

State	Insurer Guidance	Date Issued	Reference	Notes
Alabama	<b>Bulletin 2020-03:</b> Producer Licensing Division has issued guidance, including extending deadlines for licensing requirements, moving continuing education requirements online, and waiving some examination requirements.	3/25/20	<a href="https://www.aldoi.gov/PDF/Misc/BuD2:D41IletinMarch252020.pdf">https://www.aldoi.gov/PDF/Misc/BuD2:D41IletinMarch252020.pdf</a>	
	<b>Bulletin 2020-05:</b> " the Alabama Commissioner of Insurance hereby recommends insurers consider the following actions for applicable policies in force as of March 13, 2020; <ul style="list-style-type: none"> <li>• Relaxing due dates for premium payments,</li> <li>• Extending grace periods</li> <li>• Waiving late fees and penalties</li> <li>• Allowing premium payment plans which will avoid a lapse in coverage</li> <li>• Expanding automobile coverage to allow personal vehicles to be covered while delivering food, medicine or other essential services for commercial purposes"</li> </ul>	3/30/20	<a href="https://www.aldoi.gov/pdf/legal/ALDOI%20Bulletin%20No.%202020-05.pdf">https://www.aldoi.gov/pdf/legal/ALDOI%20Bulletin%20No.%202020-05.pdf</a>	
Alaska	<b>Bulletin 20-08:</b> "The Alaska Division of Insurance (DOI) prohibits carriers from terminating insurance contracts due to non-payment. This effort will provide relief to affected policyholders by allowing continuing insurance coverage. In conjunction with this effort, 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. Carriers are encouraged to work with policyholders in the collection of premiums and to waive all late fees." Bulletin remains in effect until June 1, 2020.	3/18/20	<a href="https://www.commerce.alaska.gov/web/Portals/11/Pub/INS_B20-08.pdf">https://www.commerce.alaska.gov/web/Portals/11/Pub/INS_B20-08.pdf</a>	
	<b>Bulletin 20-09:</b> "1) Effective March 20, 2020, respiratory panel tests are no longer subject to the zero cost-sharing requirement. 2) Under Internal Revenue Service (IRS) Notice 2020-15 issued on March 11, 2020, health plans that otherwise qualify as High Deductible Health Plans (HDHPs) will not lose that status merely because they cover the cost of testing for treatment of COVID-19 before plan deductibles have been met. 3) In Section 6001 of HR6201 of US Congress signed by the President on March 18, 2020, health insurance insurers offering group or individual health insurance coverage shall not impose prior authorization or other medical management techniques for COVID-19 testing products, items, and services."	3/19/20	<a href="https://www.commerce.alaska.gov/web/Portals/11/Pub/INS_B20-09.pdf">https://www.commerce.alaska.gov/web/Portals/11/Pub/INS_B20-09.pdf</a>	
	<b>Bulletin 20-10:</b> "Recognizing there are other difficult-to-quantify effects of the COVID-19 outbreak that will affect exposure to loss in the near term, insurers are encouraged to allow policyholders to self-audit and self-report changes in their exposure or risk profile and adjust premiums accordingly. For policies that are subject to audit, insurers are encouraged to allow self-auditing and self-reporting in lieu of physical audits to the extent that physical audits are impracticable."	3/20/20	<a href="https://www.commerce.alaska.gov/web/Portals/11/Pub/INS_B20-10.pdf">https://www.commerce.alaska.gov/web/Portals/11/Pub/INS_B20-10.pdf</a>	
	<b>Emergency Regulation:</b> cardio-respiratory failure shock is added as a covered condition for Alaska's Comprehensive Health Insurance Association Reinsurance Program	3/25/20	<a href="https://www.commerce.alaska.gov/web/Portals/11/Pub/INS_NoticeofEmergencyRegs_2020.03.pdf">https://www.commerce.alaska.gov/web/Portals/11/Pub/INS_NoticeofEmergencyRegs_2020.03.pdf</a>	
	<b>Bulletin 20-11:</b> "Insurers must permit employers to continue covering employees under group policies even if the employee would otherwise become ineligible due to a decrease in hours worked per week. Insurers are required to permit employers to continue providing coverage to employees under group policies regardless of any "actively at work" or similar eligibility requirement in the policy. Additionally, insurers are not permitted to increase premium rates or terminate a group policy based on a group's decreased enrollment or participation due to COVID-19. "	3/27/20	<a href="https://www.commerce.alaska.gov/web/Portals/11/Pub/INS_B20-11.pdf">https://www.commerce.alaska.gov/web/Portals/11/Pub/INS_B20-11.pdf</a>	Claim submission deadlines are also suspended. Insurers are required to cover off-formula prescriptions where there is a shortage of covered medicine due to COVID 19.

	<b>Bulletin 20-12:</b> "The purpose of this bulletin is to advise insurers authorized to write health insurance in this state, and registered third-party administrators, that certain utilization review and notification requirements should be suspended until June 1, 2020, subject to further evaluation as the COVID-19 situation develops." The following requirements are suspended: Preauthorization, concurrent review for inpatient services, retrospective review for inpatient, outpatient, emergency services and payment of claims, preauthorization for post-acute placements	3/29/20	<a href="https://www.commerce.alaska.gov/web/Portals/11/Pub/INS_B20-12.pdf">https://www.commerce.alaska.gov/web/Portals/11/Pub/INS_B20-12.pdf</a>	
	<b>Proposed Legislation SB 241:</b> establishes COVID-19 as an occupational disease for firefighters, emergency medical technicians, paramedics, peace officers, and health care providers. Coverage for compensation is retroactive to March 11, 2020.	4/1/20	<a href="http://www.akleg.gov/basis/Bill/Detail/31?Root=sb241">http://www.akleg.gov/basis/Bill/Detail/31?Root=sb241</a>	
Arizona	<b>Executive Order 2020-17:</b> Allows agencies to defer certain licensing requirements. However, since licensing renewal can be completed online, this order does not effect insurance licensing renewal. However, continuing education exams do not need to be proctored at this time.	3/26/20	<a href="https://insurance.az.gov/governors-executive-order-2020-17-continuity-work-license-requirements">https://insurance.az.gov/governors-executive-order-2020-17-continuity-work-license-requirements</a>	
	<b>Executive Order 2020-15:</b> requires insurers to expand telemedicine coverage.	3/25/20	<a href="https://insurance.az.gov/sites/default/files/documents/files/eo_2020-15_expansion_of_telemedicine.pdf">https://insurance.az.gov/sites/default/files/documents/files/eo_2020-15_expansion_of_telemedicine.pdf</a>	
	<b>Executive Order 2020-07:</b> Requires insurers to cover COVID 19 diagnostic testing.	3/11/20		
Arkansas	<b>Bulletin 6-2020:</b> "To assist citizens who may struggle to overcome obstacles during this health emergency, 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. This moratorium shall apply to all insurance policies issued in this state. This moratorium extension is not automatic. To be eligible for the 60-day moratorium, affected policyholders must request this extension from their insurance carriers"	3/20/20	<a href="https://insurance.arkansas.gov/uploads/resource/documents/6-2020.pdf">https://insurance.arkansas.gov/uploads/resource/documents/6-2020.pdf</a>	
	<b>Bulletin 7-2020:</b> "To assist all Arkansas citizens who may struggle to overcome obstacles during this health emergency, the Commissioner is issuing 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 for Arkansas residents in effect on March 11, 2020 remain in effect until such time as Executive Order 20-03 expires. Insurers are directed not to cancel, non-renew, or terminate coverage for non-payment of premiums while this Bulletin is in effect. This moratorium applies to Arkansas residents who, subsequent to the date of issuance of Executive Order 20-03 and as a consequence of the COVID-19 health emergency, have been terminated, laid off, or who are self-employed or an independent contractor and have experienced a cessation of work. Citizens who apply for unemployment benefits as a result of the health emergency and are approved are presumptively subject to this moratorium."	3/27/20	<a href="https://insurance.arkansas.gov/uploads/resource/documents/12-2020.pdf">https://insurance.arkansas.gov/uploads/resource/documents/12-2020.pdf</a>	
	Bulletin 9-2020: Offering guidance on Business Interruption Insurance, and noting "The Arkansas Insurance Department has reviewed the ISO endorsement forms related to BII coverage for COVID-19 and has approved them for use in Arkansas should insurers wish to adopt and file them with the Department."	3/23/20	<a href="https://insurance.arkansas.gov/uploads/resource/documents/9-2020.pdf">https://insurance.arkansas.gov/uploads/resource/documents/9-2020.pdf</a>	

	<p><b>Bulletin 12-2020:</b> "To assist all Arkansas citizens who may struggle to overcome obstacles during this health emergency, the Commissioner is issuing 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 for Arkansas residents in effect on March 11, 2020 remain in effect until such time as Executive Order 20-03 expires.</p> <p>Insurers are directed not to cancel, non-renew, or terminate coverage for non-payment of premiums while this Bulletin is in effect. This moratorium applies to Arkansas residents who, subsequent to the date of issuance of Executive Order 20-03 and as a consequence of the COVID-19 health emergency, have been terminated, laid off, or who are self-employed or an independent contractor and have experienced a cessation of work. Citizens who apply for unemployment benefits as a result of the health emergency and are approved are presumptively subject to this moratorium. "</p>	3/27/20	<a href="https://insurance.arkansas.gov/uploads/resource/documents/12-2020.pdf">https://insurance.arkansas.gov/uploads/resource/documents/12-2020.pdf</a>	
California	<p><b>Notice:</b> Requesting insurers provide their insureds at least a 60 day grace period to pay premiums.</p>	3/18/20	<a href="http://www.insurance.ca.gov/0400-news/0100-press-releases/2020/upload/nr030-BillingGracePeriodNotice03182020.pdf">http://www.insurance.ca.gov/0400-news/0100-press-releases/2020/upload/nr030-BillingGracePeriodNotice03182020.pdf</a>	Bulletin for Healthcare providers: California Bulletin 2020-2
	<p><b>Notice:</b> Requesting auto insurers to refrain from using the expiration of policyholders' drivers licenses or vehicle registrations for 60 days from March 16, 2020</p>	3/16/20	<a href="http://www.insurance.ca.gov/0400-news/0100-press-releases/2020/upload/nr030DriversLicenseRegistration03182020.pdf">http://www.insurance.ca.gov/0400-news/0100-press-releases/2020/upload/nr030DriversLicenseRegistration03182020.pdf</a>	
	<p><b>Notice:</b> Requesting all insurance companies and other Department licensees to take steps during the crisis necessary to maintain their ability to process and pay insurance claims and provide other required consumer services for insureds in a reasonable and timely manner.</p>	3/18/20	<a href="http://www.insurance.ca.gov/0250-insurers/0300-insurers/0200-bulletins/bulletin-notices-commiss-opinion/upload/Insurance-Laws-COVID-19-Notice-03_18_20_With_Seal_1249pm_Final.pdf">http://www.insurance.ca.gov/0250-insurers/0300-insurers/0200-bulletins/bulletin-notices-commiss-opinion/upload/Insurance-Laws-COVID-19-Notice-03_18_20_With_Seal_1249pm_Final.pdf</a>	
	<p><b>Notice:</b> Directing insurance companies to submit data to the California Department of Insurance regarding coverage of commercial business interruption related to COVID-19. Insurance company responses to the data call are due by April 9, 2020, and will help the Department understand the number and scope of commercial business interruption type coverages in effect and the approximate number of policies that exclude viruses such as COVID-19.</p>	3/26/20	<a href="http://www.insurance.ca.gov/0400-news/0100-press-releases/2020/release032-2020.cfm">http://www.insurance.ca.gov/0400-news/0100-press-releases/2020/release032-2020.cfm</a>	
	<p><b>Notice:</b> directing health insurance companies to provide increased telehealth access for consumers during the declared COVID-19 state of emergency. Health insurance companies must continue to provide access to medically necessary care and California policyholders should be able to access medically necessary health care without physically visiting their provider in person, when clinically appropriate.</p>	3/30/20	<a href="http://www.insurance.ca.gov/0400-news/0100-press-releases/2020/upload/nr034TelehealthCOVID-19-03302020.pdf">http://www.insurance.ca.gov/0400-news/0100-press-releases/2020/upload/nr034TelehealthCOVID-19-03302020.pdf</a>	
Colorado	<p><b>Bulletin No. B-4.105:</b> Guidance for small and large group health providers, including "Extension of premium grace periods or premium deferrals; Waiver of late payment fees or interest; and A moratorium on cancellations for non-payment."</p>	3/27/20	<a href="https://drive.google.com/file/d/1VeVORK_6-1dEAXP6TDdbKZ33gyD5vSc3D/view">https://drive.google.com/file/d/1VeVORK_6-1dEAXP6TDdbKZ33gyD5vSc3D/view</a>	Emergency Regulation of Health Coverage: <a href="https://drive.google.com/file/d/1vAYettZLD4ZR-3wFZ5s_nwo6_79T1n4C/view">https://drive.google.com/file/d/1vAYettZLD4ZR-3wFZ5s_nwo6_79T1n4C/view</a>
	<p><b>Bulletin No. B-5.38:</b> On Property and Casualty Insurance: "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."</p>	3/27/20	<a href="https://drive.google.com/file/d/1LkOHSK3lnHyL_bUXdFM7Rjx5cRZ4ndt7/view">https://drive.google.com/file/d/1LkOHSK3lnHyL_bUXdFM7Rjx5cRZ4ndt7/view</a>	
	<p><b>Regulation 20-E-03:</b> Directing insurers to cover personal vehicles used for commercial delivery purposes.</p>	3/26/20	<a href="https://drive.google.com/file/d/1KGtDaXjViNN2DwT2gnydbHQObXs7XoZM/view">https://drive.google.com/file/d/1KGtDaXjViNN2DwT2gnydbHQObXs7XoZM/view</a>	
Connecticut	<p><b>Bulletin Number IC-40:</b> "The Connecticut Insurance Department is requesting that all insurance companies provide their insureds with at least a 60-day grace period to pay insurance premiums so that insurance policies are not cancelled for nonpayment of premium during this challenging time due to circumstances beyond the control of the insured.</p>	3/24/20	<a href="https://portal.ct.gov/-/media/CID/1_Bulletins/Bulletin-IC-40.pdf?la=en">https://portal.ct.gov/-/media/CID/1_Bulletins/Bulletin-IC-40.pdf?la=en</a>	Emergency Order - <a href="https://portal.ct.gov/-/media/Office-of-the-Governor/News/20200310-declaration-of-civil-preparedness-and-public-health-emergency.pdf">https://portal.ct.gov/-/media/Office-of-the-Governor/News/20200310-declaration-of-civil-preparedness-and-public-health-emergency.pdf</a>
	<p><b>Bulletin Number FS-36:</b> Suspending and modifying certain filing requirements for insurers.</p>	3/24/20	<a href="https://portal.ct.gov/-/media/CID/1_Bulletins/Bulletin-FS-36.pdf?la=en">https://portal.ct.gov/-/media/CID/1_Bulletins/Bulletin-FS-36.pdf?la=en</a>	
	<p><b>Bulletin Number IC-41:</b> Encouraging insurers to issue endorsement to cover personal vehicles used for commercial purposes such as delivery drivers.</p>	3/26/20	<a href="https://portal.ct.gov/-/media/CID/1_Bulletins/Bulletin-IC-41.pdf?la=en">https://portal.ct.gov/-/media/CID/1_Bulletins/Bulletin-IC-41.pdf?la=en</a>	

DC	<b>Commissioner's Order 01-2020:</b> Requiring coverage for testing, enhanced telemedicine coverage, and alternative prescription drugs, among other things.	3/20/20	<a href="https://disb.dc.gov/sites/default/files/u65602/Order-re-Emergency-Response-to-COVID-19-03.20.2020-sec.pdf">https://disb.dc.gov/sites/default/files/u65602/Order-re-Emergency-Response-to-COVID-19-03.20.2020-sec.pdf</a>	Emergency order, 20 MAR 20 - applicable to health carriers only (not P&C) - <a href="https://disb.dc.gov/sites/default/files/u65602/Order-re-Emergency-Response-to-COVID-19-03.20.2020-sec.pdf">https://disb.dc.gov/sites/default/files/u65602/Order-re-Emergency-Response-to-COVID-19-03.20.2020-sec.pdf</a>
Delaware	<b>Domestic &amp; Foreign Insurers Bulletin 116:</b> " It is during trying times like these that the Commissioner is encouraging carriers to accommodate its policyholders in an efficient and compassionate manner. In that respect, the Commissioner hereby requests 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. Policyholders are encouraged to contact their carriers to discuss their options if they are suffering a hardship as a result of the COVID-19 related restrictions. Additionally, all producer licensees are advised to take all necessary actions to ensure their ability to promptly service claims and provide other essential services to insureds affected by the COVID-19 crisis."	3/20/20	<a href="https://insurance.delaware.gov/wp-content/uploads/sites/15/2020/03/domestic-foreign-insurers-bulletin-no116.pdf">https://insurance.delaware.gov/wp-content/uploads/sites/15/2020/03/domestic-foreign-insurers-bulletin-no116.pdf</a>	Bulletin to Health insurers - <a href="https://news.delaware.gov/files/2020/03/Domestic-and-Foreign-Insurers-Bulletin-No.-115-Coverage-for-COVID-19-Coronavirus.pdf">https://news.delaware.gov/files/2020/03/Domestic-and-Foreign-Insurers-Bulletin-No.-115-Coverage-for-COVID-19-Coronavirus.pdf</a>
	<b>Modification of Decl. Of State of Emergency:</b> requires that insurers cease cancellations or nonrenewals of insurance policies due to nonpayment throughout the duration of the declared Delaware State of Emergency for those residents and business owners who are experiencing a loss of income. In declaring a Public Health Emergency earlier this week, the Governor specified that health insurers are to waive all prior authorization constraints for lab testing and future treatment of COVID-19. Commissioner Navarro previously recommended insurers take these actions in a bulletin to the industry.	3/24/20	<a href="https://governor.delaware.gov/wp-content/uploads/sites/24/2020/03/Sixth-Modification-to-State-of-Emergency-03242020.pdf">https://governor.delaware.gov/wp-content/uploads/sites/24/2020/03/Sixth-Modification-to-State-of-Emergency-03242020.pdf</a>	
	<b>Modification of Decl. Of State of Emergency:</b> "The provisions in this Order are intended to grant covered policyholders an extension of time for the payment of premium due under covered insurance policies during the pendency of the declared state of emergency without penalty or interest. The provisions in this Order are not intended to vary the terms and conditions of any covered insurance policy. No provision contained in this Order is intended to be considered a forgiveness of premium due by a covered policyholder under a covered insurance policy prior to-, post-, or during the pendency of the declared state of emergency. Upon the termination of the COVID-19 State of Emergency, any premium due by a covered policyholder will remain due under a covered insurance policy."	4/1/20	<a href="https://governor.delaware.gov/health-soe/ninth-state-of-emergency/">https://governor.delaware.gov/health-soe/ninth-state-of-emergency/</a>	
	<b>Domestic and Foreign Insurers Bulletin No. 117:</b> Providing additional guidance to insurers in light of the Ninth Amendment to the Decl. of State of Emergency regarding extension of time to pay premiums on covered insurance policies. Bulletin also discusses temporary licensing, in person filing and appraisal requirements, notary and signature requirements,	4/3/20	<a href="https://insurance.delaware.gov/wp-content/uploads/sites/15/2020/04/domestic-foreign-insurers-bulletin-no117.pdf">https://insurance.delaware.gov/wp-content/uploads/sites/15/2020/04/domestic-foreign-insurers-bulletin-no117.pdf</a>	
	<b>Informational Memorandum OIR-20-03M:</b> All entities regulated by the Florida Office of Insurance Regulation must notify the OIR on the same day that they (1) activate their business continuity and/or continuity of operations plans or (2) determine that business operations are compromised to the extent that it jeopardizes the ability to provide essential services to policyholders.	3/16/20	<a href="https://www.floir.com/siteDocuments/OIR-20-03M.pdf">https://www.floir.com/siteDocuments/OIR-20-03M.pdf</a>	



Florida	<p><b>INFORMATIONAL MEMORANDUM OIR-20-04M:</b> Leniency on Premium Payments "...regulated entities are encouraged, 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."...</p> <p>Removing Exclusions on Certain Personal Auto Exclusions 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>	3/25/20	<a href="https://www.floir.com/siteDocuments/OIR-20-03M.pdf">https://www.floir.com/siteDocuments/OIR-20-03M.pdf</a>	Informational memorandum 20-03 re: insurers activating business cont. plans.
Georgia	<b>Directive 20-EX-5:</b> "The commissioner directs all property & casualty to refrain from cancelling any commercial policies, including business interruption or business income coverage, for the cause of non-payment for the next 60 days. Because the COVID-19 pandemic has created a hardship for many of Georgia's businesses, the commissioner is instructing insurers to cease canceling these policies for the time being."	3/20/20	<a href="https://www.oci.ga.gov/ExternalResources/Announcements/Directive-3202020-1057.pdf">https://www.oci.ga.gov/ExternalResources/Announcements/Directive-3202020-1057.pdf</a>	<p>Bulletin 20-EX-3; Directive 20-EX-4 (expedited procedures for approving BI coverage product submissions) - <a href="https://www.oci.ga.gov/ExternalResources/Announcements/Directive-3162020-1652.pdf">https://www.oci.ga.gov/ExternalResources/Announcements/Directive-3162020-1652.pdf</a></p> <p>Suspension of preauthorization: <a href="https://www.oci.ga.gov/ExternalResources/Announcements/NewsReleaseInsurance-3262020-1239.pdf">https://www.oci.ga.gov/ExternalResources/Announcements/NewsReleaseInsurance-3262020-1239.pdf</a></p> <p>Halting licensing requirements: <a href="https://www.oci.ga.gov/ExternalResources/Announcements/NewsReleaseInsurance-3202020-1221.pdf">https://www.oci.ga.gov/ExternalResources/Announcements/NewsReleaseInsurance-3202020-1221.pdf</a></p>
Hawaii	<b>Memorandum 2020-1LIC; 2LIC:</b> Regarding licensure in light of COVID 19 related closures.	3/19/20	<a href="https://cca.hawaii.gov/ins/files/2020/03/LC-Memo-2020-2LIC.pdf">https://cca.hawaii.gov/ins/files/2020/03/LC-Memo-2020-2LIC.pdf</a> <a href="https://cca.hawaii.gov/ins/files/2020/03/LC-Memo-2020-3I.pdf">https://cca.hawaii.gov/ins/files/2020/03/LC-Memo-2020-3I.pdf</a>	Memo regarding licensing during COVID-19 - <a href="https://cca.hawaii.gov/ins/files/2020/03/Commissioners-Memo-re-New-Renew-React-Licenses-2020-1LIC.pdf">https://cca.hawaii.gov/ins/files/2020/03/Commissioners-Memo-re-New-Renew-React-Licenses-2020-1LIC.pdf</a>
	<b>Memorandum 2020-3I:</b> Asking insurers to consider Covid 19 hardships and prevent lapse in coverage, including refraining from cancelling or non-renewing policies due to non payment of premiums, and work with insureds to come up with late payment plans.	3/27/20	<a href="https://cca.hawaii.gov/ins/files/2020/03/LC-Memo-2020-2LIC.pdf">https://cca.hawaii.gov/ins/files/2020/03/LC-Memo-2020-2LIC.pdf</a>	
Idaho	<b>FAQ Page:</b> provides a variety of information to producers.		<a href="https://doi.idaho.gov/Licensing/COVIDFAQ/">https://doi.idaho.gov/Licensing/COVIDFAQ/</a>	Emergency declaration issued on 3/11/20.
Illinois	<b>Bulletin 2020-06:</b> directs entities or persons with business before the DOI to file documents electronically wherever possible. Where electronic filings are not an option, in addition to normal mailing procedures, licensees are directed to reach out to their assigned Department contact to determine a secure means of transmitting electronically. Anyone who has mailed a paper filing or inquiry to the Department in the past two weeks is requested to reach out to the appropriate contact so that the DOI can ensure that documents are processed in a timely manner.	3/31/20	<a href="https://insurance.illinois.gov/cb/2020/CB2020-06.pdf">https://insurance.illinois.gov/cb/2020/CB2020-06.pdf</a>	Emergency proclamation issued 3/9/20. Executive Order 08 relating to expiration of drivers licenses - <a href="https://www2.illinois.gov/Documents/ExecOrders/2020/ExecutiveOrder-2020-08.pdf">https://www2.illinois.gov/Documents/ExecOrders/2020/ExecutiveOrder-2020-08.pdf</a>
	<b>Bulletin 2020-09:</b> Insurers should postpone or withdraw notice of cancellation or nonrenewal through April 30. Insurers are asked to continue coverage through April 30.	4/3/20	<a href="https://insurance.illinois.gov/cb/2020/CB2020-09.pdf">https://insurance.illinois.gov/cb/2020/CB2020-09.pdf</a>	
	<b>Bulletin 2020-04:</b> Provides guidance for coverage of telehealth services.	3/25/20	<a href="https://insurance.illinois.gov/cb/2020/CB2020-04.pdf">https://insurance.illinois.gov/cb/2020/CB2020-04.pdf</a>	
Indiana	<b>IN DOI announced:</b> "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. 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."	3/16/20	<a href="https://calendar.in.gov//site/doi/event/liability-insurance-for-childcare-facilities-during--the-covid-19-pandemic/">https://calendar.in.gov//site/doi/event/liability-insurance-for-childcare-facilities-during--the-covid-19-pandemic/</a>	Additional guidance and resources: <a href="https://www.in.gov/idoi/3109.htm#Extension%20of%20Licenses">https://www.in.gov/idoi/3109.htm#Extension%20of%20Licenses</a>
	<b>Bulletin 252:</b> Moratorium on policy cancellations and non-renewals for 60 days for unpaid premiums due between March 19 and May 18; reminder to cover treating under the Families First Coronavirus Response Act, suspending licensing requirement.	3/26/20	<a href="https://www.in.gov/idoi/files/20200326%20Bulletin%20252%20eo05%20final.pdf">https://www.in.gov/idoi/files/20200326%20Bulletin%20252%20eo05%20final.pdf</a>	

Iowa	<b>BULLETIN 20-04:</b> "Health insurers and health maintenance organizations are requested to allow any individual or small group policyholder at least 60 days after a premium payment is due before terminating coverage for any such policyholder who has a premium payment initially due between March 17, 2020, and June 30,2020."	3/19/20	<a href="https://iid.iowa.gov/commissioners-bulletins">https://iid.iowa.gov/commissioners-bulletins</a>	Bulletin 20-04 (applicable to Health insurers only): <a href="https://iid.iowa.gov/documents/individual-and-small-group-coverage-impacted-by-covid-19">https://iid.iowa.gov/documents/individual-and-small-group-coverage-impacted-by-covid-19</a>
	<b>Bulletin 20-05:</b> "Among other relief, the proclamation provides professional licensing relief by suspending the regulatory professions of Iowa Code chapters 502 and 522B and related administrative rules to the extent they: 1. Impose requirements for in-person continuing education as a condition of professional license renewal or impose continuing education deadlines or requirements that are unable to be satisfied due to this Disaster Emergency; and 2. Set an expiration date or renewal requirement for a professional license that expires during the duration of the Proclamation."	3/25/20	<a href="https://iid.iowa.gov/documents/bulletin-20-05-0">https://iid.iowa.gov/documents/bulletin-20-05-0</a>	
	<b>Bulletin 20-06:</b> discourages discrimination in coverage between in person and telehealth services.	3/27/20	<a href="https://iid.iowa.gov/documents/telehealth-services-flexibility-and-reimbursement">https://iid.iowa.gov/documents/telehealth-services-flexibility-and-reimbursement</a>	
Kansas	<b>Bulletin 2020-1:</b> "...At this time, the Kansas Insurance Department is not suspending the Kansas unfair method of competition and unfair or deceptive act or practices statutes, associated regulations, and the Kansas Insurance Department's policy and procedure implementing the NAIC's unfair claims settlement practices model regulation. However, insurers are encouraged to proactively notify the Insurance Department's Consumer Assistance Division of any issues they may have with complying with these laws that are a result of a COVID-19 response measure taken by the insurer. Such notification will be considered by the Commissioner in enforcing K.S.A. 40-2405..."	3/17/20	<a href="https://insurance.ks.gov/department/LegalIssues/bulletins/Bulletin-2020-1.pdf">https://insurance.ks.gov/department/LegalIssues/bulletins/Bulletin-2020-1.pdf</a>	FAQ: <a href="https://insurance.ks.gov/documents/department/COVID19-FAQ.pdf">https://insurance.ks.gov/documents/department/COVID19-FAQ.pdf</a>
	<b>Bulletin 252:</b> "The IDOI requests all insurance companies and HMOs in Indiana to 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. This moratorium is not a waiver... The moratorium applies only to cancellations and non- renewals attributed to a failure to pay... If a policy is to be cancelled or non-renewed for any other allowable reason, the cancellation or non-renewal may be made pursuant to the statutory notice requirements. However, ...insurers... take into consideration that the persons may be unable to receive the notice...during this...emergency."	3/26/20	<a href="https://www.in.gov/idoi/2591.htm">https://www.in.gov/idoi/2591.htm</a>	
Kentucky	<b>Guidance:</b> "To ensure that those providing temporary delivery services have coverage under their personal automobile insurance policies, insurers shall not 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 Executive Order. This guidance shall apply to all personal automobile insurance policies in effect on or after March 16, 2020, and shall remain in effect until the Governor's Executive Order is lifted, in whole or in part, to permit businesses to resume normal operations."	3/30/20	<a href="http://insurance.ky.gov/ppc/Documents/personalautopolicydelivery_new.pdf">http://insurance.ky.gov/ppc/Documents/personalautopolicydelivery_new.pdf</a>	Emergency Order relating to Insurance - 3/9/20 - <a href="http://insurance.ky.gov/ppc/Documents/2020.03.09EOInsuranceCoronavirus.pdf">http://insurance.ky.gov/ppc/Documents/2020.03.09EOInsuranceCoronavirus.pdf</a>
	<b>Announcement:</b> extending continuing education requirements deadlines		<a href="http://insurance.ky.gov/PPC/static_info.aspx?static_id=156">http://insurance.ky.gov/PPC/static_info.aspx?static_id=156</a>	

Louisiana	<b>Emergency Rule 37:</b> "Expands access to telemedicine services so Louisiana residents can continue receiving necessary care without a visit to a hospital or clinic, including permitting telemedicine visits conducted through the patient's phone or personal device. Requires insurers to cover mental health services via telemedicine to the extent they would be covered in-person, except for treatments that are not appropriate for remote delivery. Broadens telehealth availability by waiving restrictions requiring patients to only conduct telemedicine visits with providers in the insurer's existing telemedicine network. Requires insurers to evaluate their out-of-network cost sharing to ensure patients are not unreasonably charged extra cost sharing amounts under their insurance policy if in-network access becomes limited during the event."	3/23/20	<a href="https://www.lidi.la.gov/news/press-releases/3.23.20-emergency-rule-37">https://www.lidi.la.gov/news/press-releases/3.23.20-emergency-rule-37</a>	
	<b>Emergency Rule 38:</b> "Provides Louisiana residents making application for a producer license for lines of insurance with a pre-licensing requirement an opportunity for temporary licensure. Applicants must have completed a Louisiana approved pre-licensing course no more than 12 months in advance of application."	3/26/20	<a href="https://www.lidi.la.gov/news/press-releases/3-26-20-donelon-issues-emergency-rule-38-to-provide-temporary-licensing-of-insurance-producers">https://www.lidi.la.gov/news/press-releases/3-26-20-donelon-issues-emergency-rule-38-to-provide-temporary-licensing-of-insurance-producers</a>	
	<b>Emergency Rule 40:</b> Defines the insurance carriers and the kinds of insurance coverage governed by this order as well as the Louisiana policyholders entitled to the benefits and protections of this rule. Suspends cancellation, non-renewal and non-reinstatement by insurers, or premium finance companies acting on behalf of insurers retroactively to the start of this emergency period. Additionally, this rule clarifies that no policy can be canceled or non-renewed because of a claim that is filed during this emergency. Policies may continue to be canceled for fraud and material misrepresentation or upon written request by the consumer. Insureds remain obligated to pay all premiums. Any property and casualty claim during this period are subject to a premium offset prior to payment. Health and accident claims related to a delinquent policy may be pended during the moratorium and will be paid in accordance with procedures established therein. Emergency Rule 40 does not apply to new policies issued after the effective date of the rule.	3/27/20	<a href="https://www.lidi.la.gov/news/press-releases/3-27-20-donelon-issues-emergency-rule-40-on-policy-cancellations-non-renewals">https://www.lidi.la.gov/news/press-releases/3-27-20-donelon-issues-emergency-rule-40-on-policy-cancellations-non-renewals</a>	Emergency Rule 36 - applies to health insurers - <a href="https://www.lidi.la.gov/news/press-releases/3-18-20-emergency-rule-36">https://www.lidi.la.gov/news/press-releases/3-18-20-emergency-rule-36</a> Additional Guidance: The purpose of Emergency Rule 40 is to impose a moratorium on policy cancellations and non-renewals for policyholders in Louisiana during the outbreak of the coronavirus disease (COVID-19). Emergency Rule 40 is effective during the period of time from March 12 thru May 12. Cancellations for fraud and material misrepresentations or upon written request by the consumer continue to be permitted during this period. Insureds remain obligated to pay all premiums. Emergency Rule 40 does not apply to new policies issued after the effective date therein.
	<b>Emergency Rule 41:</b> Providing coverage for care at makeshift or temporary care facility	3/31/20	<a href="https://www.lidi.la.gov/news/press-releases/3-31-20-donelon-issues-emergency-rule-41">https://www.lidi.la.gov/news/press-releases/3-31-20-donelon-issues-emergency-rule-41</a>	
	<b>Proposed Legislation SB 477:</b> Notwithstanding any other provision of law to the contrary, every policy of insurance in force in this state on March 11, 2020, and thereafter insuring against loss or damage to property that includes the loss of use, loss of occupancy, or business interruption shall be construed to include among the perils covered under that policy, coverage for business interruption due to imminent threat posed by COVID-19 as provided in Proclamation Number 25 JBE 2020, declaring the existence of a statewide public health emergency.	3/31/20	<a href="https://www.legis.la.gov/legis/ViewDocument.aspx?d=1168164">https://www.legis.la.gov/legis/ViewDocument.aspx?d=1168164</a>	
	<b>Proposed Legislation SB 495:</b> Creates a business compensation fund that insurers may participate in to settle claims.	3/31/20	<a href="https://www.legis.la.gov/legis/ViewDocument.aspx?d=1168221">https://www.legis.la.gov/legis/ViewDocument.aspx?d=1168221</a>	
	<b>Proposed Legislation SB 506:</b> Requires property insurance policies insuring commercial and residential buildings to cover cost of disinfecting fumigation.	3/31/20	<a href="https://www.legis.la.gov/legis/BillInfo.aspx?s=20RS&amp;b=SB506&amp;sbi=y">https://www.legis.la.gov/legis/BillInfo.aspx?s=20RS&amp;b=SB506&amp;sbi=y</a>	
	<b>Proposed Legislation HB 858:</b> Notwithstanding any other provisions of law to the contrary, every policy of insurance insuring against loss or damage to property, which includes the loss of use and occupancy and business interruption in force in this state on the effective date of this Act, shall be construed to include among the covered perils under such a policy, coverage for business interruption due to global virus transmission or pandemic, as provided in the Emergency Proclamation Number 25 JBE 2020 and the related supplemental proclamations concerning the coronavirus disease 2019 pandemic.	3/31/20	<a href="https://www.legis.la.gov/legis/ViewDocument.aspx?d=1168297">https://www.legis.la.gov/legis/ViewDocument.aspx?d=1168297</a>	



Maine	<b>Bulletin:</b> Insurers must make all reasonable accommodations for late payments and other problems that are beyond the consumer's control. ME DOI Bulletin 442.	12/3/20	<a href="https://www.maine.gov/tools/whatsnew/index.php?topic=INS-Bulletins&amp;id=2220066&amp;v=boi-template2017">https://www.maine.gov/tools/whatsnew/index.php?topic=INS-Bulletins&amp;id=2220066&amp;v=boi-template2017</a>	
	<b>Emergency Response Order:</b> " I am ordering carriers, when requested by an employer, to suspend the application of any group health plan contract provision that terminates coverage when an eligible employee is no longer actively employed by the group policyholder, provided that the employer's offer of continued coverage is made to all affected employees on a nondiscriminatory basis."	3/27/20	<a href="https://www.maine.gov/pfr/insurance/covid19_cornoavirus/pdfs/insurance_emergency-response_order_re_continued_group_health_coverage.pdf">https://www.maine.gov/pfr/insurance/covid19_cornoavirus/pdfs/insurance_emergency-response_order_re_continued_group_health_coverage.pdf</a>	
Maryland	<b>Bulletin 20-10:</b> "I encourage all Life & 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."	3/20/20	<a href="https://insurance.maryland.gov/Insurer/Documents/bulletins/20-10-Cancellation-of-insurance-policies-during-covid-19-SOE.pdf">https://insurance.maryland.gov/Insurer/Documents/bulletins/20-10-Cancellation-of-insurance-policies-during-covid-19-SOE.pdf</a>	Premium receivables over 90 days during COVID -19: Premium Receivables over 90 days during the COVID-19 State of Emergency <a href="https://insurance.maryland.gov/Insurer/Documents/bulletins/20-14-Premium-Receivables-over-90-days-during-COVID-19-SOE.pdf">https://insurance.maryland.gov/Insurer/Documents/bulletins/20-14-Premium-Receivables-over-90-days-during-COVID-19-SOE.pdf</a>
	<b>BULLETIN NO 20-12:</b> "...the Maryland Insurance Administration encourages all Property & 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."	3/23/20	<a href="https://insurance.maryland.gov/Pages/default.aspx">https://insurance.maryland.gov/Pages/default.aspx</a>	
	<b>BULLETIN NO. 20-13:</b> "The advance notice mailing requirement under §§ 27-613 and 27-614 that a PPA notice of cancellation (other than for non-payment), non-renewal, or premium increase be mailed 45 days in advance of the proposed action is hereby suspended for the duration of the state of emergency."	3/23/20	<a href="https://insurance.maryland.gov/Pages/default.aspx">https://insurance.maryland.gov/Pages/default.aspx</a>	
	<b>Bulletin No. 20-15:</b> Urging insurers to cover commercial use of personal vehicles for delivery services during COVID - 19 outbreak.	3/30/20	<a href="https://insurance.maryland.gov/Insurer/Documents/bulletins/20-15-Commercial-Use-Exclusion-in-PPA-policies.pdf">https://insurance.maryland.gov/Insurer/Documents/bulletins/20-15-Commercial-Use-Exclusion-in-PPA-policies.pdf</a>	
	<b>Bulletin No. 20-17:</b> Guidance for property and casualty insurers, including leniency in claims reporting, sworn statements and proof of loss, examinations under oath, etc.	4/3/20	<a href="https://insurance.maryland.gov/Insurer/Documents/bulletins/20-17-COVID-19-Contractual-Deadlines-within-Property-and-Casualty-Insurance-Policies.pdf">https://insurance.maryland.gov/Insurer/Documents/bulletins/20-17-COVID-19-Contractual-Deadlines-within-Property-and-Casualty-Insurance-Policies.pdf</a>	
	<b>Statement from Commissioner Al Redmer:</b> ""The Maryland Insurance Administration would like to reassure Maryland businesses that we are closely monitoring insurance issues related to COVID-19. Our core mission is making sure insurance companies treat customers fairly. During this challenging time, the Maryland Insurance Administration is fully operational, and we will open investigations into virus-related insurance issues as needed."	3/16/20	<a href="https://insurance.maryland.gov/Pages/newscenter/NewsDetails.aspx?NR=2020255">https://insurance.maryland.gov/Pages/newscenter/NewsDetails.aspx?NR=2020255</a>	
	<b>COVID 19 INSURANCE FAQ:</b> Provides a wide range of guidance on insurance coverage and regulation in light of COVID 19. Updated on a regular basis.	4/1/20	<a href="https://insurance.maryland.gov/Documents/newscenter/MIA-Health-covid-FAQs.pdf">https://insurance.maryland.gov/Documents/newscenter/MIA-Health-covid-FAQs.pdf</a>	
Massachusetts	<b>Bulletin 2020-05:</b> "All Carriers are advised to provide employers and individuals with as much flexibility as is reasonably possible during the COVID-19 public health crisis to maintain their existing coverage, despite policyholders' growing concerns about being able to send their premiums in on time..."	3/23/20	<a href="https://www.mass.gov/doc/bulletin-2020-05-flexibility-in-the-issuance-and-administration-of-insurance-during-covid-19/download">https://www.mass.gov/doc/bulletin-2020-05-flexibility-in-the-issuance-and-administration-of-insurance-during-covid-19/download</a>	Emergency measures to stop the spread of COVID-19, health insurers - <a href="https://www.mass.gov/doc/bulletin-2020-04-emergency-measures-to-address-and-stop-the-spread-of-covid-19-coronavirus/download">https://www.mass.gov/doc/bulletin-2020-04-emergency-measures-to-address-and-stop-the-spread-of-covid-19-coronavirus/download</a>
	<b>Bulletin 2020-11:</b> provides guidance for insurers on certain filing requirements, and extension of certain due dates.	4/3/20	<a href="https://www.mass.gov/doc/bulletin-2020-11-flexibility-for-compliance-with-certain-filing-requirements-in-light-of-covid/download">https://www.mass.gov/doc/bulletin-2020-11-flexibility-for-compliance-with-certain-filing-requirements-in-light-of-covid/download</a>	
	<b>Bulletin 2020-12:</b> Provides extension for licensing of insurers	4/3/20	<a href="https://www.mass.gov/doc/bulletin-2020-12-individual-insurance-licensing-during-the-covid-19-coronavirus-health-crisis/download">https://www.mass.gov/doc/bulletin-2020-12-individual-insurance-licensing-during-the-covid-19-coronavirus-health-crisis/download</a>	
	<b>Proposed Legislation SD.2888:</b> proposed legislation would require certain insurance companies in the commonwealth to provide business interruption insurance coverage to their insured in connection with the COVID-19 pandemic	3/26/20	<a href="https://malegislature.gov/Bills/191/SD2888">https://malegislature.gov/Bills/191/SD2888</a>	
Michigan	No specific P&C guidance to date.	4/2/20	<a href="https://www.michigan.gov/difs/">https://www.michigan.gov/difs/</a>	Bulletin 2020-8: Allows flexibility in insurer annual meeting requirements - <a href="https://www.michigan.gov/documents/difs/Bulletin_2020-08-INS_684451_7.pdf">https://www.michigan.gov/documents/difs/Bulletin_2020-08-INS_684451_7.pdf</a>



Minnesota	<p><b>Release:</b> "Minnesotans with commercial insurance—including individuals, small businesses, and some large businesses—are now eligible for the following benefits:</p> <p>Minnesotans will have no cost-sharing charges for COVID testing. Minnesotans who are hospitalized will have no cost-sharing charges for in-network hospitalization. Minnesotans will have expanded access to telemedicine services. This will help people to stay home and access care if they need it.?</p>		<a href="https://mn.gov/commerce/media/news/#/detail/appld/2/id/426971">https://mn.gov/commerce/media/news/#/detail/appld/2/id/426971</a>	
	<p><b>Consumer Alert:</b> Provides information and answers to questions regarding business interruption insurance.</p>	3/19/20	<a href="https://mn.gov/commerce/media/news/#/detail/appld/2/id/423934">https://mn.gov/commerce/media/news/#/detail/appld/2/id/423934</a>	
Mississippi	<p><b>BULLETIN 2020-2:</b> "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>	3/23/20	<a href="https://www.mid.ms.gov/consumers/covid.aspx">https://www.mid.ms.gov/consumers/covid.aspx</a>	
	<p><b>BULLETIN 2020-3, as amended:</b>..."the Mississippi Insurance Department ("Department") is hereby issuing 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>Policyholders are advised that this moratorium is not a waiver of premium; rather, it is a moratorium on the cancelation or non-renewal of policies for the failure to pay premiums during the applicable 60-day period. Insurers are directed to work with impacted policyholders in paying the premiums that become due during the moratorium period by either allowing a payment plan or a further extension of the due date for the amount in full."</p>	3/23/20	<a href="https://www.mid.ms.gov/consumers/covid.aspx">https://www.mid.ms.gov/consumers/covid.aspx</a>	
	<p><b>Bulletin 2020-4:</b> "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. (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."</p>	4/1/20	<a href="http://www.mid.ms.gov/legal/bulletins/20204bul.pdf">http://www.mid.ms.gov/legal/bulletins/20204bul.pdf</a>	
Missouri	<p><b>Bulletin 20-05:</b> Coverage for residents of the State of Missouri should continue under all insurance policies in effect as of March 13, 2020, and shall remain in effect until such time as Executive Order 20-04 is terminated or this bulletin is rescinded, whichever is later. Insurers are strongly encouraged not to cancel, nonrenew, or terminate coverage while this Bulletin is in effect. This grace period is a period of time during which consumers can take those actions necessary to keep their policies in force. The Department is not requiring insurers to waive any premiums or other consideration owed on any policy or contract during this period of time. The Department anticipates that a failure to pay premiums or remit consideration may subject the policy to a retroactive cancellation, in accordance with the policy terms. Nothing in this bulletin should be construed as the Department requesting any insurer to refrain from terminating coverage on the basis of fraud on the part of an insured.</p>	3/21/20	<a href="https://insurance.mo.gov/laws/bulletin/documents/Coronavirus2Bulletinfinal.pdf">https://insurance.mo.gov/laws/bulletin/documents/Coronavirus2Bulletinfinal.pdf</a>	
	<p><b>Bulletin 20-06:</b> provides guidance on annual filing requirements.</p>	3/24/20	<a href="https://insurance.mo.gov/laws/bulletin/documents/CompanyRegFilingsInsuranceBulletin20-06.pdf">https://insurance.mo.gov/laws/bulletin/documents/CompanyRegFilingsInsuranceBulletin20-06.pdf</a>	
	<p><b>Bulletin 20-07:</b> Encouraging expanded coverage of telemedicine coverage</p>	3/26/20	<a href="https://insurance.mo.gov/laws/bulletin/documents/TelehealthBulletin.pdf">https://insurance.mo.gov/laws/bulletin/documents/TelehealthBulletin.pdf</a>	

Montana	<b>Letter:</b> encouraging insurers to be flexible to help insureds maintain coverage.	3/26/20	<a href="https://csimt.gov/wp-content/uploads/Letter-to-industry_COVID19.pdf">https://csimt.gov/wp-content/uploads/Letter-to-industry_COVID19.pdf</a>	
Nebraska	<b>Notice:</b> Provides extension for continuing education and licensing for producers.	3/23/20	<a href="https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/ProducerLicensingInformationCoronavirus.pdf">https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/ProducerLicensingInformationCoronavirus.pdf</a>	
	<b>Notice:</b> ". In addition to questions whether such accommodations would create a regulatory determination of unfair trade practices, insurers have asked what filing requirements or amendments to existing filed rate and form filings are necessary. If an insurer administers accommodations on a consistent and fair basis, the Nebraska Department of Insurance does not consider them to be violations of the Nebraska Unfair Trade Practices Act, the Nebraska Unfair Claims Settlement Practices Act nor associated regulations."	3/27/20	<a href="https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/InsurerAccommodationstoPolicyholdersCOVID-19_0.pdf">https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/InsurerAccommodationstoPolicyholdersCOVID-19_0.pdf</a>	
Nevada	<b>Emergency Regulation:</b> Providing expanded coverage for COVID 19 testing and treatment.	3/5/20	<a href="http://doi.nv.gov/uploadedFiles/doinvgov/_public-documents/News-Notes/2020-03-05.DOI_Emergency_Regulations_re_COVID-19.pdf">http://doi.nv.gov/uploadedFiles/doinvgov/_public-documents/News-Notes/2020-03-05.DOI_Emergency_Regulations_re_COVID-19.pdf</a>	Emergency declaration - <a href="http://gov.nv.gov/uploadedFiles/govnewnv.gov/Content/News/Press/2020/Declaration%20of%20Emergency%20re%20COVID.pdf">http://gov.nv.gov/uploadedFiles/govnewnv.gov/Content/News/Press/2020/Declaration%20of%20Emergency%20re%20COVID.pdf</a>
New Hampshire	<b>BULLETIN DOCKET NO:20-019-AB:</b> "...the New Hampshire Insurance Department is advising all property and casualty insurers to take appropriate precautions when auditing policies under RSA412:35 and RSA402:81. If possible, please try to leverage virtual audits for the completion of any audits. ...The Department will not take regulatory action in regard to audits that cannot be completed within the 120 day time limit if the failure to complete the audit is the result of a documented COVID-19 concern."		<a href="https://www.nh.gov/insurance/media/bulletins/index.htm">https://www.nh.gov/insurance/media/bulletins/index.htm</a>	FAQ sheet on BI coverage - <a href="https://www.nh.gov/insurance/consumers/faq-business-interruption-insurance-coronavirus.htm">https://www.nh.gov/insurance/consumers/faq-business-interruption-insurance-coronavirus.htm</a>
New Jersey	<b>Bulletin 20-04:</b> DOBI encourages insurers to assist those impacted by COVID-19 by "relaxing due dates, extending grace periods..."	3/19/20	<a href="https://www.state.nj.us/dobi/bulletins/blt20_04.pdf">https://www.state.nj.us/dobi/bulletins/blt20_04.pdf</a>	Bulletin 20-03 - COVID-19 for Health Insurers - <a href="https://www.state.nj.us/dobi/bulletins/blt20_03.pdf">https://www.state.nj.us/dobi/bulletins/blt20_03.pdf</a> Proposed Legislation for Insurance Coverage - <a href="https://www.njleg.state.nj.us/2020/Bills/A4000/3844_I1.HTM">https://www.njleg.state.nj.us/2020/Bills/A4000/3844_I1.HTM</a>
	<b>Bulletin 20-07:</b> Providing expanded coverage for telemedicine	3/22/20	<a href="https://www.state.nj.us/dobi/bulletins/blt20_07.pdf">https://www.state.nj.us/dobi/bulletins/blt20_07.pdf</a>	
	<b>Bulletin 20-09:</b> Providing guidance on licensing and education requirements for insurers.	3/30/20	<a href="https://www.state.nj.us/dobi/bulletins/blt20_09.pdf">https://www.state.nj.us/dobi/bulletins/blt20_09.pdf</a>	
	<b>Proposed Legislation A-3844:</b> proposed legislation would expand business interruption coverage for losses due to COVID-19	3/16/20	<a href="https://www.njleg.state.nj.us/2020/Bills/A4000/3844_I1.HTM">https://www.njleg.state.nj.us/2020/Bills/A4000/3844_I1.HTM</a>	
New Mexico	<b>Bulletin 2020-006:</b> "In response to the disruption caused by the outbreak, I am requesting that all insurance companies refrain from cancelling or non-renewing policies of businesses and individuals negatively impacted by the disruption due to the non-payment of premiums during this public health emergency, or at a minimum, provide extended grace periods for payment of premiums. We encourage implementing these practices as soon as possible and consider extending them for a minimum of ty (30) days after the emergency is declared over. I also request that all insurance companies work with their insureds after the public health emergency is over to allow the insureds to catch up on past due premiums in installments without loss of coverage. "Balloon" payments are likely to be unaffordable. Economic distress and loss of income in these times are due to circumstances beyond the control of the insureds.	3/20/20	<a href="https://www.osi.state.nm.us/wp-content/uploads/2020/03/Bulletin-2020-006.pdf">https://www.osi.state.nm.us/wp-content/uploads/2020/03/Bulletin-2020-006.pdf</a>	
	<b>Circular Letter 5:</b> The New York State Department of Financial Services (DFS) has instructed insurers to submit details of business interruption policies that have been provided to insureds, as well as the coverage each policy offers regarding COVID-19.	3/10/20	<a href="https://www.dfs.ny.gov/industry_guidance/circular_letters/cl2020_05">https://www.dfs.ny.gov/industry_guidance/circular_letters/cl2020_05</a>	
	<b>Circular Letter No. 7 (2020):</b> DFS urges insurers to work with insureds to provide flexibility, including grace periods for non-renewals, etc.	3/19/20	<a href="https://www.dfs.ny.gov/industry_guidance/circular_letters/cl2020_07">https://www.dfs.ny.gov/industry_guidance/circular_letters/cl2020_07</a>	

New York	<b>Circular Letter No. 9:</b> " DFS understands that it may be challenging for certain producers to obtain the requisite number of continuing education credits in advance of their license expiration dates. As a temporary accommodation, 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. At the end of this 60-day period, all licenses that would have expired but for this circular letter will automatically expire unless the producer has submitted a license renewal application, including completion of all necessary continuing education credits, before that date. Furthermore, DFS will suspend the requirement that a monitor be present to complete producer continuing education and pre-licensing course exams online during this 60-day period. Except as provided in this circular letter, all licensing requirements, including those relating to continuing education, will continue to apply."	3/25/20	<a href="https://www.dfs.ny.gov/industry_guidance/circular_letters/cl2020_09">https://www.dfs.ny.gov/industry_guidance/circular_letters/cl2020_09</a>	Coronavirus insurance guidance: <a href="https://www.dfs.ny.gov/industry/coronavirus">https://www.dfs.ny.gov/industry/coronavirus</a>
	<b>Proposed Legislation A 10226:</b> Requires certain perils be covered under business interruption insurance during the CVOID 19 Pandemic: "for any loss of business or business interruption for the duration of a period of a declared state of emergency due to the coronavirus disease 2019 (COVID-19) pandemic."	3/27/20	<a href="https://legiscan.com/NY/text/A10226/2019">https://legiscan.com/NY/text/A10226/2019</a>	
	<b>Emergency Regulation:</b> insurers for life and property insurance required to defer payment of premiums through June 1 for business and consumers affected by COVID 19. Life insurers are to extend the grace period to 90 days. Casualty insurers are to extend the grace period to 60 days.	3/30/20	<a href="https://www.dfs.ny.gov/press_releases/pr202003301">https://www.dfs.ny.gov/press_releases/pr202003301</a>	
	<b>Emergency Regulation:</b> Health insurers required to defer payment of premiums through June 1 for business and consumers affected by COVID 19	4/2/20	<a href="https://www.dfs.ny.gov/press_releases/pr202004023">https://www.dfs.ny.gov/press_releases/pr202004023</a>	
	Model Notice to Consumers: provides model notice to consumers of rights under emergency COVID-19 regulation. Guidance indicates that it may be sent via email, even absent consent to email notice.	4/7/20	<a href="https://www.dfs.ny.gov/industry_guidance/coronavirus/model_producer_notice/property_casualty">https://www.dfs.ny.gov/industry_guidance/coronavirus/model_producer_notice/property_casualty</a>	
North Carolina	<b>Bulletin 20-B-06:</b> notifying insurers that the Insurance Commissioner has issued an order activating the state of disaster automatic stay of proof of loss requirements, and premium and debt deferrals in North Carolina as authorized under the provisions of Section 58-2-46 of the NCGS.	3/28/20	<a href="https://www.ncdoi.gov/documents/20-b-06-covid-19-pandemic">https://www.ncdoi.gov/documents/20-b-06-covid-19-pandemic</a>	<a href="https://files.nc.gov/doi/documents/legislative-services/20-b-05-guidance-for-insurers-regarding-coverage-and-cost-sharing-requirements-related-to-covid-19-public-health-emergency.pdf">https://files.nc.gov/doi/documents/legislative-services/20-b-05-guidance-for-insurers-regarding-coverage-and-cost-sharing-requirements-related-to-covid-19-public-health-emergency.pdf</a>
North Dakota	<b>Bulletin 2020-1:</b> "Issued on March 11, 2020, to notify all health insurance carriers, including those who write short-term limited duration policies, and travel insurance carriers regarding coverage for COVID-19 testing and treatment. In order to protect public health, health carriers and travel insurers are asked to identify and remove barriers to testing and treatment for COVID-19. Health carriers must be prepared to address COVID-19 cases in North Dakota."	3/30/20	<a href="https://www.nd.gov/ndins/news/insurance-commissioner-issues-bulletins-protect-north-dakotans-during-covid-19-pandemic">https://www.nd.gov/ndins/news/insurance-commissioner-issues-bulletins-protect-north-dakotans-during-covid-19-pandemic</a>	Bulletin 2020-1: guidance to Health Insurers only
	<b>Bulletin 2020-3:</b> "Further, insurance carriers must start or continue to provide covered services via telehealth visits. These services include, but are not limited to the following:  Office visits for patients Physical therapy (PT) plan evaluation Occupational therapy (OT) plan evaluation Speech therapy (ST) plan evaluation Behavioral health and substance use disorder treatment Diabetes education Nutrition counseling"	3/30/20	<a href="https://www.nd.gov/ndins/news/insurance-commissioner-issues-bulletins-protect-north-dakotans-during-covid-19-pandemic">https://www.nd.gov/ndins/news/insurance-commissioner-issues-bulletins-protect-north-dakotans-during-covid-19-pandemic</a>	
	<b>Bulletin 2020-4:</b> "The Insurance Department encourages 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.  Personal line automobile policies do not typically provide coverage for vehicles used for commercial purposes e.g., food delivery. Therefore, in the absence of any other action, many of the temporary food delivery drivers would be deemed uninsured."	3/30/20	<a href="https://www.nd.gov/ndins/news/insurance-commissioner-issues-bulletins-protect-north-dakotans-during-covid-19-pandemic">https://www.nd.gov/ndins/news/insurance-commissioner-issues-bulletins-protect-north-dakotans-during-covid-19-pandemic</a>	



	<b>Bulletin 2020-5:</b> "Bulletin 2020-5 Electronic Reporting and Deadline Extensions Issued on March 25 as part of the Insurance Department's initiative to help protect consumers during the COVID-19 pandemic, the Bulletin instructs individuals, organizations and business entities on how to conduct business with the Insurance Department electronically to prevent further disruption of business."	3/30/20	<a href="https://www.nd.gov/ndins/news/insurance-commissioner-issues-bulletins-protect-north-dakotans-during-covid-19-pandemic">https://www.nd.gov/ndins/news/insurance-commissioner-issues-bulletins-protect-north-dakotans-during-covid-19-pandemic</a>	
	<b>Bulletin 2020-7:</b> Providing accommodations for containing education requirements.	3/30/20	<a href="https://www.nd.gov/ndins/news/insurance-commissioner-issues-bulletins-protect-north-dakotans-during-covid-19-pandemic">https://www.nd.gov/ndins/news/insurance-commissioner-issues-bulletins-protect-north-dakotans-during-covid-19-pandemic</a>	
	<b>Bulletin 2020-8:</b> "Issued on March 30 in response to Governor Burgum's Executive Order 2020-03, this Bulletin urges all North Dakota insurers, producers, adjustors and other persons licensed and authorized to transact the business of insurance within the state of North Dakota to provide flexibility and possible relief from certain insurance requirements to those North Dakota consumers and businesses that have been impacted by the COVID-19 pandemic."	3/30/20	<a href="https://www.nd.gov/ndins/news/insurance-commissioner-issues-bulletins-protect-north-dakotans-during-covid-19-pandemic">https://www.nd.gov/ndins/news/insurance-commissioner-issues-bulletins-protect-north-dakotans-during-covid-19-pandemic</a>	
Ohio	<b>Bulletin 2020-03:</b> All insurers are to give insured the option of deferring premium payments coming due, interest free, for up to 60 calendar days from each original premium due date.	3/20/20	<a href="https://insurance.ohio.gov/static/Legal/Bulletins/Documents/2020-03.pdf">https://insurance.ohio.gov/static/Legal/Bulletins/Documents/2020-03.pdf</a>	<a href="https://insurance.ohio.gov/wps/portal/gov/odi">https://insurance.ohio.gov/wps/portal/gov/odi</a>
	<b>News Announcement:</b> "The Ohio Bureau of Workers Compensation (BWC) is announcing that insurance premium installment payments due for March, April and May for the current policy year may be deferred until June 1, 2020, at which time the matter will be reconsidered. This is for public and private employers. BWC will not lapse (cancel) coverage or assess penalties for amounts not paid because of the coronavirus(COVID-19) pandemic. ..."	3/21/20	<a href="https://insurance.ohio.gov/wps/portal/gov/odi/about-us/bulletins/bulletins">https://insurance.ohio.gov/wps/portal/gov/odi/about-us/bulletins/bulletins</a>	
	<b>Bulletin 2020-07:</b> "Accordingly, the Superintendent hereby orders Insurers to provide their insureds with at least a 60-day grace period to pay insurance premiums so that insurance policies are not cancelled for nonpayment of premium during the state of emergency. This means Insurers should offer 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. "	3/30/20	<a href="https://iop-odi-content.s3.amazonaws.com/static/Legal/Bulletins/Documents/2020-07.pdf">https://iop-odi-content.s3.amazonaws.com/static/Legal/Bulletins/Documents/2020-07.pdf</a>	
	Proposed Legislation HB 589: Legislation would retroactively expand business interruption insurance policies to cover losses due to the coronavirus outbreak	3/24/20	<a href="https://legiscan.com/OH/bill/HB589/2019">https://legiscan.com/OH/bill/HB589/2019</a>	
Oklahoma	<b>Bulletin 2020-01:</b> "Property and casualty carriers should extend their applicable grace period for nonpayment of premium by an additional forty-five (45) days. This grace period extension does not relieve an insured of the obligation to pay premiums but merely is a deferral of the payment due date."	3/20/20	<a href="https://www.oid.ok.gov/pc-bulletin-2020-01/">https://www.oid.ok.gov/pc-bulletin-2020-01/</a>	
	<b>Bulletin 2020-01:</b> "The Oklahoma Insurance Department (OID), led by Commissioner Glen Mulready, has made available temporary Producer and Apprentice Adjuster license due to the recent closure of PROMETRIC testing centers nationwide in response to the COVID-19 public health emergency.  Currently, a new resident producer and new resident adjuster license is not available if you haven't passed the testing examination. The Oklahoma Insurance Department is still working toward a remote option for license examinations. Both temporary licenses are in effect until 30 days after the Governor's Executive Order 2020-07 expires."	3/26/20	<a href="https://www.oid.ok.gov/temporary-producer-and-apprentice-adjuster-licenses-process/">https://www.oid.ok.gov/temporary-producer-and-apprentice-adjuster-licenses-process/</a>	
Oregon	<b>Notice:</b> "Insurance companies must take steps immediately to do the following until the order is no longer in effect:  Institute a grace period for premium payments on all insurance policies issued in the state Suspend all cancellations and nonrenewals for active insurance policies Extend all deadlines for consumers to report claims and communicate about claims Provide consumers the ability to make premium payments and report claims while maintaining safe social distancing standards	3/25/20	<a href="https://dfr.oregon.gov/news/2020/Pages/20200325-grace-period-insurance-deadlines.aspx">https://dfr.oregon.gov/news/2020/Pages/20200325-grace-period-insurance-deadlines.aspx</a>	Emergency declaration - <a href="https://www.oregon.gov/oem/Documents/EO_20_03.pdf">https://www.oregon.gov/oem/Documents/EO_20_03.pdf</a>

	<b>Emergency Order:</b> instituting grace period for payment for all policies, suspend all cancellations and non-renewals for all active insurance policies, encourage insurers to be flexible in looking with consumers.	3/25/20	<a href="https://dfr.oregon.gov/insure/health/understand/Documents/20200325Order.pdf">https://dfr.oregon.gov/insure/health/understand/Documents/20200325Order.pdf</a>	
Pennsylvania	<b>Notice:</b> " 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."	3/20/20	<a href="https://www.insurance.pa.gov/Regulations/Laws%20Regulations/Documents/COVID-19%20General%20Guidance%20FINAL%20FINAL%203-19.pdf">https://www.insurance.pa.gov/Regulations/Laws%20Regulations/Documents/COVID-19%20General%20Guidance%20FINAL%20FINAL%203-19.pdf</a>	
	<b>Proposed Legislation HB 2372:</b> Provides for insurance coverage for business interruption concerning the coronavirus pandemic.	4/3/20	<a href="https://www.legis.state.pa.us/cfdocs/billInfo/billInfo.cfm?sYear=2019&amp;sInd=0&amp;body=H&amp;type=B&amp;bn=2372">https://www.legis.state.pa.us/cfdocs/billInfo/billInfo.cfm?sYear=2019&amp;sInd=0&amp;body=H&amp;type=B&amp;bn=2372</a>	
Rhode Island	<b>Bulletin Number 2020-4:</b> "The Rhode Island Insurance Division requests that insurers writing business in our state take the following steps to preserve access to insurance coverage during this emergency <ul style="list-style-type: none"> <li>• 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.</li> <li>•Institute alternative methods of payment for those insureds whose normal method of payment is affected by this emergency.</li> <li>• 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."</li> </ul>	3/25/20	<a href="https://dbr.ri.gov/news/insurance.php">https://dbr.ri.gov/news/insurance.php</a>	Bulletin 2020-2, Motor Vehicle Damage Appraisals during COVID-19 emergency; Bulletin 2020-3, Insurance licensing during the COVID-19 emergency
	<b>Bulletin Number 2020-5:</b> "Insurance carriers shall establish reasonable requirements of the coverage of such telemedicine services, in accordance with guidance issued by OHIC, including with respect to documentation and recordkeeping, but may not impose any requirements more restrictive than those contained in [OHIC Bulletin] issued March 13, 2020 and the Telehealth benefits for Medicare beneficiaries. No insurance carrier shall impose any specific requirement on the technologies used to deliver telemedicine services (including any limitations on audio-only or live video technologies.)"	4/6/20	<a href="https://dbr.ri.gov/documents/news/insurance/InsuranceBulletin2020-5.pdf">https://dbr.ri.gov/documents/news/insurance/InsuranceBulletin2020-5.pdf</a>	
South Carolina	<b>Bulletin No 2020-02:</b> ..."this bulletin is to advise all insurers, HMOs, and other licensed or authorized entities and individuals that the Director of Insurance expects the insurance industry to work with those South Carolina citizens and business directly impacted to provide relief from certain insurance requirements. This relief may include, but is not limited to, the following: *extension of premium payment deadline *additional time before non-renewals or cancellations become effective..."	3/25/20	<a href="https://www.doi.sc.gov/CivicAlerts.aspx">https://www.doi.sc.gov/CivicAlerts.aspx</a>	
	<b>Bulletin No 2020-03:</b> Providing for temporary licenses for producers.	4/2/20	<a href="https://www.doi.sc.gov/CivicAlerts.aspx?AID=249">https://www.doi.sc.gov/CivicAlerts.aspx?AID=249</a>	
South Dakota	No specific P&C guidance to date.		<a href="https://dlr.sd.gov/insurance/default.aspx">https://dlr.sd.gov/insurance/default.aspx</a>	
Tennessee	<b>BULLETIN 20-03:</b> ..."Carriers should work with policy holders who have concerns about their ability to timely pay premium to ensure that policyholders can maintain their existing insurance coverage.... 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."...	3/24/20	<a href="https://www.tn.gov/commerce/news/2020/3/20/tdci-covid-guidance-2020.html">https://www.tn.gov/commerce/news/2020/3/20/tdci-covid-guidance-2020.html</a>	

	<b>Bulletin 20-04:</b> Requesting insurers to cover personal vehicles used for delivery and add additional employees to restaurant policies retroactively.	3/26/20	<a href="https://www.tn.gov/content/dam/tn/commerce/documents/insurance/bulletins/03-26-20-Delivery-Bulletin.pdf">https://www.tn.gov/content/dam/tn/commerce/documents/insurance/bulletins/03-26-20-Delivery-Bulletin.pdf</a>	
Texas	<b>Bulletin B-0007-20:</b> TDI expects all carriers to work with policyholders who may experience financial hardships due to the COVID-19 outbreak. TDI encourages 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.	3/23/20	<a href="https://www.tdi.texas.gov/bulletins/2020/B-0007-20.html">https://www.tdi.texas.gov/bulletins/2020/B-0007-20.html</a>	Near daily updates: <a href="https://www.tdi.texas.gov/news/2020/coronavirus-updates.html">https://www.tdi.texas.gov/news/2020/coronavirus-updates.html</a> Claim-submission deadlines tolled: <a href="https://www.tdi.texas.gov/bulletins/2020/B-0015-20.html">https://www.tdi.texas.gov/bulletins/2020/B-0015-20.html</a> Suspension of licensing requirements: <a href="https://www.tdi.texas.gov/bulletins/2020/B-0008-20.html">https://www.tdi.texas.gov/bulletins/2020/B-0008-20.html</a>
	<b>Bulletin B-0008-20:</b> Suspension of certain licensing requirements.	3/24/20	<a href="https://www.tdi.texas.gov/bulletins/2020/B-0008-20.html">https://www.tdi.texas.gov/bulletins/2020/B-0008-20.html</a>	
	<b>Bulletin B-0015-20:</b> tolling claim-submission deadlines under prompt payment laws.	3/27/20	<a href="https://www.tdi.texas.gov/bulletins/2020/B-0015-20.html">https://www.tdi.texas.gov/bulletins/2020/B-0015-20.html</a>	
	<b>Bulletin B-0017-20:</b> requiring coverage for COVID 19 Testing and treatment	4/1/20	<a href="https://www.tdi.texas.gov/bulletins/2020/B-0017-20.html">https://www.tdi.texas.gov/bulletins/2020/B-0017-20.html</a>	
Utah	<b>BULLETIN 2020-3:</b> "The Utah Insurance Department issues this bulletin as guidance to workers' compensation insurers collecting premium from certain employers that have closed due to COVID-19 (coronavirus) restrictions. ...some business owners have decided to close but continue to pay employees. That decision may, in turn, minimize or eliminate risks covered by workers' compensation insurance. ...Utah law does not prohibit workers' compensation carriers from suspending premium payments by the closed-but-paying employers. ...The Insurance Commissioner expects that a carrier will exercise sound business and actuarial judgment in deciding whether or not to receive premium under these circumstances. "	3/26/20	<a href="https://insurance.utah.gov/featured-news/coronavirus">https://insurance.utah.gov/featured-news/coronavirus</a>	Bulletin 2020-1 to health insurers - <a href="https://insurance.utah.gov/wp-content/uploads/2020-1Signed.pdf">https://insurance.utah.gov/wp-content/uploads/2020-1Signed.pdf</a>
Vermont	<b>Guidance:</b> Calculation of commercial lines premium during COVID-19: "...DFR encourages insurance carriers to be flexible with premium payment plans and premium deposit requirements for businesses that are temporarily closed due to COVID-19 mitigation actions. If carriers can delay/reduce premium payments, this action may assist insureds in keeping their policy active during their temporary shutdown...."	3/20/20	<a href="https://dfr.vermont.gov/sites/finreg/files/doc_library/dfr-covid19-commercial-lines-premiums-guidance.pdf">https://dfr.vermont.gov/sites/finreg/files/doc_library/dfr-covid19-commercial-lines-premiums-guidance.pdf</a>	
	<b>EMERGENCY RULE H-2020-02-E:</b> Providing guidance on the coverage of telehealth services	3/30/20	<a href="https://dfr.vermont.gov/reg-bul-ord/coverage-health-care-services-delivered-through-telehealth-telephone-or-store-and">https://dfr.vermont.gov/reg-bul-ord/coverage-health-care-services-delivered-through-telehealth-telephone-or-store-and</a>	
	<b>EMERGENCY RULE H-2020-01-E:</b> Relaxing licensing requirements, and temporary suspension of certain credentialing requirements.	3/20/20	<a href="https://dfr.vermont.gov/reg-bul-ord/suspension-credentialing-verification-practices">https://dfr.vermont.gov/reg-bul-ord/suspension-credentialing-verification-practices</a>	
Virginia	<b>Statement:</b> "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."	3/20/20		
	<b>Notice:</b> "The Bureau of Insurance encourages insurers who wish to extend premium payment deadlines and delay the beginning of the grace period for individual policyholders. Actions a carrier takes in this manner must be consistent with CMS guidance posted at: <a href="https://www.cms.gov/files/document/faqs-payment-and-grace-period-covid-19.pdf">https://www.cms.gov/files/document/faqs-payment-and-grace-period-covid-19.pdf</a> and be consistent for all policyholders on and off the exchange. Once a grace period is triggered, the basic requirements applicable to the grace period must remain unchanged."	3/27/20	<a href="https://www.scc.virginia.gov/boi/pubs/covidpmtdeadlines.pdf">https://www.scc.virginia.gov/boi/pubs/covidpmtdeadlines.pdf</a>	



Washington	<b>EMERGENCY ORDER NO. 20-03:...</b> ("Insurance Commissioner") orders all insurers, insurance producers, surplus line brokers, and other entities regulated by the Insurance Commissioner (hereafter "Regulated Entities"), as follows: A. Between March 25, 2020, and May 9, 2020, all Regulated Entities transacting any property and casualty 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. B. 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."	3/25/20	<a href="https://www.insurance.wa.gov/insurers-regulated-entities">https://www.insurance.wa.gov/insurers-regulated-entities</a>	Emergency Order 20-01 to health insurers - <a href="https://www.insurance.wa.gov/sites/default/files/documents/emergency-order-number-20-01.pdf">https://www.insurance.wa.gov/sites/default/files/documents/emergency-order-number-20-01.pdf</a>
	<b>Letter:</b> "Pursuant to RCW 48.02.060(3) and 48.02.160(3) I, Insurance Commissioner Mike Kreidler, hereby instruct each authorized property/casualty insurer to provide certain information regarding the commercial property insurance it has written in Washington state and details on the business interruption coverage provided in the types of policies for which it has ongoing exposure."	3/25/20	<a href="https://www.insurance.wa.gov/sites/default/files/2020-03/property-and-casualty-special-data-call-covid-19.pdf">https://www.insurance.wa.gov/sites/default/files/2020-03/property-and-casualty-special-data-call-covid-19.pdf</a>	
	<b>Statement:</b> "Insurance Commissioner Mike Kreidler today urged all insurers doing business in Washington to immediately extend automobile insurance coverage for personal delivery drivers to aid people temporarily assigned this duty during the coronavirus pandemic and state of emergency. "	3/27/20	<a href="https://www.insurance.wa.gov/news/kreidler-urges-auto-insurers-extend-coverage-delivery-drivers-personal-vehicles">https://www.insurance.wa.gov/news/kreidler-urges-auto-insurers-extend-coverage-delivery-drivers-personal-vehicles</a>	
West Virginia	<b>Emergency Order 20-EO-02:</b> Insurers, producers and all other insurance-related entities subject to regulation by the Commissioner in the State of West Virginia should consider 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. Order does not apply to those already delinquent/cancelled/nonrenewed policyholders.	3/18/20	<a href="https://www.wvinsurance.gov/Portals/0/pdf/20-EO-02_Emergency_Order.pdf?ver=2020-03-19-084523-047">https://www.wvinsurance.gov/Portals/0/pdf/20-EO-02_Emergency_Order.pdf?ver=2020-03-19-084523-047</a>	
	<b>Clarification Email to 20-EO-02:</b> Emergency Order does not prohibit cancellation or non renewal of all policies. Insurers may require validation that extraordinary circumstance serving as basis for relief is directly related to COVID-19 by obtaining something in writing or otherwise from employer.	3/18/20	<a href="https://www.jdsupra.com/legalnews/west-virginia-comissioner-issues-53712/">https://www.jdsupra.com/legalnews/west-virginia-comissioner-issues-53712/</a>	Guidance for Emergency Insurance Adjusters, Workers Comp, Temporary Licensing of Producers, etc... <a href="https://www.wvinsurance.gov/">https://www.wvinsurance.gov/</a>
	<b>No. 20 – 07:</b> provides additional clarification on 20-EO-02, as well as information about onsite examinations and administrative hearings.	3/26/20	<a href="https://www.wvinsurance.gov/Portals/0/pdf/pressrelease/20-07%20COVID-19%20Regulatory%20Guidance.pdf?ver=2020-03-26-195235-360">https://www.wvinsurance.gov/Portals/0/pdf/pressrelease/20-07%20COVID-19%20Regulatory%20Guidance.pdf?ver=2020-03-26-195235-360</a>	
	<b>No. 20-08:</b> "Since the COVID-19 pandemic has been declared to be both a State and Federal Emergency, as well as an insurance emergency by the Commissioner, and further since this Bulletin specifically directs insureds and policyholders to contact their broker, agent or insurance company regarding the availability, if any, of business interruption coverage for COVID-19, the Commissioner directs that no insurance company should report negative claims activity or a claim denial when an insured or policyholder contacts the company or its agent or broker to inquire about business interruption coverage for COVID-19 under its policy. "	3/26/20	<a href="https://www.wvinsurance.gov/Portals/0/pdf/pressrelease/20-08%20Business%20Interruption%20Insurance.pdf?ver=2020-03-26-222830-620">https://www.wvinsurance.gov/Portals/0/pdf/pressrelease/20-08%20Business%20Interruption%20Insurance.pdf?ver=2020-03-26-222830-620</a>	

Wisconsin	<b>Bulletin 2020 0320:</b> "Insurers are encouraged 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. "	3/20/20	<a href="https://oci.wi.gov/Pages/Regulation/Bulletin20200320RegulatoryRequirements.aspx">https://oci.wi.gov/Pages/Regulation/Bulletin20200320RegulatoryRequirements.aspx</a>	
	<b>Bulletin 2020 0323:</b> Insurers are encouraged to offer coverage for delivery drivers.	3/23/20	<a href="https://oci.wi.gov/Pages/Regulation/Bulletin20200323COVID-19Restaurants.aspx">https://oci.wi.gov/Pages/Regulation/Bulletin20200323COVID-19Restaurants.aspx</a>	
	<b>Bulletin 2020 0326:</b> "OCI encourages insurers to make available the option of maintaining coverage under the group insurance plan for employees working fewer than 30 hours to those employers who wish to do so. Although Wisconsin employees who lose their small group coverage will be eligible for a special enrollment period to a federal health insurance exchange policy, this may involve changing providers or incurring new deductibles and cost-sharing requirements. "	3/26/20	<a href="https://oci.wi.gov/Pages/Regulation/Bulletin20200326COVID-19SmallEmployerCoverage.aspx">https://oci.wi.gov/Pages/Regulation/Bulletin20200326COVID-19SmallEmployerCoverage.aspx</a>	
Wyoming	No specific P&C guidance to date.		<a href="https://sites.google.com/a/wyo.gov/doi/home">https://sites.google.com/a/wyo.gov/doi/home</a>	Issued Health Related Bulletin: <a href="file:///C:/Users/erin.brewer/Downloads/COVID-19%20Bulletin%20(1).pdf">file:///C:/Users/erin.brewer/Downloads/COVID-19%20Bulletin%20(1).pdf</a>