15/2020/04/domestic-foreign-insurers-bulletin-no117.pdf	All
Delaware	4.1.20	Department of Insurance	Auto Bulletin No. 32		Y		Encouraged insurers to make endorsement filings to temporarily suspend the commercial exclusion in standard personal auto policies. The Department offered to waive the filing fee and approve, if possible, within 24 hours of submission.	https://insurance.delaware.gov/wp-content/uploads/sites/15/2020/04/autobull32.pdf	P/C
Delaware	3.24.20	Department of Insurance		Y			Insurers required to cease cancellations or nonrenewal of insurance policies due to nonpayment for the duration of the State of Emergency. DE carriers will freeze cancellations and nonrenewal of policies due to delays in payment.	https://news.delaware.gov/2020/03/24/commissioner-navarro-statement-on-sixth-modification-to-state-of-emergency/	All
Delaware	3.20.20	Department of Insurance	Producers & Adjusters Bulletin No. 32		Y		The Department requests that all admitted and non-admitted carriers doing business in Delaware suspend cancellations and nonrenewal due to nonpayment of premium during the pendency of the Governor's declared State of Emergency. This request applies to all lines of insurance.	https://news.delaware.gov/files/2020/03/FINAL-No.-116-COVID-19-Signed.pdf	All

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
District of Columbia	4.27.20	Department of Insurance, Securities, and Banking	Commissioner's Order 03-2020	Y			Published order regarding prohibitions on cancellation for non-payment and waiver of fees, reasonable accommodations to insureds, premium relief, coverage for delivery drivers of food, medicine or medical supplies, and expedited review of form and rate filings.	https://disb.dc.gov/sites/default/files/dc/sites/disb/publication/attachments/Order%20re%20Relief%20to%20Policyholders%20During%20Public%20Health%20Emergency%20v.04.27.20%20%28v2%29.pdf	All
Florida	3.25.20	Office of Insurance Regulation	OIR-20-04M		Y		Encouraged insurers to remove some exclusions on private passenger auto policies for insureds who may be temporarily using personal automobiles for delivering goods and services during Emergency Orders.	https://www.floir.com/siteDocuments/OIR-20-04M.pdf	P/C
Georgia	4.28.20	Office of Insurance and Safety Fire Commissioner	Bulletin 20-EX-7	Y			Issued notice winding down some provisions put into place due to COVID-19 pandemic including Directive 20-EX-5 which relates to non-cancellation of commercial policies including business interruption for non-payment.	https://www.oci.ga.gov/ExternalResources/Announcements/Bulletin-4282020-1420.pdf	All
Georgia	4.22.20	Insurance and Safety Fire Commissioner's Office				Y	Published a list of auto insurers and their actions to help consumers. Urged consumer to speak with their agent or carrier to see what may allowances may be available.	https://www.oci.ga.gov/ExternalResources/Announcements/NewsReleaseInsurance-4222020-952.pdf	P/C
Georgia	3.20.20	Office of Insurance and Safety Fire Commissioner	DIRECTIVE 20-EX-5	Y			Directed insurers not to cancel commercial policies, including business interruption or business income coverage for 60 days.	https://www.oci.ga.gov/ExternalResources/Announcements/Directive-3202020-1057.pdf	P/C
Guam									
Hawaii	5.5.20	Insurance Commissioner	Memorandum 2020-4A			Y	Issued guidance to admitted and non-admitted insurers writing in HI regarding waiving some requirements for insurers in response to COVID-19. Specified actions that insurers could take that can help policyholders and would not be considered unfair trade practices or unfair methods of competition under HI Revised Statutes.	https://cca.hawaii.gov/ins/files/2020/04/Commissioners_Memo_2020-4A_4-28-20.pdf	All
Hawaii	3.27.20	Insurance Commissioner	Memorandum 2020-3I		Y		Encouraged insurers to work with insureds to ensure continuous coverage for the duration of the crisis and 60 days following or as long as reasonably practical; refrain from cancelling or non-renewing policies due to non-payment, work with insureds on payment plans, waive late fees and penalties.	https://cca.hawaii.gov/ins/files/2020/03/IC-Memo-2020-3I.pdf	All
Idaho	4.15.20	Department of Insurance	Bulletin No. 20-05		Y		Encouraged insurers to waive fees, penalties, or other charges for insured's temporarily unable to pay premium or respond to insurer inquiries. Requested insurers extend premium payment grace periods and delay non-renewal/cancellations.	https://doi.idaho.gov/DisplayPDF?ID=7766	P/C
Idaho	4.15.20	Department of Insurance	Bulletin No. 20-05		Y		Encouraged all personal auto insurers to temporarily extend coverage on a personal auto policy to include coverage when the insured is engaged in delivering food, medicine, or other essential goods.	https://doi.idaho.gov/DisplayPDF?ID=7766	P/C
Illinois	5.5.20	Department of Insurance	Company Bulletin 2020-12: Update to 2020-09			Y	UPDATE to CB 2020-09: Extended previously issued suspension of cancellation, non-renewal, and premium payment for consumer automobile and home insurance policies and commercial P&C insurance policies other than fidelity/surety and ocean marine policies issued in Illinois.	https://insurance.illinois.gov/cb/2020/CB2020-12.pdf	P/C

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Illinois	4.3.20	Department of Insurance	Company Bulletin 2020-09: Updated with 2020-12		Y		Requested that insurers suspend cancellation, non-renewal, and premium payment through April 30th, 2020 for consumer automobile and home insurance policies and commercial property/casualty insurance policies other than fidelity/surety and ocean marine policies issued in Illinois. Insurers should provide consumers at least a 30 day extension to complete repairs that cannot be completed within the time required under any policy due to issues arising from COVID-19.	https://insurance.illinois.gov/cb/2020/CB2020-09.pdf	P/C
Indiana		Department of Insurance	Bulletin 252	Y			Requested insurers issue a moratorium on policy cancellations and non-renewal and provide 60 day grace period on premium payments.	https://www.in.gov/idoi/files/20200326%20Bulletin%20252%20eo05%20final.pdf	All
Indiana		Department of Insurance				Y	Issued guidance that insurers may not cancel coverage for childcare facilities and meal delivery services that remain open during the pandemic.	https://calendar.in.gov/site/doi/event/liability-insurance-for-childcare-facilities-during--the-covid-19-pandemic/	P/C
Iowa									
Kansas									
Kentucky	4.24.20	Department of insurance				Y	Issued guidance to insurers regarding market conduct activities such as claims handling, premium reductions and mid-term audit adjustments.	http://insurance.ky.gov/ppc/Documents/GuidancePracticesofPremiumRelief.pdf	All
Kentucky	3.17.20	Department of Insurance				Y	Suspended Department of Insurance Examinations at All Kentucky Locations	http://insurance.ky.gov/PPC/static_info.aspx?static_id=157	All
Louisiana		Department of Insurance	Emergency Rule 40	Y			Issued ER 40 to provide a moratorium on policy cancellations/non-renewal for policyholders in LA during the outbreak of COVID-19.	http://ldi.la.gov/docs/default-source/documents/legaldocs/rules/rule40-cur-moratoriumonpolicy.pdf?sfvrsn=de244f52_6	P/C
Louisiana		Department of Insurance	Emergency Rule 39	Y			Issued ER 39 to allow insureds to demand mid-term audits in order to appropriately and immediately adjust the premium for the risks that have negatively affected the ability of commercial enterprises to operate.	http://ldi.la.gov/docs/default-source/documents/legaldocs/rules/rule39-cur-mid-termauditofauditable.pdf?sfvrsn=cb264f52_6	P/C
Maine	4.15.20	Bureau of Insurance	Bulletin 444			Y	Offered expedited review of rates and forms that serve to offer premium relief to insureds during the COVID-19 pandemic.	https://www.maine.gov/pfr/insurance/legal/bulletins/index_by_number.html	P/C
Maine	4.7.20	Professional & Financial Regulation	Bulletin 443			Y	Notified admitted or surplus lines insurers that they may not use COVID-19 as a reason to attempt to narrow or cancel the coverage of a policy already in effect.	https://www.maine.gov/tools/whatsnew/index.php?id=2345307&topic=INS-Bulletins&utm_content=&utm_medium=email&utm_name=&utm_source=govdelivery&utm_term=&v=boi-template2017	P/C
Maine	3.12.20	Professional & Financial Regulation	Bulletin 442		Y		Requested that insurers make all reasonable accommodations for late payments and other problems that are beyond the consumer's control.	https://www.maine.gov/pfr/insurance/legal/bulletins/index_by_number.html	All
Maryland	4.3.20	Insurance Administration	Bulletin No. 20-20				Instructed insurers to offer mid-term audits of payroll and revenue to measure exposure according to current conditions. Also instructed insurers to waive or reduce short-rate cancellation penalties, freeze the use of credit or financial ratings for underwriting and refrain from adverse pricing of insured who've submit BI inquiries or claims resulting in non-payment.	https://insurance.maryland.gov/Insurer/Documents/bulletins/20-20-Commercial-Insurance-COVID-19.pdf	P/C

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Maryland	4.3.20	Insurance Administration	Bulletin No. 20-17		Y		Requested that insurers provide flexibility and accommodation for contractual deadlines within P/C insurance policies. This includes claim reporting and sworn statements for first notice of loss, length of time to complete repairs for coverage under business interruption or additional living expenses and time restrictions on replacement cost coverages.	https://insurance.maryland.gov/Insurer/Documents/bulletins/20-17-COVID-19-Contractual-Deadlines-within-Propery-and-Casualty-Insurance-Policies.pdf	P/C
Maryland	4.3.20	Insurance Administration	Bulletin No. 20-18		Y		Requested that insurers reduce premium for policyholders who seek to return license plates and drop coverage.	https://insurance.maryland.gov/Insurer/Documents/bulletins/20-18-COVID-19-Motor-Vehicle-Registrations.pdf	P/C
Maryland	3.30.20	Insurance Administration	Bulletin No. 20-15		Y		Encouraged personal auto insurers operating in Maryland to waive the commercial auto exclusion regarding delivery for the duration of the COVID-19 emergency.	https://insurance.maryland.gov/Insurer/Documents/bulletins/20-15-Commercial-Use-Exclusion-in-PPA-policies.pdf	P/C
Maryland	3.25.20	Insurance Administration	Bulletin No. 20-13	Y			Suspended requirement for PPA cancellation (other than for non-payment), non-renewal or premium increase to be mailed 45 days in advance of the proposed action.	https://insurance.maryland.gov/Insurer/Documents/bulletins/20-13-Temporary-Suspension-of-45-day-Advance-Mailing-Notice-PPA.pdf	P/C
Maryland	3.23.20	Insurance Administration	Bulletin No. 20-12			Y	Rescinded penalty for late-mailed PPA cancellation (other than for non-payment), non-renewal, or premium increase notices during the state of emergency.	https://insurance.maryland.gov/Insurer/Documents/bulletins/20-13-Temporary-Suspension-of-45-day-Advance-Mailing-Notice-PPA.pdf	P/C
Maryland	3.20.20	Insurance Administration	Bulletin No. 20-10		Y		Encouraged insurers to make reasonable accommodations so that individuals and businesses do not lose coverage due to non-payment of premium during this emergency. Reasonable accommodations may include suspension of premiums due, extension of billing due dates and premium grace periods, and waiver of installment and late payment fees.	https://insurance.maryland.gov/Insurer/Documents/bulletins/20-10-Cancellation-of-insurance-policies-during-covid-19-SOE.pdf	All
Maryland	3.16.20	Insurance Administration	Bulletin No. 20-08			Y	Allowing title insurers to delay on-site audits of agency offices during State of Emergency, requesting that all delayed audits be completed on or before Dec. 31, 2020.	https://insurance.maryland.gov/Insurer/Documents/bulletins/20-08-Bulletin-Scheduling-of-title-insurance-producers-on-site-reviews.pdf	P/C
Massachusetts	4.3.20	Commonwealth of Massachusetts	Bulletin 2020-08		Y		Requested that medical malpractice carrier's provide flexibility with coverage forms and where otherwise needed to file or add endorsements to their existing policies to ensure existing coverage will apply to health care professionals who are acting within the scope of their professional license in responding to the COVID-19 public health crisis.	https://www.mass.gov/doc/bulletin-2020-08-flexibility-in-the-issuance-and-administration-of-medical-malpractice/download	P/C
Massachusetts	3.23.20	Commonwealth of Massachusetts	Bulletin 2020-05		Y		Advised carriers and self-insured groups to provide flexibility as is reasonably possible during the COVID-19 crisis to help ensure policyholders are able to timely file claims and avoid lapsed or cancelled of policies.	https://www.mass.gov/doc/bulletin-2020-05-flexibility-in-the-issuance-and-administration-of-insurance-during-covid-19/download	P/C
Massachusetts	3.23.20	Department of Insurance	Bulletin 2020-05		Y		Advises Carriers of All Business Lines to be Flexible in their Administration and Issuance of Insurance	https://www.mass.gov/doc/bulletin-2020-05-flexibility-in-the-issuance-and-administration-of-insurance-during-covid-19/download	All
Michigan	4.13.20	Department of Insurance and Financial Services	Bulletin 2020-16-INS	Y			Requested flexibility in claims handling, premium grace periods and premium cancellations.	https://www.michigan.gov/documents/difs/Bulletin_2020-16-INS_686902_7.pdf	All

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Minnesota	4.29.20	Department of Commerce			Y		Encouraged insurers to consider taking measures to provide relief to policyholders. This may include premium payment plans, waiving fees and extending grace periods as well as to consider social distancing guidelines in claims adjusting and sales practices.	http://mn.gov/commerce-stat/pdfs/covid-pc-letter-april29.pdf	P/C
Mississippi	4.14.20	Insurance Department	Bulletin 2020-7				Pausing on-site company examinations.	http://www.mid.ms.gov/legal/bulletins/20207bul.pdf	All
Mississippi	4.1.20	Insurance Department	Bulletin 2020-4			Y	Bulletin 2020-3, as amended, is clarified as follows: 1) Insurers may issue cancellation/non-renewal notices for non-payment of premiums during the sixty (60) day moratorium period. and 2) When such notices are issued during the sixty (60) day moratorium, notice periods required by statute or the policy may begin to run, but in no event may a cancellation/non-renewal for non-payment be effective until after the sixty (60) day moratorium period expires.	http://www.mid.ms.gov/legal/bulletins/20204bul.pdf	All
Mississippi	3.24.20	Insurance Department	BULLETIN 2020-3	Y			Issued a 60 day moratorium on cancellation/non-renewal of policies for the non-payment of premiums, effective 3.14.20.	https://www.mid.ms.gov/legal/bulletins/20203bul.pdf	All
Mississippi	3.23.20	Insurance Department	BULLETIN 2020-2	Y			Issued guidance to insurers to allow interim audits of exposure bases to reduce associated premium and reflect exposure projections on commercial policies.	https://www.mid.ms.gov/legal/bulletins/20202bul.pdf	P/C
Mississippi		Insurance Department				Y	Created a landing page for issues related to COVID-19, including insurer audits, business interruption, commercial policies and travel insurance.	http://www.mid.ms.gov/consumers/covid.aspx	All
Missouri	3.21.20	Department of Commerce and Insurance	INSURANCE BULLETIN 20-05	Y			Issued bulletin providing guidance to all insurers to provide grace periods for premium payment although retroactive cancellations may apply after Executive Order 20-04 is lifted or the bulletin is rescinded. Insurers are also asked to provide information to the DOI regarding steps taken by the company in response to the bulletin.	https://insurance.mo.gov/laws/bulletin/documents/Coronavirus2Bulletinfinal.pdf	All
Missouri	3.21.20	Department of Commerce and Insurance	INSURANCE BULLETIN 20-05		Y		Requested information from insurers regarding steps taken by the company in response to the bulletin.	https://insurance.mo.gov/laws/bulletin/documents/Coronavirus2Bulletinfinal.pdf	All
Montana	3.26.20	State Auditor, Securities and Insurance			Y		Flexibility related to premium payment delays and misses, as well as suspending cancellations is encouraged.	https://csimt.gov/news/rosendale-encourages-insurers-to-be-flexible-during-covid-19-pandemic/	All
Nebraska	3.27.20	Department of Insurance				Y	Issued guidance to insurers regarding accommodations to policyholders or claimants developed in response to COVID-19.	https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/InsurerAccommodationstoPolicyholdersCOVID-19_0.pdf	All
Nebraska	4.8.20	Department of Insurance				Y	Provided notice to insurers with regard to filing deadlines, electronic signatures and on-site examinations.	https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/ComplyingWithRegRequirementsDuringPublicHealthEmergency.pdf	All
Nevada									
New Hampshire									
New Jersey	4.10.20	Department of Banking and Insurance	Bulletin No. 20-15	Y			Directed insurers to provide financial relief to residents and businesses, requiring min. 90 day grace period for auto home and renters insurance and waive late fees.	https://www.nj.gov/dobi/bulletins/blt20_15.pdf	P/C

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
New Jersey	3.19.20	Department of Banking and Insurance	BULLETIN NO. 20-04		Y		Issued guidance to licensed entities to extend grace periods for premium payment, waive late fees and penalties and allow forbearance regarding cancellation/non-renewal of policies, allowing for payment plans and extending timeframes for property and auto inspections and medical exams.	https://www.state.nj.us/dobi/bulletins/blt20_04.pdf	All
New Mexico	4.10.20	Office of Superintendent of Insurance				Y	Announed auto insurance premium refunds by certain insurers and recommended all NM auto insurers to consider premium discounts/refunds based on lower risk from reduced driving.	https://www.osi.state.nm.us/wp-content/uploads/2020/04/Press-Release-Premium-Refunds.pdf	P/C
New Mexico	3.20.20	Office of Superintendent of Insurance	Bulletin 2020-006		Y		Sent a request to insurers not to cancel or non-renew policies, requested that insurers work with insureds on installment premium payments, and to take steps to allow insureds to make payments via alternate methods beyond in-person.	https://www.osi.state.nm.us/wp-content/uploads/2020/03/Bulletin-2020-006.pdf	All
New York	3.27.20	New York State Governor's Office		Y			Allowed 60 day grace period for consumers and small businesses experience financial hardship to defer premium payment for P/C insurance, including auto, home, renters, work comp, medical malpractice, livery and taxi. No late fees will be assessed and no negative data will be reported to credit bureaus during this time. Late payments will be payable over a one-year period.	https://www.governor.ny.gov/news/amid-ongoing-covid-19-pandemic-governor-cuomo-announces-completion-first-1000-bed-temporary	P/C
New York	3.26.20	Department of Financial Services			Y		Encouraged insurers to use and accept electronic signatures and records to facilitate insurance transactions and minimize disruptions.	https://www.dfs.ny.gov/industry_guidance/electronic_signatures_transactions_filings	All
New York	3.19.20	Department of Financial Services	Insurance Circular Letter No. 7 (2020)		Y		Issued guidance to regulated entities to work with customers with regard to cancellations and non-renewals, grace periods and alternative payment options for premium remittance and alerting consumer to fraudulent activity relative to COVID-19.	https://www.dfs.ny.gov/industry_guidance/circular_letters/cl2020_07	All
North Carolina	4.21.20	Department of Insurance		Y			Extended order for deferral of premium and debt payments, extended through May 27, 2020.	https://files.nc.gov/doi/documents/legislative-services/extended-coi-order-covid-19.pdf	All
North Carolina	3.27.20	Department of Insurance	Bulletin 20-B-06	Y			Issued an order that activated the state of disaster automatic stay of proof of loss requirements, and premium and debt deferrals as authorized under the provisions of NCGS 58-2-46 for residents of all 100 counties in North Carolina.	https://files.nc.gov/doi/documents/legislative-services/20-b-06-covid-19-pandemic.pdf	All
North Carolina	3.24.20	Department of Insurance			Y		Requested that insurers provide flexibility with regard to payment options and grace periods for payment of premium and waive late payment penalties.	https://www.ncdoi.gov/news/press-releases/2020/03/24/nc-insurance-commissioner-encourages-insurer-flexibility-light-covid	All
North Dakota	3.30.20	Insurance Department	Bulletin 2020-8	Y			Urged insurers to provide flexibility and relief to consumers including extension of premium payment deadlines, extended grace periods and additional time before cancellation or non-renewal.	https://www.nd.gov/ndins/sites/www/files/documents/Bulletins/2020/Bulletin%202020-8%20Assistance%20for%20Consumers%2C%20Claimants%20and%20Covered%20Persons%20Impacted%20by%20COVID-19.pdf	All
North Dakota	3.25.20	Insurance Department	Bulletin 2020-4		Y		Encouraged all personal auto insurers to temporarily extend coverage on a personal auto policy to include coverage when the insured is engaged in delivering food, medicine, or other essential goods.	https://www.nd.gov/ndins/sites/www/files/documents/Bulletins/2020/Bulletin%202020-4%20Extension%20of%20Auto%20Coverage%20to%20Delivery%20Drivers.pdf	P/C

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
North Dakota	3.25.20	Insurance Department	Bulletin 2020-6			Y	Encouraged producers, carriers, agencies and adjustors to practice social distancing and to follow the Center for Disease Control and Prevention's (CDC) guidelines for businesses and employers during the COVID19 pandemic, limiting in-person meetings and maintain a distance of six (6) feet from others.	https://www.nd.gov/ndins/sites/www/files/documents/Bulletins/2020/Bulletin%202020-6%20Social%20Distancing.pdf	All
Ohio	3.30.20	Department of Insurance	BULLETIN 2020-07	Y			Ordered insurers to provide their insureds with at least 60-day grace period to pay premiums or submit claim information.	https://iop-odi-content.s3.amazonaws.com/static/Legal/Bulletins/Documents/2020-07.pdf	All
Ohio	3.24.20	Department of Insurance	BULLETIN 2020-06	Y			Ordered insurers not to cancel, non-renew, refuse application, deny claims or rate based on lapse in driver's license while license offices are closed due to State Order related to COVID-19.	https://iop-odi-content.s3.amazonaws.com/static/Legal/Bulletins/Documents/2020-06.pdf	All
Oklahoma	4.27.20	Department of Insurance Workers' Compensation Division				Y	Issued guidance on the rights of policyholders and insurers for mid-term auditable policies.	https://www.oid.ok.gov/pc-bulletin-no-2020-03/	All
Oklahoma	3.20.20	Insurance Department	PC BULLETIN NO 2020-01	Y			Extended grace periods for nonpayment of premium by an additional forty-five (45) days.	https://www.oid.ok.gov/pc-bulletin-2020-01/	All
Oregon	4.23.20	Division of Financial Regulation	Extension of DCBS Order	Y			Extension of order to provide grace periods for premium payment and suspension of cancellation and non-renewals as well as extended claim reporting requirements for insureds.	https://dfr.oregon.gov/business/reg/Documents/Extension%20of%20DCBS%20Order.pdf	All
Oregon	4.22.20	Division of Financial Regulation	Bulletin No. DFR 2020-11			Y	Issued guidance on extending coverage for delivery drivers, offering rate reductions and mid-term payments for reduced driving.	https://dfr.oregon.gov/laws-rules/Documents/Bulletins/bulletin2020-11.pdf	P/C
Oregon	3.25.20	Division of Financial Regulation				Y	Notified insurers that they may not withdraw from, fail to renew, or cancel any commercial liability line of insurance or class of business, such as a child care facility, without supplying appropriate written justification and approval by the Director of the Department of Consumer and Business Services.	https://dfr.oregon.gov/insure/health/understand/Documents/Memo%20child%20care%20provider.pdf	P/C
Oregon	3.23.30	Division of Financial Regulation	DMV Bulletin and Insurance Industry Guidance		Y		Encouraged insurers to refrain from using the expiration of policyholders' driver's licenses or vehicle registration to 1) change a driver's eligibility for a discount, 2) decrease a driver's or business's ability to secure and maintain auto insurance coverage, and, 3) change the rates charged to any driver or business	https://dfr.oregon.gov/insure/health/understand/Documents/Auto%20insurance%20memorandum.pdf	P/C
Pennsylvania	3.31.20	Insurance Department	Notice Number 2020-07		Y		Issued guidance to auto carriers to apply exclusions, rates or underwriting rules to policyholders with licenses expiring from March 16 to March 31 as if they don't expire until May 31, 2020 to avoid penalizing those who are unable to timely renew their licenses due to office closures.	https://www.insurance.pa.gov/Regulations/Laws%20Regulations/Documents/Auto%20Notice_FINAL.pdf	P/C
Pennsylvania	3.30.20	Insurance Department				Y	Cautioned licensees against in-person sales and brokerage. The Department intends to pursue disciplinary action against any licensee that violates the order.	https://www.media.pa.gov/Pages/Insurance-Details.aspx?newsid=423	All

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Pennsylvania	3.19.20	Insurance Department	Notice Number 2020-04		Y		Urged insurers to consider the following actions: consistent with prudent insurance practices, relaxing due dates for premiums payments, extending grace periods, waiving late fees and penalties, and allowing payment plans for premiums payments to otherwise avoid a lapse in coverage. Insurers should consider cancellation or non-renewal of policies only after exhausting other efforts to work with policyholders to continue coverage.	https://www.insurance.pa.gov/Regulations/Laws%20Regulations/Documents/COVID-19%20General%20Guidance%20FINAL%20FINAL%203-19.pdf	All
Rhode Island	3.25.20	Department of Business Regulation	Insurance Bulletin Number 2020-4		Y		Requested that insurers provide flexibility with regard to payment options and grace periods for payment of premium. Also encouraged insurers to consider filings to alter policies reflecting anticipated effects of emergency including amending auto policy exclusions for delivery. Finally, advises insurers to explore methods to improve claim processes handled remotely.	https://dbr.ri.gov/documents/news/insurance/InsuranceBulletin2020-4.pdf	All
South Carolina	3.25.20	Department of Insurance	Bulletin Number 2020-02		Y		Encouraged insurers to work with insureds to provide relief via premium payment and proof of loss grace periods, and waivers of fees or other penalties.	https://doi.sc.gov/DocumentCenter/View/12687/Bulletin-Number-2020-02---Assistance-for-Insureds-Claimants-and-Covered-Persons-Directly-Impacted-by-COVID-19	All
South Dakota									
Tennessee	3.26.20	Department of Commerce and Insurance	Bulletin 20-04		Y		Requested that carriers add delivery coverage for restaurant employees engaged in delivering food and how this applies to various types of policies.	https://www.tn.gov/content/dam/tn/commerce/documents/insurance/bulletins/03-26-20-Delivery-Bulletin.pdf	All
Tennessee	3.24.20	Department of Commerce and Insurance	Bulletin 20-03		Y		Advised carriers to work with policyholders regarding premium payments and explain grace periods that may allow policyholders to delay premium payments without losing coverage. Carriers should also explore ways to streamline administrative processes and paperwork to facilitate continuous coverage and ease burdens on policyholders.	https://www.tn.gov/content/dam/tn/commerce/documents/insurance/bulletins/03-24-20-COVID-19_Guidance_to_Carriers_.pdf	All
Texas	4.17.20	Department of Insurance	Commissioner's Bulletin # B-0021-20		Y		Encouraged insurers to accept credit exceptions for consumers of personal insurance products including property, auto, fire and allied lines.	https://www.tdi.texas.gov/bulletins/2020/B-0021-20.html	P/C
Texas	4.15.20	Department of Insurance	Commissioner's Bulletin # B-0020-20		Y		Encouraged insurers to conduct midterm audits, allow policyholders to self-audit, consider reduced risk for businesses and make adjustments to reduce premium as appropriate.	https://www.tdi.texas.gov/bulletins/2020/B-0020-20.html	P/C
Utah	4.30.20	Insurance Department	Bulletin 2020-8		Y		Requested that insurers work with policyholders by considering premium discounts and refunds, and providing options for non-renewal and missed payments. Also requested that insurers remain sensitive to issues with expired licenses as the Governor issued an emergency order suspending Utah's vehicle, vessel and trailer registration laws.	https://insurance.utah.gov/wp-content/uploads/2020-8Signed.pdf	P/C
Utah	4.2.20	Insurance Department	Bulletin 2020-04		Y		Encouraged insurers to adjust premiums when possible to reflect payroll, sales or other measures identified as policy proximations under current economic conditions.	v	P/C

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Utah	3.26.20	Insurance Department	Bulletin 2020-03		Y		Issued guidance that the Insurance Commissioner expects carriers to exercise sound business and actuarial judgment in deciding whether or not to receive premium for workers' compensation while businesses are closed due to the State Order regarding COVID-19.	https://insurance.utah.gov/wp-content/uploads/2020-3Signed.pdf	P/C
Vermont	4.23.20	Department of Financial Regulation				Y	Provided list of companies offering premium credits, dividends or rate relief plans.	https://dfr.vermont.gov/sites/finreg/files/doc_library/dfr-insurance-auto-premium-rebates-covid19-v2.pdf	P/C
Vermont	4.22.20	Insurance Department				Y	Released notice of savings to auto insurance customers due to return premiums and reduced rates during stay at home orders. A list of insurance companies with DFR-approved premium savings plans is available on the DFR webpage.	https://dfr.vermont.gov/document/dfr-approves-several-insurer-plans-refund-auto-insurance-premiums	P/C
Vermont	3.18.20	Department of Financial Regulation	Insurance Bulletin #211 (Revised)	Y			Issued a bulletin requiring insurers to suspend all routine provider audits of healthcare facilities.	https://dfr.vermont.gov/reg-bul-ord/covid-19-suspension-routine-provider-audits-insurers	P/C
Vermont	3.18.20	Department of Financial Regulation				Y	Issued guidance to policyholders to work with carriers regarding operational audits to develop accurate exposure bases. Guidance also provided to carriers to work with policyholders regarding premium remittance, extending grace periods and non-cancellations.	https://dfr.vermont.gov/sites/finreg/files/doc_library/dfr-covid19-commercial-lines-premiums-guidance.pdf	P/C
Virginia	4.9.20	Commonwealth State Corporation Commission			Y		Advised carriers to work with insureds remotely and adhere to social distancing whenever possible.	https://scc.virginia.gov/getattachment/0a5536ee-0bee-4d00-9d1d-85e1dfc7772c/Communication-Social-Distancing.pdf	All
Virginia	4.27.20	Commonwealth State Corporation Commission	Emergency Order No. 20-05	Y			Ordering insurers to extend deadline for insured's to complete repairs during stay at home order.	https://www.insurance.wa.gov/sites/default/files/2020-04/emergency-order-20-05-final.pdf	P/C
Virginia	4.7.20	Commonwealth State Corporation Commission			Y		Requested that PC insurers consider making rate filings to provide temporary relief to insureds during the COVID-19 public health emergency. These filings may include premium discounts for specific perils or coverages, as well as any other appropriate reduction in premium commensurate with the reduced exposure, such as reduced driving, reduced liability, or reduced property exposures. Insurers writing private passenger automobiles may also use their suspension of insurance rule/form to accommodate insureds who are not using one or more their vehicles. Insurers whose filed rules provide that credit scores will be obtained more frequently than the three years provided in the Virginia Code, should consider altering the frequency of obtaining insurance credit scores for the duration of the pandemic. The P&C Rule, Rate and Forms Sections of the Bureau of Insurance will make every effort to expedite any COVID-19 related filings to the extent permitted by law. This communication only applies to file and use rates..	https://www.scc.virginia.gov/getattachment/af3b9d71-ef44-42e3-8627-e2a7a067fdd8/Rate-Reductions-Credit-Scores-Filings-PC-Industry.pdf	P/C

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Virginia	4.13.20	Commonwealth State Corporation Commission		Y			The management board of the Virginia residual market insurer for commercial motor vehicles has approved a procedure allowing for the removal of vehicles from a commercial policy for a 60-day period upon the written request of an insured. The insured will be required to sign a vehicle deletion agreement. The Bureau strongly urges insureds to contact the Division of Motor Vehicles before removing the insurance on any vehicles under your operating authority and follow DMV's instructions carefully.	https://www.scc.virginia.gov/getattachment/979e3a01-9a69-4c47-acc7-e93d69112559/CAIP-Suspension-of-Insurance.pdf	P/C
Virginia	4.8.20	Commonwealth State Corporation Commission			Y		Instructed insurers writing private passenger automobile insurance in Virginia to be aware that the "public or livery conveyance" exclusion in the policy only applies when the insured offers his vehicle to the general public for hire. The use of insureds personal vehicles to deliver prepared food, medicine, or groceries for their employer are NOT offering their vehicles to the general public for hire and thus do not fall under the public or livery conveyance exclusion. The Bureau will carefully monitor complaints pertaining to claim denials and through reviews of denied claims during market examinations to ensure that insurers are applying the public or livery exclusion appropriately.	https://www.scc.virginia.gov/getattachment/de559941-b2f6-4d0a-ab4e-019a823de290/Public-or-Livery-Exclusion-Communication-4-8-20.pdf	P/C
Virginia	3.27.20	Commonwealth State Corporation Commission			Y		Encouraged insurers to extend premium payment deadlines and delay the beginning of grace periods for insureds.	https://www.scc.virginia.gov/getattachment/a0f3ebc6-5cac-46b7-8906-3df493ff01e6/covidpmtterm.pdf	All
Virgin Islands	4.2.20	Division of Banking, Insurance and Financial Regulation	Bulletin 2020-03			Y	Taking into consideration extraordinary circumstances and resulting disruptions to normal business operations when evaluating whether insurers and other Division licensees have complied with legal and commercial obligations.	https://ltg.gov.vi/wp-content/uploads/2020/04/Bulletin-2020-03-Insurance-Company-Obligations-to-Comply-with-Insurance-Laws-during-the-Coronavirus-Outbreak.pdf	All
Washington	3.27.20	Office of the Insurance Commissioner				Y	Created FAQ regarding Emergency Order 2020-03.	https://www.insurance.wa.gov/frequently-asked-questions-about-emergency-order-2020-03	P/C
Washington	3.25.20	Office of the Insurance Commissioner	Emergency Order 20-03	Y			Ordered all Regulated Entities transacting P/C insurance business shall provide grace periods for nonpayment of premium and shall waive otherwise applicable charges and fees associated with nonpayment of premium, such as late fees and reinstatement fees between March 25, 2020, and May 9, 2020, . Between March 25, 2020, and May 9, 2020, no property and casualty insurer shall cancel a policy issued for nonpayment of premium, unless specifically directed to do so by the insured.	https://www.insurance.wa.gov/sites/default/files/documents/emergency-order-20-03_0.pdf	P/C
Washington		Office of the Insurance Commissioner			Y		Requested that personal auto insurers to extend coverage to delivery drivers' personal vehicles during the coronavirus pandemic and state of emergency.	https://www.insurance.wa.gov/news/kreidler-urges-auto-insurers-extend-coverage-delivery-drivers-personal-vehicles	P/C
West Virginia	4.6.20	Offices of the Insurance Commissioner	Emergency Proceeding: 20-EO-06	Y			Prohibited insurance representatives from engaging in door-to-door/in-home business during the State of Emergency outside of specific conditions.	https://www.wvinsurance.gov/Portals/0/pdf/pressrelease/20-EO-06%20-%20Door-to-Door%20Transactions.pdf?ver=2020-04-03-161554-463	All

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
West Virginia	3.26.20	Offices of the Insurance Commissioner	Bulletin No. 20-07			Y	Issued guidance regarding Emergency Order 20-02 regarding suspension of cancellations for non-payment. EO 20-02 does not eliminate the policyholder's obligation to pay, just defers the payment to remain flexible given the State of Emergency.	https://www.wvinsurance.gov/Portals/0/pdf/pressrelease/20-07%20COVID-19%20Regulatory%20Guidance.pdf?ver=2020-03-26-195235-360	All
West Virginia	3.18.20	Offices of the Insurance Commissioner	Emergency Proceeding: 20-EO-02		Y		Encouraged insurers to work with insureds during the State of Emergency with regard to premium collection, cancellations, nonrenewal, claim documentation, rating or rating. Also encouraged insurers writing workers compensation coverage to consider the impact on rates of any idling of workers by employer insured, and insurers shall, if requested by the employer insured, conduct an audit in order to determine whether the insured is entitled to any adjustment in premium due to the idling, furloughing, laying off or other dismissal of workers. Required insurers to pause cancellations and nonrenewal if the reason for cancellation or nonrenewal is a result of circumstances stemming from the COVID-19 pandemic and corresponding State of Emergency and encouraged insurers and regulated entities to be flexible concerning premium payments, however, noting that this does not exempt insured from obligation to pay premiums for coverage provided.	https://www.wvinsurance.gov/Portals/0/pdf/20-EO-02_Emergency_Order.pdf?ver=2020-03-19-084523-047	All
Wisconsin	3.20.20	Office of the Commissioner of Insurance	Bulletin, March 20, 2020		Y		Insurers are encouraged to remain flexible to insureds incurring economic hardship (e.g. non-cancellation periods, deferred premium payments, premium holidays and acceleration or waiver of underwriting requirements). Removed deemer period for filings normally considered approved if not disapproved after a specified number of days. Insurers encouraged to file required forms electronically.	https://oci.wi.gov/Pages/Regulation/Bulletin20200320RegulatoryRequirements.aspx	All
Wyoming									

*Note: State actions are characterized as orders when they state that insurers are required, directed, or instructed to take an action. They are characterized as requests when they ask, request, or encourage insurers to take an action. Notices advise insurers, consumers, or others of relevant information.

COVID-19 Resources

State Actions Related to Property and Casualty Insurance
As of:
13-May-20

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Alabama	3.26.20	Department of Insurance		Y			Allowing remote notarization subject to provisions.	https://governor.alabama.gov/assets/2020/03/4th-Supplemental-State-of-Emergency-COVID-19.pdf	All
Alaska									
Arizona		Department of Insurance	Bulletin No. 2020-06	Y			Allowing remote notarization subject to provisions.	https://insurance.az.gov/sites/default/files/documents/files/eo_2020-26.pdf	All
Arkansas	5.11.20	Department of Insurance	Bulletin No. 22-2020			Y	Issued notice regarding consumer complaint email address, claims settlement compliance and business continuity planning, regulatory filing deadlines, e-signatures, on-site department examinations, license renewals, and continuing education.	https://insurance.arkansas.gov/uploads/resource/documents/22-2020.pdf	All
California	4.6.20	Department of Insurance			Y		Encouraged insurers to file required forms electronically. CDI will accept electronic signatures/certification/notarization during the pandemic. Required paper must be submitted within 90 days of "shelter-in-place" order. CA licensed entities have extension of 90 days from original due date for 2019 Annual Statements, 2019 supplement filings, and 2020 First Quarterly Statements	http://www.insurance.ca.gov/0250-insurers/0300-insurers/0200-bulletins/bulletin-notices-commiss-opinion/upload/Notice-of-Compliance-with-Regulatory-Filing-and-Submittal-Requirements.pdf	All
Colorado									
Connecticut									
Delaware	4.3.20	Department of Insurance	Producers & Adjusters Bulletin No. 33		Y		Encouraged insurers to file electronically and utilize e-signatures where permitted. Temporarily suspended notarization requirements until 60 days after the state of emergency is lifted.	https://insurance.delaware.gov/wp-content/uploads/sites/15/2020/04/domestic-foreign-insurers-bulletin-no117.pdf	All
District of Columbia									
Florida									
Georgia									
Guam									
Hawaii									
Idaho									
Illinois									
Indiana									
Iowa									
Kansas									
Kentucky	4.7.20	Department of Insurance	Bulletin 2020-02			Y	Provided guidance on new Statutory filing deadlines, compliance with requirements for signature and notarization as well as Department audits.	http://insurance.ky.gov/ppc/Documents/Bulletin2020-02-RegulatoryRequirements(003).pdf	All
Louisiana		Department of Insurance	Proclamation Number 41 JBE 2020	Y			Allowing remote notarization subject to provisions.	https://gov.louisiana.gov/assets/Proclamations/2020/41-JBE-2020-Stay-At-Home-Extended.pdf	All
Maine									
Maryland	3.30.20	Insurance Administration	Bulletin No. 20-16	Y			Authorized and provided guidelines for remote notarization and real estate closings during the state of emergency.	https://insurance.maryland.gov/Insurer/Documents/bulletins/20-16-Conducting-Mobile-Settlements.pdf	P/C

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Massachusetts									
Michigan									
Minnesota	4.13.20	Department of Commerce		Y			Temporarily accepting electronic signatures and e-notary for surety bonds.	http://mn.gov/commerce-stat/pdfs/regulatory-guide-surety-bonds.pdf	PC
Minnesota	4.15.20	Department of Commerce		Y			Issued guidance allowing temporary acceptance of electronic signature and remote notary on surety bonds.	http://mn.gov/commerce-stat/pdfs/regulatory-guide-surety-bonds.pdf	P/C
Minnesota	3.30.20	Commerce Department	Regulatory Guidance 20-08	Y			Issued temporary exemption from the registration and filing requirements. Broker-dealers, state registered investment advisers and federal covered investment advisers may not be able to obtain physical signatures on Forms U4 in a timely manner so may submit electronically, without first obtaining physical signatures.	http://mn.gov/commerce-stat/pdfs/comm-reg-guidance-20-08.pdf	All
Mississippi	4.14.20	Insurance Department	Bulletin 2020-7	Y			Waiving hard copy, original signature, notary, mailing and related filing requirements.	http://www.mid.ms.gov/legal/bulletins/20207bul.pdf	All
Missouri									
Montana									
Nebraska	4.8.20	Department of Insurance				Y	Provided notice to insurers with regard to filing deadlines, electronic signatures and on-site examinations.	https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/ComplyingWithRegRequirementsDuringPublicHealthEmergency.pdf	All
Nevada	4.23.20	Division of Insurance				Y	Announced provisions allowing e-notary and digital signature.	http://doi.nv.gov/uploadedFiles/doi.nv.gov/Content/News_and_Notices/20-Stmt_ETransx.pdf	All
New Hampshire	3.24.20	Insurance Department	Bulletin No. 20-021-AB	Y			Advised insurers that under RSA Title 37 wet signatures are not required. Further notified insurers that in instances where it is not practical for an insurer or producer to obtain a signature electronically and the insurer or producer is unable to obtain a wet signature due to the COVID-19 emergency that the insurer or producer can proceed with the transaction so long as the insurer or producer documents that these are the reasons the wet signature could not be obtained and the insurer or producer obtains the wet signature after the COVID-19 situation has subsided.	https://www.nh.gov/insurance/media/bulletins/2020/documents/ins-20-021-ab-property-casualty-signature-requirements-covid19-pandemic.pdf	All
New Jersey									
New Mexico									
New York									
North Carolina									
North Dakota									
Ohio	4.15.20	Department of Insurance	Bulletin 2020-09			Y	Temporarily suspending original signature and notary requirements on electronic filings.	https://insurance.ohio.gov/static/Legal/Bulletins/Documents/2020-09.pdf	All
Oklahoma									
Oregon									
Pennsylvania									
Rhode Island									
South Carolina	4.24.20	Department of Insurance	Bulletin Number 2020-05	Y			Offered 30 to 60 day extensions on certain filings, most related to statutory reporting. Documents may be notarized and filed electronically but companies must track and file hard copies no later than 60 days following the lifted State of Emergency. The Department will continue on-site audits doing so remotely to the fullest extent possible.	https://www.doi.sc.gov/CivicAlerts.aspx?AID=260	All
South Carolina									
South Dakota									

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Tennessee									
Texas									
Utah	4.8.20	Insurance Department	Bulletin 2020-6			Y	Accepting electronic filings, temporarily waiving original signature and notarization requirements.	https://insurance.utah.gov/wp-content/uploads/2020-6Signed.pdf	All
Vermont									
Virgin Islands									
Virginia									
Washington									
West Virginia									
Wisconsin	3.26.20	Department of Financial Institutions		Y			Authorized use of remote notaries.	http://www.wdfi.org/newsroom/press/2020/20200318_NewsRelease_COVID-19EmergencyGuidanceOnRemote%20Notarization_vFINAL.pdf	All
Wyoming									

*Note: State actions are characterized as orders when they state that insurers are required, directed, or instructed to take an action. They are characterized as requests when they ask, request, or encourage insurers to take an action. Notices advise insurers, consumers, or others of relevant information.

COVID-19 Resources

State Actions Related to Property and Casualty Insurance

As of:

13-May-20

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Alabama									
Alaska	3.16.20	Division of Insurance	Bulletin 20-06	Y			Extended Review Period for Rate, Form, and Advertisement Filings. Notified carriers that effective immediately all filings are automatically extended as permitted by statute.	https://www.commerce.alaska.gov/web/Portals/11/Pub/INS_B20-06.pdf	All
Arizona									
Arkansas									
California									
Colorado	4.6.20	Department of Insurance	Bulletin No. B-5.39			Y	Provided guidance regarding the process for filers seeking to provide premium discounts or relief to insurers during the pandemic.	https://drive.google.com/file/d/1p1DvROi7e1YQmPYmYwH3uADGVNwUrtH-/view	P/C
Connecticut	3.19.20	Insurance Department	Bulletin Number FS-36	Y			Requiring licensing applications to be filed through NAIC UCAA electronic applications at this time. Suspending fingerprinting and original signature requirements until Jun 15, 2020 with required notification to the CID.	https://portal.ct.gov/-/media/CID/1_Bulletins/Bulletin-FS-36.pdf?la=en	All
Delaware									
District of Columbia	4.27.20	Department of Insurance, Securities, and Banking	Commissioner's Order 03-2020	Y			Published order regarding prohibitions on cancellation for non-payment and waiver of fees, reasonable accommodations to insureds, premium relief, coverage for delivery drivers of food, medicine or medical supplies, and expedited review of form and rate filings.	https://disb.dc.gov/sites/default/files/dc/sites/disb/publication/attachments/Order%20re%20Relief%20to%20Policyholders%20During%20Public%20Health%20Emergency%20v.04.27.20%20%28v2%29.pdf	All
Florida									
Georgia	3.20.20	Office of Insurance and Safety Fire Commissioner	DIRECTIVE 20-EX-5			Y	Expediting product file review for products deemed critical due to the COVID-19 outbreak.	https://www.oci.ga.gov/ExternalResources/Announcements/Directive-3202020-1057.pdf	All
Guam									
Hawaii	5.5.20	Insurance Commissioner	Memorandum 2020-4A			Y	Issued guidance to admitted and non-admitted insurers writing in HI regarding waiving some requirements for insurers in response to COVID-19. Specified actions that insurers could take that can help policyholders and would not be considered unfair trade practices or unfair methods of competition under HI Revised Statutes.	https://cca.hawaii.gov/ins/files/2020/04/Commissioners_Memo_2020-4A_4-28-20.pdf	All
Idaho									
Illinois	4.31.20	Department of Insurance	Company Bulletin 2020-06		Y		Requested that communications be sent to the Department via e-mail.	https://insurance.illinois.gov/cb/2020/CB2020-06.pdf	All
Illinois	4.2.20	Department of Insurance	Company Bulletin 2020-07			Y	Accepting applications, renewals and updates through State Electronic Rate and Form Filing (SERFF) system.	https://insurance.illinois.gov/cb/2020/CB2020-07.pdf	Health
Indiana									
Iowa									

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Kansas	3.17.20	Insurance Department	Bulletin 2020-1	Y			Notified regulated entities that rate and forms shall not be deemed approved until such rate or form has received affirmative approval from the Department, removing applicable deemer periods at this time.	https://insurance.ks.gov/department/LegalIssues/bulletins/Bulletin-2020-1.pdf	All
Kentucky	4.2.20	Department of Insurance	Advisory Opinion 2020-003				Provided guidance on KID position regarding rate reduction, loss control and loss mitigation available as exception to rebating statute.	http://insurance.ky.gov/ppc/Documents/Advisory2020-03.pdf	All
Louisiana									
Maine	4.15.20	Bureau of Insurance	Bulletin 444			Y	Offered expedited review of rates and forms that serve to offer premium relief to insureds during the COVID-19 pandemic.	https://www.maine.gov/pfr/insurance/legal/bulletins/index_by_number.html	P/C
Maryland	3.23.20	Insurance Administration	Bulletin No. 20-12		Y		Encouraged P/C insurers to consider making rate filings that provide temporary relief to insureds during this emergency. Filings may take the form of a premium discount for specific perils or coverages, or any other appropriate reduction in premium commensurate with reduced loss exposure due to reduced traffic.	https://insurance.maryland.gov/Insurer/Documents/bulletins/20-12-PandC-temporary-rate-relief-filings.pdf	P/C
Massachusetts									
Michigan	4.13.20	Department of Insurance and Financial Services	Bulletin 2020-18-INS		Y		Requested that auto insurers include certain information with policy forms seeking approval to provide refunds and premium waivers to customers.	https://www.michigan.gov/documents/difs/Bulletin_2020-18-INS_686906_7.pdf	P/C
Michigan	3.30.20	Department of Insurance and Financial Services	Bulletin 2020-12-INS	Y			instructed insurers to continue to process claims, make required filings, and comply with applicable statutory and regulatory deadlines unless expressly waived by the Director.	https://www.michigan.gov/documents/difs/Bulletin_2020-12-INS_685134_7.pdf	All
Minnesota		Commerce Department				Y	Accepting electronic filings in lieu of hardcopy, until a hardcopy filing can be made at a later date. Electronic filings may be made through NAIC or emailed to the state for MN specific filings.	http://mn.gov/commerce-stat/pdfs/covid-letter-insurance-flexiblities.pdf	All
Mississippi	4.14.20	Insurance Department	Bulletin 2020-08			Y	Plan and rate filings for applicable products should be made via SERFF with form filings submitted no later than May 22, 20202 and rate filings no later than July 3, 2020.	http://www.mid.ms.gov/legal/bulletins/20208bul.pdf	Health
Missouri	4.10.20	Department of Commerce and Insurance	Insurance Bulletin 20-08			Y	Encouraged insurers to submit filings via SERFF especially those providing premium relief to insureds as a result of COVID-19.	https://insurance.mo.gov/laws/bulletin/documents/Bulletin20-08ExpeditiousReviewofSERFFFilingsforCOVID-19PremiumRelifeMeasures4-10-2020.pdf	P/C
Montana									
Nebraska	4.8.20	Department of Insurance				Y	Provided notice to insurers with regard to filing deadlines, electronic signatures and on-site examinations.	https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/ComplyingWithRegRequirementsDuringPublicHealthEmergency.pdf	All
Nevada									
New Hampshire	4.20.20	Insurance Department	Bulletin No. 20-030-AB			Y	Issued guidance on expedited reviews and application of certain Unfair Insurance Trade Practices laws for all P&C lines of insurance.	https://www.nh.gov/insurance/media/bulletins/2020/documents/ins-20-030-ab-covid-19-expedited-reviews-unfair-trade-practices.pdf	P/C
New Jersey									
New Mexico									
New York									

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
North Carolina	4.21.20	Department of Insurance				Y	Provided guidance regarding future rate filings in consideration of recent consumer premium allowances.	https://files.nc.gov/doi/documents/property-and-casualty/ncdoi-advisory-covid-19-savings-option-and-reporting.pdf	P/C
North Carolina	4.14.20	Department of Insurance				Y	Provided options for insurers regarding how to file COVID-19 related forms.	https://files.nc.gov/doi/documents/property-and-casualty/property-and-casualty-guidelines-for-submitting-covid-19-filings-for-benefits-to-north-carolina-consumers.pdf	P/C
North Dakota	3.25.20	Insurance Department	Bulletin 2020-5			Y	Issued notice that the Company Licensing and Examinations division will accept filings electronically	https://www.nd.gov/ndins/sites/www/files/documents/Bulletins/2020/Bulletin%202020-5%20Electronic%20Reporting%20and%20Deadline%20Extensions.pdf	All
Ohio		Department of Insurance				Y	Issued notice to insurers regarding process for product filings to allow premium relief to auto insurance customers.	No link provided.	P/C
Ohio	4.15.20	Department of Insurance	Bulletin 2020-09			Y	Temporarily suspending original signature and notary requirements on electronic filings.	https://insurance.ohio.gov/static/Legal/Bulletins/Documents/2020-09.pdf	All
Oklahoma									
Oregon	4.22.20	Division of Financial Regulation	Bulletin No. DFR 2020-11			Y	Issued guidance on extending coverage for delivery drivers, offering rate reductions and mid-term payments for reduced driving.	https://dfr.oregon.gov/laws-rules/Documents/Bulletins/bulletin2020-11.pdf	P/C
Oregon	4.9.20	Division of Financial Regulation	DFR 2020-8		Y		Issued guidance to insurers to extend coverage for personal delivery drivers and to limit the application of commercial delivery exclusions during the COVID-19 crisis.	https://dfr.oregon.gov/laws-rules/Documents/Bulletins/bulletin2020-08.pdf	P/C
Pennsylvania	3.19.20	Insurance Department	Notice Number 2020-05		Y		Issued guidance to filing entities to send filings electronically, withdraw filings not immediately necessary and hold filings not urgent until further notice.	https://www.insurance.pa.gov/Regulations/Laws%20Regulations/Documents/Filing%20Notice%20FINAL%20FINAL%203-19.pdf	All
Rhode Island									
South Carolina									
South Dakota									
Tennessee	3.20.20	Department of Commerce and Insurance			Y		Encouraged entities making filings to do so electronically.	https://www.tn.gov/commerce/news/2020/3/20/tdci-covid-guidance-2020.html	All
Texas									
Utah									
Vermont	4.22.20	Insurance				Y	Released notice of savings to auto insurance customers due to return	https://dfr.vermont.gov/document/dfr-approves-several-	P/C
Vermont	4.7.20	Insurance Department			Y		Encouraged auto insurers to file rate reductions due to the decreased driving habits of those insureds sheltering in place.	https://dfr.vermont.gov/press-release/dfr-approves-allstates-plan-refund-auto-insurance-premiums-during-stay-home-stay-safe	P/C
Virgin Islands									

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Virginia	4.7.20	Commonwealth State Corporation Commission			Y		Requested that PC insurers consider making rate filings to provide temporary relief to insureds during the COVID-19 public health emergency. These filings may include premium discounts for specific perils or coverages, as well as any other appropriate reduction in premium commensurate with the reduced exposure, such as reduced driving, reduced liability, or reduced property exposures. Insurers writing private passenger automobiles may also use their suspension of insurance rule/form to accommodate insureds who are not using one or more their vehicles. Insurers whose filed rules provide that credit scores will be obtained more frequently than the three years provided in the Virginia Code, should consider altering the frequency of obtaining insurance credit scores for the duration of the pandemic. The P&C Rule, Rate and Forms Sections of the Bureau of Insurance will make every effort to expedite any COVID-19 related filings to the extent permitted by law. This communication only applies to file and use rates..	https://www.scc.virginia.gov/getattachment/af3b9d71-ef44-42e3-8627-e2a7a067fdd8/Rate-Reductions-Credit-Scores-Filings-PC-Industry.pdf	P/C
Virginia		Commonwealth State Corporation Commission			Y		Encouraged entities to make filings electronically and modified the limit in size of allowable filings.	https://scc.virginia.gov/clk/efiling/	All
Washington									
West Virginia									
Wisconsin	3.20.20	Office of the Commissioner of Insurance		Y			Removed deemer period for filings normally considered approved if not disapproved after a specified number of days. Insurers encouraged to file required forms electronically.	https://oci.wi.gov/Pages/Regulation/Bulletin20200320RegulatoryRequirements.aspx	All
Wyoming									

*Note: State actions are characterized as orders when they state that insurers are required, directed, or instructed to take an action. They are characterized as requests when they ask, request, or encourage insurers to take an action. Notices advise insurers, consumers, or others of relevant information.

COVID-19 Resources

State Actions Related to Property and Casualty Insurance

As of:

13-May-20

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Alabama									
Alaska									
Arizona									
Arkansas									
California	3.26.20	Department of Insurance				Y	Issued a data survey of insurers related to their commercial business interruption policies in order to understand the size and scope of business interruption coverages in effect, and the appropriate number of policies that exclude viruses such as COVID-19.	http://www.insurance.ca.gov/0250-insurers/0300-insurers/0200-bulletins/bulletin-notices-commiss-opinion/upload/Business-Interruption-Survey-Final.pdf	All
Colorado									
Connecticut									
Delaware									
District of Columbia									
Florida									
Georgia									
Guam									
Hawaii									
Idaho									
Illinois									
Indiana									
Iowa									
Kansas									
Kentucky									
Louisiana									
Maine									
Maryland									
Massachusetts									
Michigan									
Minnesota		Commerce Department				Y	Issued a questionnaire to insurers to elicit information on actions relative to COVID-19.	http://mn.gov/commerce-stat/pdfs/covid-letter-to-pc-life.pdf	All
Mississippi									
Missouri									
Montana									
Nebraska									
Nevada									
New Hampshire									
New Jersey									
New Mexico									

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
New York	3.10.20	Department of Financial Services			Y		Issued a request to for information regarding the business continuity plans of regulated entities.	https://www.dfs.ny.gov/industry_guidance/circular_letters/cl2020_05	All
North Carolina									
North Dakota									
Ohio									
Oklahoma									
Oregon									
Pennsylvania									
Rhode Island									
South Carolina	3.19.20	Department of Insurance		Y			Extended data call deadlines for carriers reporting to the following data calls; 1) SCDOI Hurricane Dorian Insurance Claim Data Call and, 2) SCDOI Wind Pool Data Call.	https://www.doi.sc.gov/CivicAlerts.aspx?AID=243	P/C
South Carolina									
South Dakota									
Tennessee									
Texas									
Utah									
Vermont									
Virgin Islands		Division of Banking, Insurance and Financial Regulation			Y		Issued a request for information from insurers regarding business continuity proceeding the COVID-19 pandemic.		All
Virginia									
Washington	3.25.20	Office of the Insurance Commissioner			Y		Issued a data call to determine the volume and to obtain details about business interruption coverage, civil authority coverage, contingent business interruption coverage and supply chain coverage.	https://www.insurance.wa.gov/sites/default/files/2020-03/property-and-casualty-special-data-call-covid-19.pdf	P/C
West Virginia									
Wisconsin									
Wyoming									

*Note: State actions are characterized as orders when they state that insurers are required, directed, or instructed to take an action. They are characterized as requests when they ask, request, or encourage insurers to take an action. Notices advise insurers, consumers, or others of relevant information.

COVID-19 Resources

State Actions Related to Property and Casualty Insurance
As of:
13-May-20

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Alabama									
Alaska	3.18.20	DOI	Bulletin 20-08	Y			Prohibited carriers from terminating insurance contracts due to non-payment and allowing continuing insurance coverage. The DOI will work with carriers to minimize the regulatory effects of such an extension, specifically financial review requirements. The extension of the grace period does not eliminate the obligation to pay the premium, but limits policy cancellation for late payment and waives all late fees.	https://www.commerce.alaska.gov/web/Portals/11/Pub/INS_B20-08.pdf	All
Alaska	3.16.20	Division of Insurance	Bulletin 20-06	Y			Extended Review Period for Rate, Form, and Advertisement Filings. Notified carriers that effective immediately all filings are automatically extended as permitted by statute.	https://www.commerce.alaska.gov/web/Portals/11/Pub/INS_B20-06.pdf	All
Arizona	4.14.20	Department of Insurance	Bulletin No. 2020-03	Y			Extended statutory filing deadlines by 30-60 days for exhibits listed.	https://insurance.az.gov/sites/default/files/documents/files/Regulatory%20Bulletin%202020-03%20Signed.pdf	All
Arkansas	5.11.20	Department of Insurance	Bulletin No. 22-2020			Y	Issued notice regarding consumer complaint email address, claims settlement compliance and business continuity planning, regulatory filing deadlines, e-signatures, on-site department examinations, license renewals, and continuing education.	https://insurance.arkansas.gov/uploads/resource/documents/22-2020.pdf	All
Arkansas	4.14.20	Department of Insurance	Bulletin 18-2020			Y	Advised insurers to make filings electronically, the Department will consider extensions upon request, filings that must be submitted in hard copy should be filed electronically and required signatures and notarization are waived temporarily. On-site examinations will be conducted electronically.	https://insurance.arkansas.gov/uploads/resource/documents/18-2020.pdf	All
California	4.6.20	Department of Insurance			Y		Encouraged insurers to file required forms electronically. CDI will accept electronic signatures/certification/notarization during the pandemic. Required paper must be submitted within 90 days of "shelter-in-place" order. CA licensed entities have extension of 90 days from original due date for 2019 Annual Statements, 2019 supplement filings, and 2020 First Quarterly Statements.	http://www.insurance.ca.gov/0250-insurers/0300-insurers/0200-bulletins/bulletin-notices-commiss-opinion/upload/Notice-of-Compliance-with-Regulatory-Filing-and-Submittal-Requirements.pdf	All
Colorado									
Connecticut	4.29.20	Insurance Department	Bulletin: FS-39 & FS-38			Y	Allowing foreign insurers an additional 30, 45, or 60 days to complete certain hard copy filings, including Combined Annual Statement (Property), Combined IEEE (Property) and State Page - Quarterly Supplement Property and Casualty Companies, as well as other extensions for other lines of business.	https://portal.ct.gov/-/media/CID/1_Bulletins/Bulletin-FS-39.pdf?la=en	All
Delaware									
District of Columbia	4.23.20	Department of Insurance, Securities, and Banking	Bulletin 20-IB-2-04/10	Y			Extended statutory filing deadline 30 to 60 days in limited circumstances. Provided instructions for submitting extension requests. Requested filings be made electronically.	https://disb.dc.gov/sites/default/files/dc/sites/disb/publication/attachments/DISB%20Bulletin%20Modified%20Regulatory%20Filing%20Requirements%20Captives-042420FINAL.pdf	All
Florida		Office of Insurance Regulation				Y	Extended the deadline for private passenger auto policy count (PPAC) quarterly survey filing deadline for the first quarter of 2020 from May 15 to June 15, 2020.	https://www.floir.com/Office/Coronavirus-COVID-19.aspx	P/C
Georgia									
Guam									
Hawaii									
Idaho	4.22.20	Department of Insurance	Bulletin No. 20-06	Y			Extended statutory filing deadlines 30 to 60 days in limited circumstances. Requested filings be made electronically.	https://doi.idaho.gov/DisplayPDF?Id=7784	All
Illinois									
Indiana									

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Iowa									
Kansas									
Kentucky	4.7.20	Department of Insurance	Bulletin 2020-02			Y	Provided guidance on new Statutory filing deadlines, compliance with requirements for signature and notarization as well as Department audits.	http://insurance.ky.gov/ppc/Documents/Bulletin2020-02-RegulatoryRequirements(003).pdf	All
Louisiana									
Maine	5.1.20	Bureau of insurance	Bulletin 447			Y	Issued notice to insurers of 30 - 60 day extensions on regulatory filings in limited circumstances.	https://www.maine.gov/pfr/insurance/legal/bulletins/pdf/447.pdf	All
Maryland	3.26.20	Insurance Administration	Bulletin No. 20-14			Y	Notified insurers that provide premium grace periods to request a permitted accounting practice to waive SAP requirement to nonadmit premium receivable over 90 days past due. Permitted accounting practice will be effective for the year 2020.	https://insurance.maryland.gov/Insurer/Documents/bulletins/20-14-Premium-Receivables-over-90-days-during-COVID-19-SOE.pdf	P/C
Massachusetts									
Michigan	4.13.20	Department of Insurance and Financial Services	Bulletin 2020-17-INS			Y	Notified insurers that statutory filings may be delayed 30 to 60 days in limited circumstances upon request.	https://www.michigan.gov/documents/difs/Bulletin_2020-17-INS_686905_7.pdf	All
Minnesota	5.1.20	Department of Commerce	Regulatory Guidance 20-25	Y			Extended the filing deadline for licensed insurers writing homeowner's insurance in MN for property located in the metropolitan area or a statutory or home rule charter city of the first class from May 1 to June1.	http://mn.gov/commerce-stat/pdfs/regulatory-guidance-20-25.pdf	P/C
Mississippi	4.14.20	Insurance Department	Bulletin 2020-7			Y	Allowing extensions on Annual Statement Filings upon request.	http://www.mid.ms.gov/legal/bulletins/20207bul.pdf	All
Missouri									
Montana									
Nebraska	4.8.20	Department of Insurance				Y	Provided notice to insurers with regard to filing deadlines, electronic signatures and on-site examinations.	https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/ComplyingWithRegRequirementsDuringPublicHealthEmergency.pdf	All
Nevada									
New Hampshire									
New Jersey									
New Mexico									
New York									
North Carolina									
North Dakota									
Ohio	4.15.20	Department of Insurance	Bulletin 2020-09			Y	Allowing 30 to 60 day extensions on some statutory filings.	https://insurance.ohio.gov/static/Legal/Bulletins/Documents/2020-09.pdf	All
Oklahoma	4.8.20	Insurance Department	Financial Bulletin No. 2020-02			Y	Notified insurers of 30 and 60 day extensions for filing financial statements.	https://www.oid.ok.gov/financial-bulletin-no-2020-02-fb-no-2020-02/	All
Oregon									
Pennsylvania									
Rhode Island									
South Carolina	4.24.20	Department of Insurance	Bulletin Number 2020-05	Y			Offered 30 to 60 day extensions on certain filings, most related to statutory reporting. Documents may be notarized and filed electronically but companies must track and file hard copies no later than 60 days following the lifted State of Emergency. The Department will continue on-site audits doing so remotely to the fullest extent possible.	https://www.doi.sc.gov/CivicAlerts.aspx?AID=260	All
South Dakota									
Tennessee	4.13.20	Department of Commerce and insurance	Bulletin 20-06		Y		Allowing 30-60 day extensions on some statutory filings.	https://www.tn.gov/content/dam/tn/commerce/documents/insurance/bulletins/041320_COVID-19_Filing_Flexability_Guidance_to_Carriers.pdf	All

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Texas									
Utah	4.8.20	Insurance Department	Bulletin 2020-6			Y	Allowing 30 to 60 day extensions on certain statutory filings.	https://insurance.utah.gov/wp-content/uploads/2020-6Signed.pdf	All
Vermont									
Virgin Islands	3.30.20	Division of Banking, Insurance and Financial Regulation	Bulletin 2020-05			Y	Extending statutory filing deadlines in limited circumstances and requesting that they be filed electronically.	https://ltg.gov.vi/wp-content/uploads/2020/04/Bulletin-2020-05-Electronic-Submission-and-Extension-of-Time-to-May-1-2020-to-File-Documents-that-are-Due-by-April-1-2020.pdf	All
Virgin Islands	4.8.20	Division of Banking, Insurance and Financial Regulation	Bulletin 2020-08			Y	Extending the use of OPTins to allow for electronic submission of licensing and miscellaneous filings.	https://ltg.gov.vi/wp-content/uploads/2020/04/Bulletin-2020-08-Electronic-Submissions-of-Additional-Filings-and-Filings-Fees-Through-OPTins.pdf	All
Virginia	4.14.20	Commonwealth State Corporation Commission	Administrative Letter 2020-02	Y			Granting, via request, extensions on statutory filings. Temporarily waiving hard copy and notary requirements until 60 days after the order to shelter in place is lifted. The Bureau will not conduct on-site examinations during the public health emergency.	No Link Provided.	All
Washington									
West Virginia									
Wisconsin									
Wyoming									
Guam									
Virgin Islands	3.30.20	Division of Banking, Insurance and Financial Regulation	Bulletin 2020-05			Y	Extending statutory filing deadlines in limited circumstances and requesting that they be filed electronically.	https://ltg.gov.vi/wp-content/uploads/2020/04/Bulletin-2020-05-Electronic-Submission-and-Extension-of-Time-to-May-1-2020-to-File-Documents-that-are-Due-by-April-1-2020.pdf	All

*Note: State actions are characterized as orders when they state that insurers are required, directed, or instructed to take an action. They are characterized as requests when they ask, request, or encourage insurers to take an action. Notices advise insurers, consumers, or others of relevant information.

COVID-19 Resources

State Actions Related to Property and Casualty Insurance

As of:

13-May-20

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Alabama									
Alaska		Department of Insurance				Y	Published Consumer Alert describing existence of pandemic exclusions in travel cancellation policies.	https://www.commerce.alaska.gov/web/Portals/11/Pub/INS_TravelInsurance.pdf	P/C
Arizona		Department of Insurance				Y	Issued consumer information on travel insurance and exclusions related to COVID-19 (NAIC Document)	https://insurance.az.gov/taking-trip-information-about-travel-insurance-you-should-know-you-hit-road	P/C
Arkansas									
California									
Colorado									
Connecticut		Insurance Department				Y	Created FAQ regarding coverage under most travel insurance policies.	https://portal.ct.gov/CID/Coronavirus/Coronavirus-Travel-Insurance-FAQs	P/C
Delaware									
District of Columbia		Department of Insurance, Securities, and Banking				Y	Issued FAQ document concerning issues related to COVID-19 including travel insurance.	https://disb.dc.gov/sites/default/files/dc/sites/disb/publication/attachments/DISB-FAQ-COVID-19.pdf	All
District of Columbia		Department of Insurance, Securities, and Banking				Y	Provided consumer information on travel insurance and exclusions related to COVID-19.	https://disb.dc.gov/page/taking-trip-information-about-travel-insurance-you-should-know-you-hit-road	P/C
Florida									
Georgia									
Guam									
Hawaii									
Idaho									
Illinois	3.2..20	Department of Insurance	Company Bulletin 2020-2	Y			Issued memo to insurers regarding coronavirus with instruction to provide travel insurance coverage for cancellation due to COVID 19 unless the policy contains an applicable exclusion.	https://insurance.illinois.gov/cb/2020/CB2020-02.pdf	P/C
Illinois		Department of Insurance				Y	Issued FAQ for coverage issues including information on coverage issues regarding travel insurance.	https://insurance.illinois.gov/Newsrls/2020/03/COVID-19-FAQ.pdf	P/C
Indiana									
Iowa		Insurance Department				Y	Posted FAQ including information on travel insurance coverage.	https://iid.iowa.gov/covid-19	All
Kansas		Insurance Department				Y	Issued guidance to consumers regarding insurance scams and false travel insurance coverage offers.	https://insurance.ks.gov/documents/department/COVID19-Insurance-Scams.pdf	P/C
Kentucky									
Louisiana		Department of Insurance				Y	Issued FAQ which includes information regarding business interruption and travel insurance. Site also includes consumer alert on scams related to COVID-19.	https://www.ldi.la.gov/consumers/insurance-type/healthinsurance/covid-19/	All
Maine	4.29.20	Bureau of Insurance				Y	Issued notice to consumers that travel insurance policies may not cover losses due to COVID-19, depending on policy language and date of purchase.	https://www.maine.gov/pfr/insurance/press-release.shtml?id=2481709	P/C

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Maine	3.12.20	Professional & Financial Regulation	Bulletin 442			Y	Reminded travel insurance carriers that policies must provide full coverage for all covered risks arising out of COVID-19 exposure and infection, subject only to such lawful exclusions as are clearly stated in the policy and agreed to between the insurer and the insured.	https://www.maine.gov/pfr/insurance/legal/bulletins/index_by_number.html	P/C
Maryland	3.9.20	Insurance Administration				Y	Created FAQ regarding COVID-19 including information on travel insurance.	https://insurance.maryland.gov/Pages/newscenter/NewsDetails.aspx?NR=2020251	P/C
Maryland	3.20.20	Insurance Administration	Bulletin No. 20-09		Y		Issued a request to insurers offering travel insurance at this time to provide an option for consumers to purchase a Cancel For Any Reason waiver.	https://insurance.maryland.gov/Insurer/Documents/bulletins/20-09-Travel-Insurance-sales-during-COVID-19-SOE.pdf	P/C
Massachusetts									
Michigan	3.10.20	Department of Insurance and Financial Services				Y	Offered guidance on travel insurance and coverage issues concerning COVID-19.	https://content.naic.org/article/consumer_insight_taking_trip_information_about_travel_insurance_you_should_know_you_hit_road.htm	P/C
Minnesota	3.13.20	Commerce Department	Consumer Alert			Y	Published a press release regarding travel insurance considerations and typical coverage limitations.	https://mn.gov/commerce/media/news/#/detail/appId/2/id/423001	P/C
Mississippi	3.9.20	Insurance Department	Press Release			Y	Released an FAQ document with information regarding travel insurance, alerting consumers to check their policies to ask their carrier to determine coverage for COVID-19.	https://www.mid.ms.gov/newsroom/pressreleases/2020/Pressrel030920.pdf	P/C
Mississippi		Insurance Department				Y	Created a landing page for issues related to COVID-19, including insurer audits, business interruption, commercial policies and travel insurance.	http://www.mid.ms.gov/consumers/covid.aspx	P/C
Missouri									
Montana									
Nebraska	3.13.20	Department of Insurance	Consumer Alert			Y	Published a Consumer Alert regarding considerations for the purchase of travel insurance.	https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/ConsumerAlertTravelInsurance-InfotoKnowBeforeYouHitTheRoad.pdf	P/C
Nevada		Division of Insurance				Y	Published FAQ regarding coverage options and exclusions commonly found in travel insurance policies, alerting consumers to read their policy to determine if coverage exists..	http://doi.nv.gov/uploadedFiles/doinvgov/_public-documents/News-Notes/COVID-19_Travel_FAQs.pdf	P/C
New Hampshire		Insurance Department				Y	Created landing page for issues regarding coronavirus including business interruption and travel insurance.	https://www.nh.gov/insurance/covid-19/index.htm	P/C
New Jersey									
New Mexico									
New York	3.6.20	Department of Financial Services	Insurance Circular Letter No. 4 (2020)		Y		Issued guidance to licensed insurers and licensed travel insurance producers concerning policies sold as "cancel for any reason" to provide the position of the DFS with regard to CFAR policies and encourage licensed entities to afford the public with coverage options as well as clear guidance about policies sold.	https://www.dfs.ny.gov/industry_guidance/circular_letters/cl2020_04	P/C
North Carolina									
North Dakota		Insurance Department				Y	Created a COVID-19 landing page with FAQ related to travel insurance, business interruption, general liability insurance, etc.	https://www.nd.gov/ndins/covid-19-coronavirus-and-insurance	P/C
Ohio	3.11.20	Department of Insurance	BULLETIN 2020-02		Y		Issued guidance to insurers and regulated entities regarding issues related to COVID-19 including travel insurance. Prescribed that travel insurance should cover trip cancellation due to COVID-19 unless a specific exclusion applies.	https://iop-odi-content.s3.amazonaws.com/static/Legal/Bulletins/Documents/2020-02_COVID-19.pdf	P/C
Oklahoma									
Oregon									
Pennsylvania									
Rhode Island									
South Carolina									
South Dakota									

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Tennessee									
Texas		Department of Insurance				Y	Created FAQ regarding travel insurance.	https://www.tdi.texas.gov/takefive/travel.html	P/C
Utah									
Vermont									
Virgin Islands									
Virginia									
Washington		Office of the Insurance Commissioner				Y	Issued guidance regarding travel insurance and coverage for epidemics such as coronavirus. Most importantly, exclusions may apply, one would need to read the policy to be sure. Trips booked after the epidemic became known would exclude coverage for cancellation due to coronavirus.	https://medium.com/commissioners-eye-on-insurance/will-travel-insurance-pay-if-you-cancel-a-trip-because-of-a-health-epidemic-22d929c07925	P/C
West Virginia									
Wisconsin									
Wyoming									

*Note: State actions are characterized as orders when they state that insurers are required, directed, or instructed to take an action. They are characterized as requests when they ask, request, or encourage insurers to take an action. Notices advise insurers, consumers, or others of relevant information.

COVID-19 Resources

State Actions Related to Property and Casualty Insurance
As of:

13-May-20

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Alabama									
Alaska	4.9.20	Department of Insurance	Bulletin 20-05	Y			Established a presumptive order of compensability under workers' compensation for certain employees.	https://labor.alaska.gov/wc/bulletins/20-05.pdf	P/C
Alaska	3.17.20	Workers' Compensation Division	Bulletin 20-03			Y	Issued guidance regarding workers' compensation board hearings/prehearings and appeals commission hearings	https://labor.alaska.gov/wc/bulletins/20-03.pdf	P/C
Alaska	3.16.20	AK Workers' Compensation Division	Bulletin 20-02			Y	Provides guidance regarding air travel outside of state for second independent medical evaluations.	https://labor.alaska.gov/wc/bulletins/20-02.pdf	P/C
Arizona									
Arkansas									
California		WCIRB California				Y	Provides a COVID-19 resource regarding workers' compensation insurance.	https://www.wcirb.com/faq?answer=faq-32631&question=question-32631	P/C
California	4.6.20	Department of Insurance		Y			Alerted insurance companies that all workers affected by COVID-19 on the job are eligible for workers' compensation benefits regardless of immigration status. Such claims may not be denied on the basis of the injured worker's citizenship or immigration status. This includes workers engaged in front-line occupations such as health care, emergency services, food production, sales, and delivery, among others.	http://www.insurance.ca.gov/0400-news/0100-press-releases/2020/release036-2020.cfm	P/C
California	4.13.20	Department of Insurance	Bulletin 2020-3	Y			Ordered insurers to provide premium refunds for certain lines of business including, auto, workers compensation, etc.	http://www.insurance.ca.gov/0250-insurers/0300-insurers/0200-bulletins/bulletin-notices-commiss-opinion/upload/Bulletin_2020-3_re_covid-19_premium_reductions-2.pdf	P/C
California	3.26.20	Department of Insurance				Y	Created FAQ regarding commercial coverage including workers' compensation.	http://www.insurance.ca.gov/01-consumers/140-catastrophes/FAQ-on-Business-Interruption-Insurance.cfm	P/C
California	3.24.20	WCIRB California	Bulletin No. 2020-09			Y	Provided a Catastrophe Number and added a Nature of Injury code to track claims involving a diagnosis of Coronavirus Disease as a part of claim reporting requirements.	https://www.wcirb.com/sites/default/files/bulletins/2020-09_covid-19_claim_reporting_reqs.pdf	P/C
Colorado	3.17.20	CO DOL	Emergency Rules 7 CCR 1101-3 Workers' Compensation of Procedure			Y	Provided information regarding emergency rules as well as addition updates regarding customer service, claims, prehearings, fee schedules, provider education, DIME unit, coverage enforcement, self-insurance and premium cost containment, as well as contact information.	https://www.colorado.gov/cdle/dwc/covid19-updates	P/C
Colorado	3.17.20	CO DOI		Y			Waived the prior authorization requirement for initial and subsequent telehealth visits for physical and occupational therapy.	https://www.colorado.gov/pacific/cdle/information-and-resources-coronavirus	Health/WC
Connecticut	3.25.20	Workers' Compensation Commission CT				Y	Created a landing page with current information regarding the Workers' Compensation Commissioners, hours, memos, etc.	https://wcc.state.ct.us/index.html	P/C

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Connecticut	3.25.20	Workers' Compensation Commission CT	Submission of WCC Forms During COVId-19 Pandemic - Memorandum No. 2020-07	Y			Ordered certain forms be sent via certified mail to be suspended. Regular mail can be used.	https://wcc.state.ct.us/memos/2020/2020-07.htm	P/C
Connecticut	3.25.20	Workers' Compensation Commission CT	WCC Form 36 Procedure Under Governor's Executive Order - Memorandum No. 2020-06	Y			Suspended some regulatory and administrative deadlines, as well as some automatic approvals.	https://wcc.state.ct.us/memos/2020/2020-06.htm	P/C
Connecticut	3.25.20	Workers' Compensation Commission CT	Stipulation Approval / Hearing Process	Y			Suspended 20-day deadlines in stipulation approval/hearing processes.	https://wcc.state.ct.us/memos/2020/2020-05.htm	P/C
Connecticut	3.23.20	State of CT Workers' Compensation Commission	Executive Order No. 7K	Y			Issued Executive Order suspending non-critical operations of the Workers' Compensation Commission.	https://portal.ct.gov/-/media/Office-of-the-Governor/Executive-Orders/Lamont-Executive-Orders/Executive-Order-No-7K.pdf?la=en	P/C
Delaware	3.20.20	DE Accident Board		Y			Suspended board hearings until at least April 3, 2020. Merit hearings are cancelled. All appeals from the Industrial Access Board that do not require oral argument are not affected.		P/C
District of Columbia		Department of Insurance, Securities, and Banking				Y	Issued FAQ document concerning issues related to COVID-19 including workers compensation.	https://disb.dc.gov/sites/default/files/dc/sites/disb/publication/attachments/DISB-FAQ-COVID-19.pdf	All
Florida	4.15.20	Department of Financial Services	CFO-Directive 20-06	Y			Suspended employer penalty payments and reinstatement of stop-work penalty orders issued by the Division of Workers' Compensation. Suspended requirement that workers' compensation insurers mail informational brochures pursuant to 440.185(3). Urged insurers to deliver the brochures by electronic means. Effective for the period in Executive Order 20/52 and any amendments to it or until rescinded by the Chief Financial Officer.	https://www.myfloridacfo.com/coronavirus/documents/CFO-Directive-20-06.pdf	P/C
Florida		Office of Insurance Regulation	OIR-20-05M			Y	Reminded insurers that section 440.09, Florida Statutes, requires an employer to provide workers' compensation coverage if the employee suffers a compensable injury arising out of work performed in the course and scope of employment.	https://floir.com/siteDocuments/OIR-20-05M.pdf	P/C
Georgia	4.7.20	Office of Insurance and Safety Fire Commissioner	Order of the State Board of Workers' Compensation	Y			Extended deadlines to May 13, 2020 for statutes of limitation, time for discovery, time to serve a party, time to appeal or seek the right to appeal any order, ruling, or other determination.	https://sbwc.georgia.gov/media/4346/download	P/C
Georgia	3.16.20	GA State Board of WC		Y			Postponed hearings and issued guidance of mediations by phone.	https://sbwc.georgia.gov/notice-regarding-hearings-and-mediations	P/C
Georgia	3.14.20	GA State Board of WC	Order of the State Board of Workers' Compensation	Y			Extended deadlines due to COVID-19 concerns; such as: statutes of limitations, time within which discovery or any aspect thereof is to be completed, time within which to serve a party, time within which to appeal or seek the right to appeal any order, ruling, or other determination.	https://sbwc.georgia.gov/notice-regarding-hearings-and-mediations	P/C
Guam									
Hawaii	March	Hawaii DOL				Y	Provided a fact sheet with information regarding compensability and steps to take. (fact sheet provides details other than workers' compensation as well.)	https://labor.hawaii.gov/ui/files/2020/03/COVID-19-Labor-Benefits-Fact-Sheet_20200319.pdf	P/C

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Hawaii	3.19.20	Department of Commerce and Consumer Affairs	MEMORANDUM 2020-2LIC	Y			Workers compensation adjuster licenses subject to renewal on April 16, will be extended without examinations until 45 days after the examinations are made available. Renewal fees must be paid and an explanation must be provided to the Commissioner.	https://cca.hawaii.gov/ins/files/2020/03/IC-Memo-2020-2LIC.pdf	P/C
Hawaii		Hawaii DOL				Y	Provided FAQ regarding workers' compensation and temporary disability insurance scenarios due to COVID-19 including how to file for benefits, eligibility and contact information.	https://labor.hawaii.gov/wp-content/uploads/2020/04/COVID-19-DCD-QAs.pdf	P/C
Idaho	3.23.20	Idaho Industrial Commission	Emergency Order regarding COVID-19	Y			Delaying JRP 10 hearings, mediations and other hearings/conferences unless proceedings may be conducted safely in-person. Proceedings may be held by telephone or video with agreement of parties. UPDATE: Amended 3/23/20 Order to extend from April 13th, 2020 to May 29, 2020 or until further notice	https://iic.idaho.gov/wp-content/uploads/sites/16/2020/04/Commission-Amended-Emergency-Order-re-COVID-19-Secure.pdf	P/C
Idaho		Idaho Industrial Commission	Landing Page			Y	Provided information regarding limited office access and a COVID-19 FAQ.	https://iic.idaho.gov/	P/C
Illinois	4.13.20	Workers' Compensation Commission		Y			Amended evidentiary rules to ensure first responders and front line workers are afforded full protections of the Workers' Compensation Act in the event they are exposed to or contract the virus, effective April 16, 2020. Defined what constitutes a first responder and front line worker.(50 Ill. Adm. Code 9030)	https://www2.illinois.gov/sites/iwcc/news/Documents/13APR20-Emergency_Amendment_Only-50IAC9030_70.pdf	P/C
Indiana	3.20.20	Workers Compensation Board of Indiana				Y	Created landing page regarding information regarding workers' compensation.	https://www.in.gov/wcb/	P/C
Indiana		Workers' Compensation Board of Indiana				Y	Encouraged employers to make decisions as to whether any vulnerable segment of their workforce will be presumptively covered under the provisions of the IN Worker's Compensation Act. Clarified that under IN laws, the State cannot tell employers they must automatically cover employees who contract COVID-19.	https://www.in.gov/wcb/	P/C
Iowa	3.13.20	Iowa Division of Workers' Compensation		Y			Unless a motion to continue is filed, hearings occurring from March 18 through June 16, 2020 will be held via webinar.	https://www.iowaworkcomp.gov/sites/authoring.iowadivisionofworkcomp.gov/files/Order%20--%20Coronavis%20%28COVID-19%29%20Impact%20on%20Hearings%20--%202020.03.13.pdf	P/C
Kansas									
Kentucky	3.20.20	KY DOL		Y			Notice of cancellation of in-person workers' compensation proceedings.	https://labor.ky.gov/Documents/Update%20on%20DWC%20Operations%20COVID-19.pdf	P/C
Kentucky	3.20.20	KY DOL		Y			Notice of cancellation of in-person workers' compensation proceedings	https://labor.ky.gov/Documents/Update%20on%20DWC%20Operations%20COVID-19.pdf	P/C
Louisiana		Office of Workers' Compensation Administration (OWCA)		Y			Issued Emergency Rule (ER) regarding patient protections and related health care services regarding prescription refills. Insurers must allow for at least a 30 day supply of any prescription medication (conditions apply).	https://www.doa.la.gov/osr/EMR/2020/2004EMR011.pdf	P/C
Maine	3.27.20	Workers' Compensation Board				Y	Provided FAQ regarding workers' compensation as it relates to the coronavirus.	https://www.maine.gov/wcb/COVID_FAQ_3-27-2020.pdf	P/C

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Maine		Workers' Compensation Board				Y	Created landing page providing information regarding how hearings and mediations will be handled while social distancing.	https://www.maine.gov/wcb/	P/C
Maryland	4.24.20	Insurance Administration	Bulletin No. 20-21			Y	Provided guidance on recent NCCI filings related work workers compensation and impacts from COVID-19.	https://insurance.maryland.gov/Insurer/Documents/bulletins/20-21-COVID-19-Workers-Comp-Ins.pdf	P/C
Maryland	3.26.20	Workers' Compensation				Y	Issued notice of docket cancellation through May 1, 2020. Provides link to file an online employee claim.	https://www.wcc.state.md.us/	P/C
Massachusetts									
Michigan									
Minnesota		Department of Labor and industry				Y	Provided information regarding administrative conferences, mediations, copy file review, rehabilitation consultations, and rehabilitation review panel, as well as contact information.	http://dli.mn.gov/updates	P/C
Mississippi	3.24.20	Workers' Compensation Commission				Y	Created a landing page for issues related to COVID-19 as they relate to workers' compensation.	https://mwcc.ms.gov/#/home	P/C
Missouri									
Montana		Department of Labor and Industry				Y	Created FAQ related to COVID-19 and workers' compensation.	http://dli.mt.gov/employer-resource-covid-19	P/C
Nebraska									
Nevada									
New Hampshire									
New Jersey	3.16.20	NJ DOL	Notice to the Bar	Y			Suspended court hearings for workers' compensation through Friday, April 3, 2020.	https://www.nj.gov/labor/forms_pdfs/wc/pdf/Memo_Suspension_of_WC_Court_COVID19_03162020.pdf	P/C
New Mexico		Workers' Compensation Bureau				Y	Provided information regarding hearings and mediation changes due to COVID-19.	https://workerscomp.nm.gov/Communications	P/C
New York	4.20.20	Workers' Compensation Board				Y	Issued summary of COVID-19 outbreak response.	http://www.wcb.ny.gov/content/main/TheBoard/WCBcovidresponse4-20.pdf	P/C
New York	3.30.20	New York State Governor's Office	Executive Order No. 202.13	Y			Issued a moratorium on cancellations, non-renewals, or conditionally renewing any workers compensation insurance policy issued to an individual or small business for 60 days.	https://www.governor.ny.gov/news/no-20213-continuing-temporary-suspension-and-modification-laws-relating-disaster-emergency	P/C
New York	3.07.20	NYS WCB			Y		Issued information regarding remote Hearings; 90-day requirement for medical evidence; IME requirements; depositions; appeals and rebuttals; bureau of compliance; payor compliance	http://www.wcb.ny.gov/content/main/TheBoard/WCB-Response-COVID-19.jsp	P/C
New York		NYS WCB				Y	Created a landing page regarding changes due to COVID-19 as they relate to workers' compensation.	http://www.wcb.ny.gov/content/main/TheBoard/WCB-Response-COVID-19.jsp	P/C
North Carolina	4.20.20	Department of Insurance		Y			Issued order that the reporting deadline for self-insurers has been extended from April 30 to May 30, 2020.	https://files.nc.gov/doi/documents/self-insured-workers-compensation/order-extension-of-deadlines-58-2-47-self-insured-wc-4-17-2020.pdf	P/C
North Carolina		Industrial Commission				Y	Created a landing page regarding changes due to COVID-19 as they relate to workers' compensation.	https://www.ic.nc.gov/	P/C

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
North Dakota	4.2.20	Workforce Safety & Insurance				Y	Created FAQ to assist with questions regarding the extended coverage for COVID-19 for frontline health care workers and first responders and general workers' compensation claim information.	https://www.workforcesafety.com/news/updated-guidelines-covid-19-coverage-frontline-health-care-workers-and-first-responders	P/C
North Dakota	4.1.20	Workforce Safety & Insurance				Y	Issued guidance on billing for telemedicine under workers' compensation.	https://www.workforcesafety.com/news/billing-telemedicine-services	P/C
North Dakota	3.31.20	Workforce Safety & Insurance				Y	Issued FAQ for employers.	https://www.workforcesafety.com/news/updated-covid-19-frequently-asked-questions-employers	P/C
North Dakota	3.31.20	Workforce Safety & Insurance				Y	Issued FAQ for employees.	https://www.workforcesafety.com/news/updated-guidelines-covid-19-coverage-frontline-health-care-workers-and-first-responders	P/C
North Dakota	3.25.20	Workforce Safety and Insurance		Y			Expanded eligibility for workers' compensation coverage to first responders and health care workers assisting in the state's response to COVID-19.	https://www.governor.nd.gov/sites/www/files/documents/executive-orders/Executive%20Order%202020-12%20WSI%20extension%20for%201st%20responders.pdf	P/C
Ohio		Workers' Compensation				Y	Provided FAQ with information regarding procedural changes due to COVID-19 as they relate to workers' compensation.	https://www.bwc.ohio.gov/downloads/blankpdf/COVID-19-BWCFAQs.pdf	P/C
Oklahoma	3.24.20					Y	Issued notice of current process for Joint Petition Settlements within guidelines of social distancing.	https://www.ok.gov/wcc/documents/JP%20Process%203-%203-24-2020%20.pdf	P/C
Oklahoma		Workers' Compensation Commission				Y	Provided instruction for filings, approval of Joint Petition Settlements Electronically and Case issues resolved by email and extended deadlines.	https://www.ok.gov/wcc/	P/C
Oregon	4.15.20	Department of Insurance Workers' Compensation Division				Y	Created a landing page for information regarding COVID-19 and workers' compensation.	https://wcd.oregon.gov/Pages/COVID-19-updates.aspx	P/C
Oregon	4.10.20	Division of Financial Regulation	DFR 2020-9	Y			Directed insurers to review workers compensation policies for employers asking employees to work from home which likely falls into a different classification code than those assigned at policy origination.	https://dfr.oregon.gov/laws-rules/Documents/Bulletins/bulletin2020-09.pdf	P/C
Oregon	4.10.20	Division of Financial Regulation	DFR 2020-10			Y	Issued guidance to insurers to exclude furloughed employees from payroll reported to workers' compensation insurers.	https://dfr.oregon.gov/laws-rules/Documents/Bulletins/bulletin2020-10.pdf	P/C
Oregon	3.25.20	Department of Workers' Compensation				Y	Provided notice regarding communication and documentation of claims, encouraged the use of telehealth, provided information regarding a temporary fee schedule, and issued guidance regarding temporary disability authorization.	https://wcd.oregon.gov/IndustryNotices/03-25-20-IN-COVID-ClaimsProc.pdf	P/C/Health
Pennsylvania	3.20.20					Y	Provided FAQ regarding COVID 19 and possible work-related exposure.	https://www.uc.pa.gov/COVID-19/Pages/WC-COVID-FAQs.aspx	P/C
Rhode Island									
South Carolina	4.3.20	Workers' Compensation Commission				Y	Advised carriers of procedural guidelines in light of COVID-19 social distancing order.	https://wcc.sc.gov/sites/default/files/Documents/Update.News/Advisory%20Notice%20Procedural%20Clarifications%20final%204-3-2020 .pdf	P/C
South Carolina	3.26.20	Workers' Compensation Commission				Y	Advised carriers of codes anticipated to be used in reporting any COVID-19 claim effective Dec. 2019 or later.	https://www.wcc.sc.gov/sites/default/files/Documents/Update.News/New%20EDI%20Codes%20for%20COVID-19%20Pandemic%203-26-2020.pdf	P/C

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
South Carolina	3.21.20	Workers' Compensation Commission	Advisory Notice Commissioner's Hearings	Y			Provided notice of suspended live hearings through May 1, 2020, except for emergency situations. Also advised on contingency claims procedures and hearings held via telephone.	https://wcc.sc.gov/sites/default/files/Documents/Update.News/Advisory%20Notice%20Commissioner%20Hearings%203-21-2020%20final%20final.pdf	P/C
South Dakota		Department of Labor and Regulation				Y	Created FAQ regarding COVID-19 and matters of compensability.	https://dlr.sd.gov/workers_compensation/covid_19_workers_comp_coverage.aspx	P/C
Tennessee									
Texas	4.27.20	Department of Insurance				Y	Advised of draft data call regarding to COVID-19 exposures related to workers' compensation. Data call anticipated to be due Aug. 15, 2020.	https://www.tdi.texas.gov/wc/carrier/documents/covid19dc0420m.pdf	P/C
Texas	4.22.20	Department of Insurance	Commissioners Bulletin # B-0023-20		Y		Issued guidance regarding interim recertification to workers' compensation doctors with designated doctor or maximum medical improvement rating certifications.	https://www.tdi.texas.gov/bulletins/2020/B-0023-20.html	P/C
Texas	4.13.20	Department of Insurance		Y			Adopted rules for the use of telemedicine and telehealth for workers' compensation.	https://www.tdi.texas.gov/wc/rules/adopted/documents/er167tm0420m.pdf	P/C
Texas	4.10.20	Department of Insurance				Y	Suspended time (10 days) requirement for testing to provide workers' compensation coverage for emergency responders.	https://www.tdi.texas.gov/bulletins/2020/B-0019-20.html	P/C
Texas	3.27.20	Department of Insurance	Commissioner's Bulletin # B-0010-20	Y			Provided guidance to Workers' Compensation carriers regarding claims adjusting, medical examinations and medical billing while social distancing.	https://www.tdi.texas.gov/bulletins/2020/B-0010-20.html	P/C
Texas	3.25.20	Department of Insurance	Commissioner's Bulletin # B-0010-20		Y		Requested workers' compensation carriers to continue providing timely claims adjusting services; process and deliver benefits in a timely manner; authorize payments to pharmacies up to a 90-day supply of prescription medication. Suspended orders for DD (designated doctor) exams and holding requests and suspended RME (required medical exams), DD, and referral exams that have already been ordered. Provided an exception regarding timely medical bills due to a catastrophic event.	https://www.tdi.texas.gov/bulletins/2020/B-0010-20.html	P/C
Texas		Department of Insurance				Y	Created a covid-19 landing page with FAQ related to workers compensation coverage describing that an employee must be injured or contracted an occupational disease as a result of their employment, therefore, coverage would be determined on a case by case basis with the employers insurance carrier.	https://www.tdi.texas.gov/wc/information/coronavirus.html	P/C
Utah		Department of Insurance				Y	Provided considerations for workers' compensation fraud related to stay at home order.	https://insurance.utah.gov/featured-news/covid-19-and-workers-comp-fraud	P/C
Utah	3.26.20	Insurance Department	Bulletin 2020-03		Y		Issued guidance that the Insurance Commissioner expects carriers to exercise sound business and actuarial judgment in deciding whether or not to receive premium for workers' compensation while businesses are closed due to the State Order regarding COVID-19	https://insurance.utah.gov/wp-content/uploads/2020-3Signed.pdf	P/C
Vermont		Department of Financial Regulation				Y	Provided guidance regarding workers compensation premiums relative to COVID-19.	https://dfr.vermont.gov/sites/finreg/files/doc_library/dfr-insurance-covid19-workers-compensation-guidance.pdf	P/C

State	Date	Agency	Document Title	Order	Request	Notice	Summary	Link	Line of Business
Vermont	3.18.20	Department of Labor				Y	Provided information regarding changes in handling workers' compensation claims due to COVID-19.	https://labor.vermont.gov/sites/labor/files/doc_library/Temporary%20Changes%20being%20made%20in%20handling%20of%20workers%27%20compensation%20claims%20in%20response%20to%20the%20COVID-19%20Pandemic.pdf	P/C
Vermont	3.13.20	Department of Financial Regulation				Y	Provided information regarding changes to claims handling for workers' compensation claims due to COVID-19.	https://labor.vermont.gov/sites/labor/files/doc_library/Temporary%20Changes%20being%20made%20in%20handling%20of%20workers%27%20compensation%20claims%20in%20response%20to%20the%20COVID-19%20Pandemic.pdf	P/C
Vermont		Vermont Department of Labor				Y	Created landing page with information for employees and employers related to workers' compensation.	https://labor.vermont.gov/covid19	P/C
Virgin Islands									
Virginia									
Washington	3.5.20	Washington State DOL		Y			Will pay wage loss and medical treatment expenses for any health care worker or first responder who is quarantined because of coronavirus exposure.	https://www.governor.wa.gov/news-media/inslee-announces-workers-compensation-coverage-include-quarantined-health-workersfirst	All
Washington	3.5.20	Washington State DOL		Y			Will pay wage loss and medical treatment expenses for any health care worker or first responder who is quarantined because of coronavirus exposure.	https://www.governor.wa.gov/news-media/inslee-announces-workers-compensation-coverage-include-quarantined-health-workersfirst	P/C
West Virginia									
Wisconsin	3.13.20					Y	Provided notice of hearings, prehearings, and mediations held by telephone or video conference and remain as previously scheduled.	https://dwd.wisconsin.gov/covid19/public/pdf/owch-covid-19-notice.pdf	P/C
Wisconsin						Y	Created FAQ for workers regarding COVID-19.	https://dwd.wisconsin.gov/covid19/public/wc.htm	P/C
Wyoming									

*Note: State actions are characterized as orders when they state that insurers are required, directed, or instructed to take an action. They are characterized as requests when they ask, request, or encourage insurers to take an action. Notices advise insurers, consumers, or others of relevant information.