

# COVID-19 STATE DIRECTIVES

Updated as of 3/31/2020

State	Active/Inactive	Effective Date of Grace Period	Expiration Date of Grace Period	Grace Period	Additional Directive(s)
AR	Inactive	3/11/20	60 days from effective date	<p>To assist citizens who may struggle to overcome obstacles during this health emergency, <u>the Department is hereby issuing 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.</u></p> <p>The 60-day moratorium period, where requested by the policyholder, is effective starting from the date of issuance of Executive Order 20-03.</p> <p>The Arkansas Department of Insurance has issued <b>Bulletin No. 12-20</b> expanding its previously issued 60-day <b>moratorium</b> on cancelations and non-renewals for persons diagnosed with COVID-19 to also include insureds who have been terminated, laid off, or who are self-employed or an independent contractor and have experienced a cessation of work.</p>	<p>In order to assist Arkansas consumers who may call the Department with issues, complaints, or questions regarding their policies should they not be able to contact their insurer through normal means, the Commissioner directs all insurers and other regulated entities to provide it with the appropriate email address the company has designated to field consumer contacts during this health emergency. Carriers should forward their consumer contact email address to <a href="mailto:insurance.consumers@arkansas.gov">insurance.consumers@arkansas.gov</a> as soon as possible.</p> <p>The Commissioner advises all insurers and other regulated industries that they must continue to adjust claims as expeditiously as possible during this emergency in compliance with the provisions of AID Rule 43, and utilize all possible methods of adjusting claims remotely, such as telephone, email, facsimile, mobile applications, satellite imagery or 3D mapping, all the while striving to meet normal time frames for the adjustment and resolution of claims whenever possible.</p> <p><u>Update as of 3/23/20:</u> The Arkansas Insurance Department (AID) issued Bulletin No. 9-2020 to inform consumers about Business Interruption Insurance in relation to the COVID-19 health emergency. The bulletin is addressed to consumers and admitted and surplus lines insurers. AID has reviewed ISO's recently developed business interruption endorsement forms and has approved them for use in Arkansas, should insurers wish to file and use them in the state. Any questions regarding this Bulletin should be directed to <a href="mailto:insurance.compliance@arkansas.gov">insurance.compliance@arkansas.gov</a> at the Arkansas Insurance Department or by phone at 501-371-2600.</p>

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DE	Active	3/20/20  Updated on 3/24/20 to include expiration date of 5/15/20	This Order and any emergency rules or regulations effected therefrom remain effective until the termination of the COVID-19 State of Emergency, but in all events no later than May 15, 2020, except as may be rescinded, superseded, amended, or revised by additional orders.	The Commissioner hereby <u>requests</u> that all admitted and non-admitted carriers doing business in Delaware suspend cancellations and nonrenewals due to nonpayment of premium during the pendency of the Governor's declared State of Emergency. This request applies to all lines of insurance.  No insurer may, without a court order, lapse, terminate or cause to be forfeited a covered insurance policy because a covered policyholder does not pay a premium or interest or indebtedness on a premium under the policy that is due during the pendency of the declared state of emergency.	
FL	Inactive	3/25/2020		As part of the state's ongoing efforts to minimize the spread of COVID-19, the Centers for Disease Control and Prevention and the State of Florida have advised individuals to adopt far-reaching social distancing measures, such as working from home and avoiding gatherings of more than 10 people. This could cause workers in many industries to be displaced for a period of time. <u>As a result, regulated entities are encouraged</u> , when prudently possible, to be flexible with premium payments in order to avoid a lapse in coverage. Such flexibility can include: 1. Relaxing due dates; 2. Extending grace or reinstatement periods; 3. Waiving late fees and penalties; and 4. Allowing payment plans. Regulated entities are encouraged to only consider cancellation of policies if all possible efforts to work with consumers to continue coverage have been exhausted. Regulated	<p><b>Removing Exclusions on Certain Personal Auto Exclusions</b> In furtherance of the state's efforts to limit large gatherings while remaining open, many restaurants and other businesses are offering delivery of goods and services. As a result, many insureds may be temporarily utilizing their personal automobile for purposes that might otherwise be considered commercial use. Regulated entities are encouraged to consider allowing such use for insureds, provided that such use is limited to the duration of the Emergency Orders.</p> <p><b>Underwriting and Claims Inspections Given</b> the guidance issued by the State of Florida regarding social distancing, consumers may not be able or willing to receive in-person inspections of insured property for the purposes of binding or issuing new or renewal insurance policies, wind mitigation inspections, or adjusting a claim and employers may not be able or willing to receive in-person audits for audits of its business records. Therefore, regulated entities, agents, consumers, and employers are strongly encouraged to explore virtual options for underwriting and adjusting claims in lieu of in-person property inspections and for premium audits of employers' records.</p> <p>If an insurer or other entity regulated by OIR activates its Business Continuity and/or Continuity of Operations Plan in response to COVID-19, the company must notify OIR within the same day. Contact Christopher Struk at</p>

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				<p>entities should extensively and proactively message, to their consumers and agency partners, the avenues by which consumers and agents can communicate specific situations to regulated entities for purposes of allowing flexibility.</p>	<p>Christopher.Struk@fior.com and Christina Huff at Christina.Huff@fior.com to provide: • The date on which the continuity plan was activated; and • The name, phone number, and email address of the company's point of contact for this continuity plan activation.</p>
GA	Inactive	3/20/20	60 days from effective date	<p><u>Property and Casualty insurers are directed to refrain from canceling any commercial policies, including business interruption or business income coverage, due to lack of payment of premiums for the next 60 days. Should the pandemic last longer than expected that period may be extended.</u></p> <p>Georgia issued Directive 20-EX-5, which orders certain steps to be taken by insurers in order to deal with the COVID-19 pandemic, including an order of non-cancellation for commercial policies. This directive was issued March 20, 2020.***APCIA learned that Georgia <u>updated Directive 20-EX-5 to clarify that insurers should refrain from canceling any commercial policies that include business interruption or business income policies.</u> The prior order had prohibited canceling any commercial policies, including those that include business interruption or business income coverage. The ARB is revised and the attachment replaced.***</p>	<p>All non-federal filing deadlines are suspended and late fees are waived until the Commissioner deems it safe to return to normal practices. This suspension is not applicable to product filings. Inquiries regarding these waivers should be directed to Steve Manders.</p> <p>The Georgia Board of Workers' Compensation has issued an order extending deadlines for all workers' compensation claims through April 13, 2020. This order was issued March 17, 2020.</p>

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IN	Inactive	3/19/2020	5/18/2020	<p>The DOI requests all insurance companies institute a moratorium on policy cancellations and non-renewals of any insurance policy in effect for a policyholder in Indiana to allow a grace period for any policyholder in Indiana for a period of 60-days for any premium payment due from March 19, 2020 to May 18, 2020.</p>	<p>The Indiana Department of Insurance is addressing concerns that facilities that provide services such as childcare and meals to the community will lose their liability insurance if they remain open during the COVID-19 pandemic. There is no reason to believe that any carrier would be or is denying coverage at this time.</p> <p>Insurance companies cannot cancel coverage without filing an endorsement change in the terms of the policy with the Department. Commissioner Stephen W. Robertson stated that the Department will aggressively support those facilities if their commercial insurance carrier attempts to deny their liability insurance without approval.</p> <p>In addition, the DOI is implementing a 60-day grace period relating to renewals and cancellations for all licensees, certificate holders, and registrants. This includes premium tax and surplus lines premium tax filings. Any penalties assessed due to late payment during this period will be waived. The 60-day extension will also be applied to the Continuing Education Requirements for producers.</p>
KY	Inactive				<p>Executive Order: The Commissioner of the Kentucky Department of Insurance shall temporarily waive, suspend, and/or modify the operation of any statute or administrative regulation currently in place under the purview of the Kentucky Department of Insurance in order to best serve the interest of the public health, safety, and welfare during this period.</p> <p>The Kentucky Department of Insurance has issued <b>guidance</b> mandating that insurers cannot deny a claim under a personal automobile insurance policy solely because the insured was engaged in delivery services on behalf of a business impacted by the closures necessitated by the governor's <b>executive order</b>. The guidance applies to all personal automobile insurance policies in effect on or after <b>March 16, 2020</b>, and remains in effect until the governor's executive order is lifted, in whole or in part, to permit restaurants and bars to resume normal operations. The guidance does not apply to drivers working for a transportation network company or similar delivery company. No filings by insurers are necessary</p>

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MD	Active	3/20/2020		<p>In light of these difficult circumstances, I <u>encourage</u> all Life &amp; Health Carriers and Property and Casualty Insurers doing business in the State 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. Insurers should take steps to encourage policyholders to use electronic payment technology on websites, apps and electronic bank transfers whenever possible. This Bulletin applies to both personal and commercial lines of property and casualty insurance and all lines of life and health insurance.</p>	<p>With respect to claims handling best practices, we encourage our licensees to utilize remote claim handling technologies to the greatest extent possible. In all situations where on-site claim handling activity must take place, employees, contractors, vendors, policyholders and other interested parties must follow social distancing protocols published by the CDC and the Maryland Department of Health to the greatest extent possible. Prompt payment of known claim obligations should be a top priority.</p> <p>As citizens work from home with increased frequency and remain home rather than seeking goods, services and entertainment in the community, traffic on our roads is greatly reduced. This results in lower exposure to loss costs in the motor vehicle property and liability lines. Likewise, both commercial and personal liability exposures decrease with great reductions in customer traffic and social visitations. Accordingly, the Maryland Insurance Administration encourages all Property &amp; Casualty 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. The Maryland Insurance Administration will waive filing fees for rate relief filings and provide expedited review. Please contact the Director of the Rates and Forms Unit, Ron Coleman (ronald.coleman@maryland.gov / 410.468.2310) or Associate Commissioner Robert Baron (robert.baron@maryland.gov / 410.468.2353) with any questions in this regard.</p> <p>Most policies require a waiting period of 24 to 72 hours before coverage begins and coverage continues for the reasonable period of time to restore the property and reopen, subject to the coverage limit of liability. Some commercial policies provide Business Interruption coverage when a business is shut down due to an Order by a civil authority. However, the policy still typically requires a physical loss from a covered peril as the underlying cause of the business shut down to apply.</p> <p>All insurance policies have exclusions of coverage for risks that are too great to be underwritten at an affordable price. For example, commercial and personal property insurance policies typically contain specific exclusions for loss or damage caused by war, nuclear action and radiation. The potential loss costs from such perils are so extreme that</p>
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					<p>commercial use exclusion for the duration of the COVID-19 emergency. Insurers may make an endorsement form filing that temporarily suspends the commercial use exclusionary language in their contracts. The MIA will waive the fee for such filings and will review and approve the filing, if possible within 24 hours of submission. Insurers may begin providing coverage in this manner immediately.</p> <ul style="list-style-type: none"><li>• The Governor of Maryland has issued Order 20-03-30-04, which authorizes remote notarizations during the COVID-19 crisis. The Order was issued on March 30, 2020.</li><li>• <b>Overview</b></li><li>• The Maryland Insurance Administration (MIA) has issued Bulletin 20-15, which encourages issuers of private passenger automobile (PPA) policies to waive exclusions for an insured's commercial use of their vehicle during the COVID-19 crisis. The bulletin was issued on March 30, 2020. ***This bulletin has been updated to reflect guidance provided by the MIA.*** The MIA strongly encourages PPA insurers operating in Maryland to temporarily waive the commercial use exclusion for the duration of the COVID-19 emergency. <i>If an insurer chooses to waive the exclusion during the COVID-19 emergency, they are required to make an endorsement form filing that temporarily suspends the commercial use exclusionary language in their contracts.</i> The MIA will waive the fee for such filings and will review and approve the filing, if possible within 24 hours of submission. Insurers may begin providing coverage in this manner immediately.</li></ul>
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<b>MA</b>	Inactive	3/23/2020		<p>The Massachusetts Division of Insurance (Division) has issued Bulletin 20-05, which <u>advises</u> insurers during the COVID-19 crisis to provide employers and individuals with as much flexibility as is reasonably possible to maintain their existing coverage despite difficulties making timely payment of premiums. The bulletin was issued on March 23, 2020.</p>	<p>As you know, Senator Jamie Eldridge filed SD2888 last week. The bill is similar to, if not broader than, the New Jersey proposal (A-3844) which has been widely reported on. The Eldridge bill retroactively mandates business interruption coverage, notwithstanding the policy provisions, but subject to certain limitations, until the state of emergency is lifted.</p> <p>The bill has not yet been admitted. When it is, it will be given a new bill number and assigned to a committee. The original sponsor is actively touting the bill and seeking legislative co-sponsors.</p> <p>APCIA and our industry partners will oppose this bill in the strongest possible terms.</p>
<b>MI</b>	Inactive				<p>SERFF MESSAGE - DIFS wants to assure insurers during these uncertain times that staff has the capability and is committed to continued review of SERFF filings, even as some of our staff are working remotely over the next 60 days. Communications related to filings should continue through SERFF. Non-SERFF filing related questions should be sent to DIFS-OIRF@michigan.gov. Insurers should continue to monitor the DIFS website at <b><a href="http://www.michigan.gov/difs">www.michigan.gov/difs</a></b>.</p> <p>All claims must continue to be processed and paid in a timely manner. Insurers must continue to make all required filings with DIFS, including but not limited to filings that are required to comply with the no-fault reform law (PA 21 and 22 of 2019).</p>
<b>MN</b>	Inactive				<p>Applies to Domestic Insurers Only - Pursuant to Minnesota Statute §45, the Commissioner of Commerce is requiring response to the below set of questions. The purpose of this communication is to elicit information on your company's actions to-date relative to the COVID-19 situation. In this regard, please respond to the questions below as soon as possible but no later than March 31, 2020. The responses received to the questions are deemed confidential pursuant to Minn. Stat. §60A.03, Subd. 9. Thank you in advance for responding during these challenging times. Please feel free to reach out to Insurance.COVID19@state.mn.us with any questions as well as with your Company's response. In addition to the above, specific companies may have a Department actuary reach out to discuss details specific to their type of business.</p>



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					<p><b>Does the Governor declaring a Peacetime State of Emergency affect my business interruption coverage?</b> The State of Emergency declaration does not change the terms of your business interruption coverage, but does indicate the seriousness with which the Governor has directed state agencies to treat the COVID-19 pandemic. Many policies include very specific language regarding Emergency Declarations. Declarations in and of themselves do not automatically result in a situation where business interruption claims are within the scope of the policy language. We strongly encourage business owners to read policy language in detail and consult your business attorney regarding any specific situation for your business.</p>
MS	Inactive	3/24/2020	60 days from effective date	<p>To assist Mississippians impacted by this pandemic and the closures and quarantines it has caused, the Mississippi Insurance Department ("Department") is <u>hereby issuing</u> a sixty (60) day moratorium on the cancellation/non-renewal of policies for the non-payment of premiums, effective March 24, 2020. This moratorium shall apply to all policies issued or issued for delivery in this State.</p> <p>Insurers will need to reinstate policies in which a notice of cancellation or nonrenewal was issued for nonpayment of premium if the termination is effective on or after March 24, even if the notice was sent prior to March 24. Insurers may send notices of cancellation or nonrenewal after the 60 days period has run for policies that go in default during the 60 day period. Insurers can offset any owed premium from claims payments.</p> <p>Insurers may cancel or nonrenew policies for a legally recognized reason for cancellation or nonrenewal other than nonpayment of premium.</p> <p>The Department notes that it will monitor the pandemic</p>	<p>With regard to commercial insurance policies rated using auditable exposure bases, including but not limited to payroll, sales, enrollment, attendance, occupancy rates, square footage or any other basis now impacted by the COVID-19 economic downturn, the Commissioner strongly encourages insurance companies to allow, when requested, mid-term audits, self-audits or other adjustments to rating bases thereby reducing the associated premium and more accurately reflecting annual exposure projections. This Bulletin is not intended to waive carriers' rights or responsibilities to perform a final audit at policy expiration.</p>

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				closely and, if necessary, extend the 60 day moratorium.	
MO	Inactive	3/13/2020	Remain in effect until the later of the termination of Executive Order 20-04 or rescission of the bulletin, which expires on May 15, 2020.	<p>For policies in in effect as of March 13, 2020, coverage should remain in effect until the later of the termination of Executive Order 20-04 or rescission of the bulletin, which expires on May 15, 2020. Insurers are strongly encouraged not to cancel, non-renew, or terminate coverage while this Bulletin is in effect. Premiums are not considered waived and policies may be terminated for fraud.</p> <p>Compliance with Bulletin 20-05 does not prevent insures from terminating a policy for reasons permitted by law other than for nonpayment of premium, or terminating coverage during the 60-day underwriting period. Any cancellation or nonrenewal mailed or delivered prior to March 13, even if the action was to become effective after March 13, is not affected by the Bulletin. Compliance with the Bulletin does not affect declinations. Insurers may also cancel policies at the insured's request.</p>	<p>SERFF Message 3/19/20: Many of the filing staff are working remotely. In order to ensure work processes continue as normal, the department encourages all communication with filing analysts be electronic. In the event a verbal communication is necessary, please provide advance notice using SERFF Note to Reviewer.</p> <p>DCI is requesting that carriers provide information regarding their efforts to comply with Bulletin 20-05. No due date is specified. 3. Information sharing. To ensure that public health officials and the public are adequately informed about what the insurance industry is doing in response to COVID-19, the Department is requiring that insurers provide information about the steps they are taking in response to this Bulletin, particularly, the issues addressed in the items outlined above and information about how 3 the insurer intends to continue to service the needs of the policyholders. Please send your information to Stewart Freilich at <a href="mailto:Stewart.Freilich@insurance.mo.gov">Stewart.Freilich@insurance.mo.gov</a>.</p>

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NJ	Active	3/19/2020		<p>The New Jersey Department of Banking and Insurance (DOBI) has issued Bulletin 20-04 to ask all insurance companies and producers to take into consideration the difficulties insureds are experiencing and will continue to experience until COVID-19 is controlled. DOBI asks that among other things, insurers consider payment plans to prevent policy cancellations or nonrenewals and consider extending time frames to complete inspections and undergo medical exams. The Bulletin was issued March 19, 2020.</p> <p>The Bulletin asks insurers to exercise judicious efforts to assist affected policyholder and to work with them to make sure their policies do not lapse, including to:</p> <ul style="list-style-type: none"><li>○ relax due dates for premium payments;</li><li>○ extend grace periods;</li><li>○ waive late fees and penalties;</li><li>○ allow forbearance with regard to the cancellation and nonrenewal of policies;</li><li>○ allow payment plans for premium payments; and</li><li>○ extend the time frame to complete property and automobile inspections or to undergo medical exams.</li></ul>	
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NY	Inactive	3/19/2020	60 Days	<p>In response to this crisis, DFS is <u>issuing guidance to urge all regulated entities</u> during this outbreak to do their part to alleviate the adverse impact caused by COVID-19 on those consumers and small businesses that can demonstrate financial hardship caused by COVID-19, including taking reasonable and prudent actions to support affected New Yorkers by:</p> <p>Offering payment accommodations, such as allowing consumers to defer payments at no cost, extending payment due dates, or waiving late or reinstatement fees, where consumers are unable to make timely payments of premium or fees due to COVID-19-related disruptions;</p> <p>Working with consumers to avoid cancellation of insurance policies for (a) failure to pay premiums on time, (b) discovery of acts or omissions that may have increased the hazard insured against, or (c) physical changes in the property insured subsequent to issuance or last renewal that result in the property no longer meeting the insurer's underwriting standards;</p> <p>Working with consumers to avoid non-renewal of insurance policies where a consumer fails to timely respond to a non-renewal notice;</p> <p>Increasing resources as necessary to accommodate increased claim submissions and increased inquiries from consumers about policy coverage benefits, including reviewing staffing plans to ensure that sufficient personnel are available to field claim submissions or inquiries and are informed on the most up-to-date</p>	<p>SECTION 308 DATA CALLS - BOTH DUE 3/18/20 - The New York Department of Financial Services issued two special Section 308 data calls on March 10 and 11, 2020, to property/casualty insurers requiring the provision of information regarding (1) commercial lines-based business interruption coverage and (2) travel insurance issued in New York and mandating that insurers provide a special COVID-19 coverage explanation to policyholders. DFS is also requiring carriers to provide to policyholders of each policy type set forth in the Data Calls an explanation of the coverage the policy offers for COVID-19 given both the present situation and as it may develop in the future. DFS states that the explanations must be clear and concise.</p> <p>PREPAREDNESS AND BUSINESS CONTINUITY PLANS - DUE as soon as possible but no later than 4/10/20 - The New York Department of Financial Services has issued Insurance Circular Letter No. 5 (2020) and a related industry letter requesting that regulated entities, including insurers, provide detailed information regarding their COVID-19 related preparedness and business continuity plans to the DFS within 30 days.</p> <p>The COVID-19 Relief Order pushes back the deadline for the annual cybersecurity certification filing by 45 days.</p> <p>DFS is encouraging the insurance industry to use and accept electronic signatures and records to facilitate insurance transactions and minimize disruptions, as described in further detail below. However, this guidance does not negate prior approval requirements for policy forms and other communications in the Insurance Law or regulations</p>
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				<p>developments relating to COVID-19;</p> <p>Preparing clear and concise descriptions of coverage benefits that may be triggered as the COVID-19 situation continues to evolve, which should be posted prominently on insurance company and producer websites and sent in response to policyholder inquiries;</p> <p>Alerting consumers to the heightened risk of scams and price gouging during financial disruptions, and reminding consumers to contact their insurance providers before purchasing unsolicited insurance policies or changing the terms of current insurance policies;</p> <p>Ensuring that consumers do not experience a disruption of service if regulated entities close their offices, including making available other avenues for consumers to continue to manage their products and to submit inquiries and claims;</p> <p>Governor Cuomo has issued Executive Order 202.13, regarding the COVID-19 pandemic, which imposes a moratorium on insurers cancelling, nonrenewing, or conditionally renewing insurance policies for 60 days. The Executive Order remains in effect until April 28, 2020.</p>	
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NC	Active	3/24/2020	<p>Given the profound effect these measures are having on consumers in our state, North Carolina Commissioner of Insurance Mike Causey is working with the insurance industry to ensure that appropriate accommodations are being made for those affected by COVID-19 in North Carolina. Specifically, Commissioner Causey <u>urges</u> 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 also consider cancellation or non-renewal of policies only after exhausting other efforts to work with policyholders to continue coverage.</p> <p>The North Carolina Department of Insurance has issued an <b>order</b> and associated <b>bulletin</b> activating the state of disaster automatic stay of proof of loss requirements, and premium and debt deferrals under <b>NCGS § 58-2-46</b> for residents of all 100 counties in North Carolina. The order is effective for 30 days, beginning <b>March 27, 2020</b>.</p> <p>NCGS 58-2-46 addresses time extensions, deferrals, and other extra requirements. Insurers are required to provide adversely affected insureds and claimants specific relief of payment of premiums for</p>	
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				those due during the period of the order, submission of claims documents, and other responsibilities. The order requires an extension of 30 days for any premium payment due during the term of the order. The DOI has stated that this is the equivalent of a non-cancellation order for all lines of business. The statute also provides a 30-day extension for an insured to provide a proof of loss under a residential property policy or an auto policy.	
OH	Inactive	3/24/2020  Updated on 3/30/20	60 Days	<p>Bulletin 20-06: Insurers must not cancel, non-renew, or refuse to issue a policy of automobile insurance, or deny a claim, solely because the driver license of a named insured or other covered family member has expired since the Governor's declaration of emergency.</p> <p>The Ohio Department of Insurance has issued Bulletin 2020-07, which notifies insurers that they must provide their insureds with at least a 60-day grace period to pay insurance premiums or submit information. The bulletin was issued on March 30, 2020, and expires upon the termination of the Governor's state of emergency declaration.</p>	The Superintendent recognizes that, as a result of these restrictions and orders, some insured Ohioans will be unable to timely renew their driver licenses. This Bulletin notifies insurers that they must not cancel, non-renew, or refuse to issue a policy of automobile insurance, or deny a claim, solely because the driver license of a named insured or other covered family member has expired since the Governor's declaration of emergency. Additionally, the automobile insurance premium amounts charged for new or renewal automobile insurance policies must not be calculated in a manner that will adversely impact the policyholder due to an insured driver's inability to renew his or her license. The Superintendent does not expect insurers to submit filings in order to provide policyholders with flexibility pursuant to this Bulletin. This Bulletin expires thirty days after the expiration of the state of emergency declared by Governor DeWine on March 9, 2020.

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PA	Active	3/19/2020		<p>The Department <u>specifically encourages</u> the entities and individuals it regulates to assist those affected by the current situation. Insurers should 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.</p>	<p>PID will temporarily accept filings electronically and requests that already submitted filings that are not immediately necessary be withdrawn. See also SERFF message dated 3/18/20</p> <p>The Office of Corporate and Financial Regulation will, for a limited time, accept filings electronically. Financial analysis filings should be forwarded via email to your assigned financial analyst with copies to the supervisor and to Kim Rankin (krankin@pa.gov) and may be in Word, Excel, or PDF format. All licensing filings should be directed to Karen Feather (kfeather@pa.gov).</p> <p>The Department is aware that other paper filings are sent to this office in the ordinary course of business and strongly encourage that an electronic file be sent in addition to the paper filing.</p> <p>The Department requests insurers and other licensees to review the filings which they currently have pending as well as any filings which are currently planned. The Department further requests that any filings which are not immediately necessary be withdrawn and any planned filings be held until further notice.</p> <p>If a filing is to be accompanied by a filing fee, please include a copy of the check along with the electronic filing. The hardcopy of the original filing and the filing fee should be mailed to the same address you would ordinarily use. Any questions should be directed to <b>ra-in-analysis.com</b> or <b>ra-in-companylicense@pa.gov</b>, as applicable.</p>
RI	Inactive	3/25/2020		<p>The Rhode Island Insurance Division <u>requests</u> that insurers writing business in our state take the following steps to preserve access to insurance coverage during this emergency • Provide as much flexibility as possible to allow insureds to maintain their existing coverage by implementing and extending grace periods for premium payments, allowing payment plans for premium payments and instituting whatever other measures necessary to assist insureds in avoiding or delaying cancellation or a lapse of insurance coverage. • Institute alternative methods of payment for those insureds whose normal method of payment is affected by this emergency. For example, insurers could</p>	<p>Insurers should explore ways to streamline or delay the submission of administrative paperwork that may jeopardize the maintenance and/or issuance of coverage. • Insurer should consider filings to alter policies to reflect the anticipated effects of the emergency. These would include, but are not limited to, reduction in premiums for active policies and amendment to coverages to reflect changes in anticipated activities as a result of the emergency such as removal of the exclusion for deliveries in personal automobile policies. • Insurers should explore ways to make claims processes easier and more responsive such as electronic delivery of claims payments and remote adjustment of damages. None of these requests are intended to change the terms of in force insurance policies or be considered a forgiveness of premium. It is the hope of our Department that the implementation of these steps will assist with the recovery of Rhode Island individuals and businesses from the current emergency. If you have any questions regarding this bulletin or</p>



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				provide for electronic premium payments as an alternative to in-person payments. • Insurers should institute additional flexibility in the form of waivers of late, insufficient funds and installment fees and penalties, extension of billing due dates and premium grace periods.	<p>any other matters, please send an email to <a href="mailto:dbr.insurance@dbr.ri.gov">dbr.insurance@dbr.ri.gov</a>.</p> <p>The Rhode Island Department of Business Regulation, Insurance issued Industry Alert 2020-1 to allow for the deployment of emergency adjusters during the COVID-19 crisis. The Alert sets forth the process that insurers that wish to activate emergency adjusters must use.</p>
SC	Active	3/25/2020		<p>The South Carolina Department of Insurance has issued Bulletin No. 2020-02 to set forth its <u>expectations</u> of all insurers to work with those directly affected by COVID-19. The relief may include an extension of premium payment deadlines, additional time before cancellations and nonrenewals become effective, and an extension of proof of loss deadlines.</p> <p>The Bulletin also provides that relief may include waiver of fees, penalties, or other charges relating to an insured's temporary inability to submit premium payments. The Bulletin was issued on March 25, 2020.</p>	<p>The South Carolina Workers' Compensation Insurance Association has issued a notice which adds two new codes regarding the COVID-19 Pandemic. This notice was issued March 26, 2020, and systems will be modified to recognize the codes by April 1, 2020.</p> <p><b>Details</b></p> <p>The new codes are (DN0037)-83 for pandemic, and (DN0035)-83 for COVID-19. These codes should be used to report any claim effective December 2019 or later</p>

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TN	Active	3/24/20		<p>The Tennessee Department of Commerce and Insurance <u>requests</u> carriers provide employers and individuals with as much flexibility as practicable during the period of the COVID-19 public health crisis. Carriers should work with policy holders who have concerns about their ability to timely pay premium to ensure that policy holders can maintain their existing insurance coverage. Carriers across all lines of business, upon request or upon calls about coverage, should explain to consumers affected by COVID19 options to maintain continuous coverage during this difficult time. Carriers should explain existing applicable grace periods that may allow policyholders to delay premium payments without losing coverage. Additionally, carriers should explore ways to eliminate late fees, non-sufficient funds fees, and installment fees. Carriers should also work with employers or individuals to find the best ways to address concerns with the timing of premium payments in order to delay any cancellation of coverage for non-payment and collection activity. Finally, carriers should explore ways to streamline administrative processes and paperwork to facilitate continuous coverage and ease burdens on policy holders.</p>	<ul style="list-style-type: none"> <li>• The Department of Insurance has issued Bulletin 20-04, which requests that personal auto insurers add delivery coverage to the policies of restaurant employees engaged in food delivery during the COVID-19 crisis. This bulletin was issued March 26, 2020, and remains in effect until restaurants are no longer subject to dining-in restrictions.</li> <li>• The Department requests that personal auto insurers add delivery coverage to the policies of restaurant employees engaged in food delivery on behalf of a restaurant impacted by the mandated changes in restaurant operations. The Department will approve riders or endorsements based on this request within one business day. The Department further requests that: <ul style="list-style-type: none"> <li>○ Carriers allow a restaurant to retroactively add additional employees not previously named under a restaurant's commercial automobile policy if an employee is operating a vehicle covered by the policy within the scope of their employment; and,</li> <li>○ Carriers who provide commercial general liability coverage to a restaurant notify their insureds that commercial automobile coverage is available if requested. If the insured restaurant requests commercial automobile coverage, the the carrier should, either through a rider or stand-alone policy, provide this coverage to any insured restaurant.</li> </ul> </li> </ul>
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TX	Inactive	3/20/2020	<p><b>Premium payments grace period</b> TDI expects all carriers to work with policyholders who may experience financial hardships due to the COVID-19 outbreak. <u>TDI encourages</u> carriers to use grace periods for payments, temporary suspension of premium payments, payment plans, and other actions to allow continuing insurance coverage as appropriate. TDI will work with carriers to minimize the regulatory effects of an insurer's actions to provide policyholder relief, specifically for financial review requirements. The term "suspension" is not intended to mean the forgiveness of the premium.</p>	<p>B-0007-20: 15 additional days for claim handling timeframes. B-0009-20: Alters filing procedures and requirements and creates a modified filing chart.</p> <p>All rate, rule and form filings must be submitted via SERFF. Credit Scoring Models must be submitted via SERFF. Underwriting guidelines must be submitted via SERFF.</p> <ul style="list-style-type: none"> <li> <b>Prompt payment deadline extension</b> On March 20, Governor Greg Abbott suspended certain claim-handling deadlines imposed by law. The Commissioner of Insurance has determined that the COVID-19 pandemic is a disaster under TX INS s 542.059(b). Taken together, the Governor's suspension and the Commissioner's declaration have the effect of extending claim-handling deadlines imposed by prompt payment laws for an additional 15 days to help carriers respond to the COVID-19 outbreak. This extension will be in effect until the Governor's suspension and Commissioner's declaration are lifted.         </li> </ul> <p>Carriers must continue to:</p> <ul style="list-style-type: none"> <li>Promptly identify, evaluate, and resolve claims.</li> <li>Promptly acknowledge receipt of a claim.</li> <li>Promptly make appropriate assignments for the investigation of a claim.</li> </ul> <p>Consumers and providers should continue to get timely service and receive prompt claims payments. Consumers or providers experiencing problems should contact the Texas Department of Insurance (TDI) Help Line at 1-800-252-3439.</p> <p><b>Workers' compensation insurance carrier operations</b> Workers' compensation insurance carriers must continue or begin:</p> <ul style="list-style-type: none"> <li>providing timely claims adjusting services;</li> <li>processing and delivering indemnity benefits and medical payments in a timely manner; and</li> <li>authorizing payments to pharmacies up to a 90-day supply for any prescription medication, subject to the remaining number of days authorized by the prescribing provider, regardless of the date the prescription was most recently filled.</li> </ul>
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					<p>In <b>Bulletin #B-0010-20</b> the Texas Department of Insurance, division of workers' compensation addresses several issues related to the impact of COVID-19 on carrier operations, medical examinations, and medical billing deadlines. The bulletin will require workers' compensation carriers covering employers with employees in Texas to alter certain procedures.</p> <p>To find a comprehensive and up-to-date compilation of all COVID-19 property/casualty regulatory directives, bulletins, guidance, and updates in one resource, please see NAMIC's <b>COVID-19 P&amp;C Resources</b> compliance survey.</p> <ul style="list-style-type: none"><li>• The Texas Department of Insurance issued Commissioner's Bulletin # B-0009-20 to notify insurers how to submit financial filings to the TDI during the COVID-19 emergency. The TDI posted a modified filings chart which sets forth the email address to which certain filings may be sent. The chart also includes extended deadlines. Insurers may submit financial filings without payment (if checks are required), sworn statements, affidavits, notarization, and fingerprints. Insurers may use electronic signatures.</li><li>• The governor approved DWC's request to suspend the following requirements:<ul style="list-style-type: none"><li>○ work search compliance standards for supplemental income benefits under Labor Code Section 408.1415(a) and 28 Texas Administrative Code Section 130.102(d);</li><li>○ testing, training, and application requirements for designated doctor and maximum medical improvement and impairment rating recertification under 28 TAC Sections 127.110(b)(1) and (3), 127.110(d), and 180.23; and</li><li>○ required medical exams under 28 TAC Section 126.6(a).</li></ul></li></ul> <p>The DWC will continue to evaluate system and agency operations. If system participants are experiencing issues, contact DWC.</p> <ul style="list-style-type: none"><li>• Amid COVID-19, the Texas Department of Insurance, Division of Workers' Compensation, has announced additional changes in its</li></ul>
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					<p>operations that will waive check, signature, affidavit, and notarization requirements and allow the faxing or electronic transmission of documents.</p> <ul style="list-style-type: none"> <li>On March 30, 2020, the Texas Department of Insurance, Division of Workers' Compensation, issued a notice advising trading partners to include two new COVID-19 codes in their Claims Electronic Data Interchange (EDI) Reporting Systems. These codes will be used to identify COVID-19-related occupational injuries on or after December 1, 2019.</li> <li>Effective March 30, 2020, the Texas Department of Insurance, Division of Workers' Compensation (DWC), wants all trading partners to update their Claims Electronic Data Interchange (EDI) Reporting Systems to include the following COVID-19 codes: <ul style="list-style-type: none"> <li>Cause of Injury Code 83 - Pandemic in DN037; and</li> <li>Nature of Injury Code 83 - COVID-19 in DN035</li> </ul> </li> </ul> <p>The DWC has updated its code tables to accept the new code values. In addition, the DWC wants all COVID-19 related Claim EDI reports to include the keyword "COVID-19" in the narrative description in DN038.</p> <p>Technical inquiries concerning the new codes may be sent to the Enterprise Automation Service, Electronic Data Interchange, at <a href="mailto:edisupport@tdi.texas.gov">edisupport@tdi.texas.gov</a>.</p>
VA	Active	3/27/2020		<p>The Virginia Bureau of Insurance (Bureau) has issued a statement strongly encouraging insurers and other licensees to be flexible and take into consideration the hardships and constraints many individuals and businesses are experiencing during the COVID-19 crisis. The statement was issued on March 27, 2020.</p> <p>The Bureau encourages insurers to consider taking the following actions, consistent with prudent insurance practices:</p> <ul style="list-style-type: none"> <li>Relaxing due dates for premium payments, extending</li> </ul>	<p>Because of the current pandemic, the Bureau of Insurance recognizes that insurers and other regulated entities may have a limited or otherwise adversely impacted workforce available and that insurers may ask or require that their claim adjusters and other employees limit their direct or personal contact with others, including vendors, third-party contractors, claimants or policyholders. The Bureau encourages insurers to continue to adjust/process claims during this public health emergency as expeditiously as possible and to utilize all possible methods of adjusting claims remotely, such as telephone, mail, and mobile applications while striving to meet normal time frames in place for adjusting/processing claims whenever possible.</p>

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				<p>grace periods, waiving late fees and penalties, and allowing payment plans for premium payments to otherwise avoid a lapse in coverage.</p> <ul style="list-style-type: none"> <li>• Considering cancellation or non-renewal of policies only after exhausting all other reasonable efforts to work with policyholders to continue coverage.</li> </ul>	
<b>WV</b>	Inactive	3/18/2020		<p>Therefore, the Commissioner further FINDS and DECLARES that the insurance emergency found and declared in the Commissioner's prior Emergency Order, # 20-EO-01, continues to exist in the State of West Virginia. Accordingly, it is hereby <u>ORDERED</u> as follows: 1. Insurers, producers and all other insurance-related entities subject to regulation by the Commissioner in the State of West Virginia <u>should consider</u> the difficulties experienced, and to be experienced, by both private citizens and businesses as a result of the current State of Emergency, Executive Order 2-20 and any subsequent executive orders or other governmental actions with respect to collection of premiums, cancellations, nonrenewals, claim or other documentation, rating or rates charged, and other requirements or policy provisions including, but not limited to, notifications of hospital admissions or similar notifications, due dates or required documentation relating to claims, premium payments, optional service fees, prior authorization requirements and limitations on prescription drug refills</p>	<p>Bulletin 20-04 Data Call - DUE 4/10/20 - Requires that foreign insurers issuing policies in the state submit a response to the WVOIC describing their plans of preparedness to manage the risk of disruption to operations arising from COVID-19 by April 10. The OIC is not asking that companies provide financial risk management information - they are just asking for assurance that the company has financial risk management plans in place. It is advised that in any response providing this information to any regulator that carriers clearly mark this information as proprietary and confidential. Responses should be provided as soon as possible, but in no event later than April 2, 2020. Responses should be sent electronically to OICCOVID19@wv.gov. If unable to provide responses electronically, please call (304) 558-2100.</p> <p>Emergency Order 20-EO-01 and 20-EO-03: Normal time frames for claim handling and settlement are suspended until further notice. EO-03 addresses workers' compensation specifically.</p> <p>Workers' compensation insurers shall consider the impact on rates of any idling of workers by employer insureds, 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.</p> <p>1. <b>Electronic transactions, communication, remote operations:</b> Insurers are encouraged to file required forms electronically and</p>

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				<p>With respect to any fire, marine, or casualty insurance contract, no person may deny, refuse to renew, cancel coverage, or charge increased premiums for applicants or insureds solely as a result of a uniformed service member's performance of active military duty in the United States armed forces or as a member of a reserve component of the United States armed forces, to include the National Guard of a state or territory, because the uniformed service member fails to meet underwriting standards that require continuous coverage unless the failure to maintain continuous coverage existed prior to the applicant's or insured's entry into active duty status and was not related in any way to the applicant's or insured's military service. For the purposes of this section, service in the National Guard includes any full-time active duty for training in the National Guard, active duty operational support, active duty special work, state active duty as a member of a National Guard unit, or any other periods of service pursuant to Title 32 of the United States Code or active service of the state or territory. For purposes of determining premiums, an insurer shall consider such persons as having maintained continuous coverage. [Passed March 5, 2020; in effect from passage]</p>	<p>utilize electronic signatures where permitted. The OIC will accept electronic signatures that comply with the Uniform Electronic Transactions Act. OIC encourages insurers to utilize electronic signatures in their business operations if appropriate.</p> <p>2. <b>OIC operations:</b> Insurers are encouraged to communicate with the OIC via email whenever possible. OIC will not conduct any on-site examination work that is nonessential or is contrary to directives to limit gatherings or practice social distancing or isolation. The same restrictions apply to nonessential hearings. The OIC cannot conduct telephonic hearings due to the need to have a court reporter present.</p> <p>3. <b>Filing deadlines:</b> OIC's licensing and examination division is processing applications daily and does not believe that an extension will be necessary for producers, surplus lines licensees, adjusters, or business entities. OIC is not granting a blanket extension for insurers or other regulated entities to respond to inquiries from the OIC. OIC requests that insurers reach out via email if they feel that they will not meet a deadline.</p> <p>Insurers that know or a reasonably believe that a fraudulent insurance act or related crime is being, will be, or has been committed must provide the information to the Commissioner. The insurer must furnish and disclose any pertinent information, including documents, materials, or other information in its possession to the commissioner. Disclosures provided pursuant to this section are confidential.</p>
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WI	Active	3/20/2020	<p>Issued March 20, 2020, Office of the Commissioner of Insurance (OCI) Bulletin dated March 20, 2020 provides guidance to insurers regarding compliance with regulatory requirements during the COVID-19 public health emergency. Insurers are <u>encouraged</u> to offer flexibility to insureds who are incurring economic hardship. This flexibility can include offering non-cancellation periods, deferred premium payments, premium holidays and acceleration or waiver of underwriting requirements. OCI will not view any accommodations made to insureds incurring economic hardship during the COVID-19 public health emergency as violating insurance laws such as unfair inducement prohibitions. Accommodations should not be applied in an unfairly discriminatory manner. Insurers are encouraged to offer flexibility to insureds who are incurring economic hardship. OCI will not view any accommodations made to insureds incurring economic hardship during the COVID-19 public health emergency as violating insurance laws. The following apply during the COVID-19 public health emergency:</p> <ul style="list-style-type: none"> <li>• <b>No Filings will be Deemed Approved</b> during the pendency of the public health emergency related to COVID-19, all filings that are normally deemed approved if OCI does not disapprove the filing within a certain period of time are disapproved.</li> <li>• <b>Extraordinary Dividends</b> Insurers</li> </ul>	<p><b>Regulatory Filing Deadlines</b></p> <p>OCI would also like to offer flexibility to insurers who may experience difficulties meeting regulatory filing deadlines. If your company believes that it will not be able to meet a filing deadline required by law or OCI order, please contact OCI to discuss alternative arrangements. If the issue involves the Market Regulation Division, please contact Rebecca Rebholz at <a href="mailto:Rebecca.Rebholz@wisconsin.gov">Rebecca.Rebholz@wisconsin.gov</a>. If the issue involves the Financial Division, please contact Amy Malm at <a href="mailto:Amy.Malm@wisconsin.gov">Amy.Malm@wisconsin.gov</a>.</p> <p>In making required filings with OCI, insurers are encouraged to make those filings electronically to the extent possible.</p> <p>Any questions concerning this bulletin may be directed to Olivia Hwang, Director of Public Affairs, at <a href="mailto:Olivia.Hwang@wisconsin.gov">Olivia.Hwang@wisconsin.gov</a>.</p> <p><b>Update as of 3/23/20 - Personal Auto</b> Insurers must not deny a claim under a personal auto policy solely because the insured was engaged in delivering food on behalf of a restaurant impacted by the emergency order closing bars and restaurants due to the COVID-19 pandemic. This applies to all personal auto policies in effect on or after March 17, 2020. Insurers must provide this coverage for all claims that arise from an occurrence beginning on the date this bulletin was issued. Insurers may, at their own discretion, provide retroactive coverage beginning on March 17, 2020.</p> <p><b>General Liability</b> Insurers who provide commercial general liability coverage to a restaurant must notify those policyholders that hired and non-owned auto coverage is available if requested. If the insured restaurant requests such coverage the insurer must, either through a rider or stand-alone policy, provide the coverage to any insured restaurant. This applies to all commercial general liability policies in effect on or after March 17, 2020. The coverage must be effective upon the date it is requested. Insurers who offer retroactive coverage may request that the insured certify that they have not incurred any potential claims in the period of retroactive coverage.</p> <p>Insurers now will cover delivery services for restaurants on personal auto insurance policies and must offer coverage for hired drivers on a restaurant's general liability insurance. Both are at no extra cost to policyholders.</p>
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				<p>filing a request should conduct a review of the dividend and the insurer's capital requirements to determine if the request is appropriate in light of the expected economic impact of the COVID-19 pandemic.</p> <ul style="list-style-type: none"><li>• <b>Electronic Filings and Electronic Signatures</b> Insurers are encouraged to file required forms electronically and utilize electronic signatures in conducting business.</li></ul> <p><b>On-site Examinations</b> OCI will fully comply with any government directives regarding public gatherings and will not conduct any on-site examination work that is contrary to any public health directive.</p> <p><b>* Regulatory Filing Deadlines</b> If an insurer believes that he or she will not be able to meet a filing deadline required by law or OCI order they should contact OCI to discuss alternative arrangements.</p>	
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IA	Active				<p>The Covid-19 health emergency has caused all insurance companies, insurance producers, and regulators to assess operations and implement business contingency plans. The Iowa Insurance Division has executed its plan for sustained operational excellence to assure that the needs of our customers are met. Many of the IID team members are working remotely, however, all consumer protection, financial regulation, product review, and licensing operations are functional.</p> <p>As you implement your business contingency plans in light of the Covid-19 emergency, please advise as to what assistance the IID can provide.</p> <p>Companies with questions or requests may contact Acting Deputy Kim Cross by email at <a href="mailto:kim.cross@iid.iowa.gov">kim.cross@iid.iowa.gov</a> or by telephone at 515-281-4163. Producers may contact Tammy Dobbs by email at <a href="mailto:tammy.dobbs@iid.iowa.gov">tammy.dobbs@iid.iowa.gov</a> or by telephone at 515-281-5523.</p> <p>The Iowa governor signed a Proclamation of Disaster Emergency that temporarily suspends the requirements for an insurer, among other parties, to obtain a salvage title within 30 days of vehicle title assignment. The Proclamation, signed on March 26, 2020, is set to expire on April 16, 2020, unless terminated or extended.</p>
LA	Inactive	3/12/2020	5/12/2020	<p>The Louisiana Department of Insurance promulgated Emergency Rule 40 to impose a moratorium on policy cancellations and nonrenewals for policyholders during the COVID-19 emergency. Insurers cannot cancel or nonrenew policies that were in effect on or before March 12, 2020, except for fraud or material misrepresentation, or the written request by the insured. The Rule applies to authorized and surplus lines insurers. The Rule is effective from March 12 through May 12, but does not apply to policies that were issued on or after March 12.</p>	<ul style="list-style-type: none"> <li>The Rule suspends any notice of cancellation, nonrenewal, or non-reinstatement for a policy that was in effect on March 12. Any cancellation or nonrenewal notice is null and void and without effect, but will be reissued after the expiration of the Emergency Rule. Insurers are forbidden from issuing a cancellation notice effective March 12. Insurers cannot use a premium finance company to cancel a policy.</li> </ul> <p>A policy cannot be canceled or nonrenewed solely because of a claim that is filed during or occurs COVID-19 emergency.</p> <p>Renewal conditions are suspended and deferred until the Rule expires. All policies subject to renewal must continue in full force and effect at the previously established premium until the Rule expires.</p>

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					<p>Insurers may offset premium owed from claims payments. The insured is obligated to cooperate with the claims adjustment process.</p> <ul style="list-style-type: none"><li>• An auditable insurance policy provides commercial insurance coverage that is rated using an auditable exposure basis, including, but not limited to, payroll, sales, enrollment, attendance, occupancy rates, square footage, or any other basis. The insured has the right to make the demand for a self-audit at any time while the Emergency Regulation is valid and to complete the mid-term self-audit at any time up to the termination of the policy. Once the insured has completed the audit, the insured must promptly send the results to the insurer.</li></ul> <p>The insurer who receives such a demand must honor it and assist the insured with the conduct of the audit. The insurer retains the right to conduct a physical audit at any time during the policy term or at the end of the term as provided in the policy. If the insurer chooses to conduct a mid-term physical audit, it must send the results to the insured immediately and without requiring the insured to demand the results.</p> <p>If the mid-term self-audit establishes the premium charged at the beginning of the term is greater than what the premium would be based on current rating variables, the insurer must adjust the premium immediately, no later than 10 days from the completion of the self-audit. If this results in an overpayment, the insurer must make a refund within 10 days from the completion of the self-audit.</p> <p><b>Synopsis: Emergency Rule 39</b> grants a right to commercial insureds to demand an admitted insurer to allow the insured to conduct either a midterm self-audit or a physical audit by the insurer of auditable commercial lines policies to adjust the premium for risks due to negative effects from the COVID-19 pandemic. If the insured's midterm self-audit establishes that the presumptive premium charged at the initiation of the insurance policy is now in excess of what the premium would be based on the current rating variables, the insurer is required to adjust the premium no less than 10 days from the completion of the midterm self-audit. Overpayments of premium must also be paid</p>
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					within 10 days. The rule is effective <b>March 26 through April 13, 2020</b>
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