OFFICE of the INSURANCE COMMISSIONER
WASHINGTON STATE

P&C Covid 19 Activities

Below is a list of actions taken by the Office of the Insurance Commissioner related to the Property and Casualty industry and impacts of the Covid 19 pandemic.

Effective Date	Action Taken by OIC	Expiration Date
March 25, 2020	**Emergency Order** • Required to provide grace periods for nonpayment of premium and waive charges and fees association with nonpayment of premium • Can't cancel a policy for nonpayment of premium unless specially directed to do so by the insured.	May 9, 2020
March 27, 2020	Commissioner Kreidler **urges** al l insured doing business in Washington to immediately extend automobile insurance coverage for personal delivery drives to aid people temporarily assigned to this duty during the pandemic.	
April 7, 2020	Commissioner Kreidler **urges** all insurer doing business in Washington to consider refunding auto insurance premiums to policyholders since most are driving less with the governor's stay-at-home order.	
April 20, 2020	**Emergency Rules** • An insurance education provider may request the expedited conversation of a previously approved class room course to a webinar and waives 20 day submission timeframe. • Permits an extension of exam expiration dates if the exam are scheduled to expire between March 23, 2020 and June 30, 2020	August 18, 2020
April 27, 2020	**Emergency Order** • Provide an extension to deadlines requiring policyholders to report completed repairs in order to claim withheld depreciations payment.	June 26, 2020
April 27, 2020	**Emergency Rule** • Permits and extension for renewal if the licensee expiration dates are between March 1, 2020 and June 30,202 and this creates a hardship.	August 25, 2020
May 5, 2020	Commissioner Kreidler **reminds** consumers of a new federal protection (CARES ACT) the protects consumers during the pandemic from any negative credit reporting as long as their accounts were in good standing before the pandemic started.	

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