COVID-19 - State Insurance Department Response Plans

Date: February 18, 2021

State	Guidance/Directives/Information	Link	Last Updated
AL	(334) 269-3550 3/16/2020 Per Governor Kay Ivey's direction to all state agencies, the Alabama Department of Insurance (ALDOI) will implement a telework policy until Monday, April 6, in order to minimize employee exposure to COVID-19. However, the ALDOI is still on duty and here to serve the citizens of the State of Alabama. Therefore, the core mission and functions of the Department will continue and our constituencies will be served. While phone service will be limited in some divisions, you may always reach the Department by email as follows: · For licensing renewal inquiries or questions about the producer licensing exam, email us at producerlicensing@insurance.alabama.gov or call 334-241-4126. · For consumer complaints, you may reach us at consumerservices@insurance.alabama.gov. You may also visit our live chat at www.aldoi.gov or call 334-241-4141. · For examinations, email sean.duke@insurance.alabama.gov. · For captives, email sean.duke@insurance.alabama.gov. · For preneed, email rita.summerlin@insurance.alabama.gov. · For general inquiries, email insdept@insurance.alabama.gov. · Email addresses for other departments are available by visiting the ALDOI website at: https://www.aldoi.gov/ContactUs.aspx. You may also call the Department main number at (334) 269-3550 and you will be directed to the division you need to leave a voice message. While the employees of Department of Insurance maybe teleworking until April 6, the business of the Department will continue.	AL Response Site AL Guidance to Health Carriers Bulletin No. 2020-04: Continuity of Operations Bulletin No. 2020-05: Cancellation or Non-Renewal Recommendation Guidance – Temporary Producer Licensing Requirements Bulletin 2020-06: Return of Automobile Insurance Premium Bulletin 2020-07: Flexibility of Health Insurance Coverage Bulletin No. 2020-09: COVID-19 and Contractual Deadlines	12/28/2020

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	3/25/2020 Due to the current COVID-19 emergency status, the Alabama Department of Insurance issued information and directives regarding concerns in the Producer Licensing Division. Please refer to Bulletin 2020-03. 3/31/2020 Per Bulletin 2020-04, as insurance companies, underwriters, producers (agents & brokers), related insurance claims, agency services, and related financial services are deemed essential services and operations, they are allowed to operate during the various orders which have been or may be issued by local governmental entities within the State of Alabama. Insurance company employees should seek to work remotely or behind closed doors when possible, and should follow all CDC guidelines that include social distancing, good hygiene, and other recommended practices when in-person interaction is necessary. 4/1/2020 Per Bulletin No. 2020-5 , in light of current circumstances Alabama Commissioner recommends insurers consider the following actions for applicable policies in force as of March 13, 2020; • Relaxing due dates for premium payments, • Extending grace periods • Waiving late fees and penalties • Allowing premium payment plans which will avoid a lapse in coverage • Expanding automobile coverage to allow personal vehicles to be covered while delivering food, medicine or other essential services for commercial purposes Insurers should consider cancellation or non-renewal of policies only after exhausting all efforts to work with policyholders to continue coverage. 4/9/2020 Alabama Department of Insurance issues guidance on temporary producer licensing requirements. 4/13/2020 Commissioner urges all Alabama automobile insurers to consider offering an immediate reduction in premium to reflect the reduced exposure. Informational rate filing should be submitted through SERFF; SERFF filing fee will be waived. 4/20/2020 By Bulletin 2020-07, the Alabama Department of Insurance encourages insurers writing health insurance in Alabama to be flexible in keeping employees on health plan during COVID-19 emergency.	within Property & Casualty Insurance Policies Bulletin No. 2020-10: Producer, Adjuster, and Title Agent License Issues News Release: COVID-19 Testing and Treatment for the Uninsured Bulletin No. 2020-12 May 22, 2020 Producer, Adjuster, and Title Insurance Agent Licensing Issues Modifying Bulletins No. 2020-03 & 2020-10 Bulletin 2020-13 June 3, 2020 COVID-19 Health Insurance Premium Reduction and Credit Bulletin 2020-21: Producer, Adjuster, and Title Insurance Agent Licensing Insurance Agent Licensing Issues in light of the COVID-19 Emergency	

Did you know Westmont can conduct targeted compliance exams?

Did you know Westmont gains and amends Certificates of Authorities ?

Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?

Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	4/30/2020 By Bulletin No. 2020-09, Commissioner requests that all property & casualty insurers cooperate with to certain issues - claim reporting/first notice of loss, sworn statements in proof of loss, additional living expenses/loss of use/rental reimbursement, and examinations under oath. Furthermore, Bulletin 2020-10 modifies Bulletin 2020-03, which addresses producer, adjuster, and title insurance agent licensing issues. 5/6/2020 By News Release dated 5/5/2020, the Alabama Department of Insurance advised that as part of the FFCRA, Paycheck Protection Program and Health Care Enhancement Act, and CARES Act, the U.S. Department of Health and Human Services will provide claims reimbursement to healthcare providers generally at Medicare rates for testing uninsured individuals for COVID-19 and treating uninsured individuals with a COVID-19 diagnosis. Click on link to News Release for details on what is covered. 5/26/2020 By Bulletin No. 2020-12, the Alabama Department of Insurance provided certain information and directives regarding issues in the Producer Licensing Division. Click on this Bulletin for details. 6/8/2020 By Bulletin 2020-13, the Alabama Department of Insurance noted that some insurance companies with health insurance products are considering a premium reduction or credit program during COVID-19 pandemic. The Department further noted that an informational rate filing should be submitted in SERFF to include certain items. Please click on link to Bulletin for further details. 12/28/20: Please see Bulletin No. 2020-21 regarding the extension and modification of various producer, adjuster, and title insurance agent licensing bulletins.		
AK	Bulletin 20-06: The division is notifying insurers that effective immediately filings will be automatically extended as permitted by statute.	Bulletin 20-06: Extended Review Period For Rate, Form And Advertisement Filings	12/28/2020

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	• Prior Approval Forms: under AS 21.42.123 insurers will be allowed an additional 15 days to respond to objection letters for a total of 45 days. The state will be permitted an additional 30 days for a total of 60 days. • File and Use Forms: under AS 21.42.125 filings will be automatically granted the 30-day extension. The filings must be completed within 60 days. • Prior Approval Rates: under AS 21.39.041 insurers will be allowed an additional 15 days to respond to an objection letter for a total of 45 days. The division review may take an additional 15 days resulting in 30 days for the division to review. • File and Use Rates: under AS 21.39.220, AS 21.51.405, and AS 21.54.015, insurers and the state will be allowed a 15-day extension. Under AS 21.57.080, insurers and the state will be allowed a 30-day extension. The waiting period is automatically extended to 60 days. Insurers are also notified that insurers may request filings originally submitted as File and Use be treated as Prior Approval if their company experiences operational challenges due to COVIO-19. The division reserves the right to treat File and Use filings as Prior Approval if deemed necessary by the director. A notice will be posted in the System for Electronic Rates and Forms Filing should this occur. Please review the Directives to Insurers issued by the Department linked to the right. Please click on link to Bulletin No. B20-11 for guidance regarding requirements for group health plans, claims and telehealth related to COVID-19. Bulletin B20-12 directed to insurers authorized to write health insurance in Alaska, and registered third-party administrators, advises that certain utilization review and notification requirements should be suspended until June 1, 2020, subject to further evaluation as the COVID-19 situation develops. 4/16/2020: By Order R20-03 dated April 15, 2020, the Director ordered that property and casualty insurers may allow policyholders to self-audit and self-report changes in their exposure or risk profile and adjust premiums accordingly, or may adjust premiums based on broadly averaged estimates of exposure reduction. Click on link to Order for further details. Order R20-04 prohibits carriers from terminating insurance contracts due to non-payment. Order also requires Insurers to 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. Finally, Order allows insurers to request filings originally submitted as File and Use be	Bulletin 20-07: Changes To Coverage For Telehealth Bulletin 20-08: Fair Treatment of Consumers During State of Emergency Bulletin 20-09: Requirements For Cost Sharing And Coverage Related To Respiratory Illnesses Bulletin 20-10: Premium Relief Bulletin 20-03: Preparations For COVID-19 Including Consumer Prescription Drug Supplies Regulatory Order 20-02: Waiver of External Healthcare Review Deadlines Bulletin B20-11 Requirements For Group Health Plans, Claims, and Telehealth Bulletin 20-12: Temporary Suspension of Certain Utilization	

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	treated as Prior Approval if their company experiences operational challenges due to COVID-19. Please click on link to Order for further details. By Order R20-05 dated April 15, 2020, the Director ordered health insurers to (1) waive any cost-sharing for laboratory diagnostic testing for respiratory syncytial virus (RSV), influenza, and COVID-19; (2) liberalize telehealth benefits; (3) provide for early refills or replacements of lost or damaged medications; and (4) suspend deadlines for claim filing and appeals. Order R20-06 dated April 15, 2020 suspends (1) preauthorization requirements for medical services, (2) concurrent review for inpatient hospital services, (3) retrospective review for inpatient and outpatient services and emergency services and payment of claims; (4) preauthorization requirements for post-acute placements. Order also requires insurers to waive any requirements for location-based credentialing and to pay claims as soon as possible. Click on link to Order for further information. April 17, 2020 By Order R20-07 dated April 16, 2020, the Department amends Order R20-04 noting that Provision 1 in Regulatory Order R20-04 prohibiting carriers from terminating insurance contracts due to non-payment expires June 1, 2020. 5/26/2020 Order R20-08 amends Regulatory Order R20-06. Click on this Order for details. 8/13/2020 Bulletin B20-15 advises all insurance companies regarding compliance with regulatory requirements during the COVID-19 public health emergency. The Department will not require insurers to conduct any on-site reviews of managing general agents or third-party administrators in 2020. 11/17/20: Insurers will be permitted an additional 15-days to respond to objection letters for form and rate filings. Furthermore, file and use form filings will automatically be granted a 30-day extension. This is in addition to the standard 30-day review timeframe. 11/23/20:	Review And Notification Requirements Order R20-03: Order Providing Premium Relief for P&C Insurers Order R20-04: Order Protecting Consumers Order R20-05: Order to Health Insurers Order R20-06: Order to Insurers Offering Health Care Plans to Remove Restrictions on Access to Health Care Services Order R20-07 Order Amending Order R20-04 Order R20-08 Order Amending Regulatory Order R20-06 Bulletin B20-15: Waiver of On-Site Review Requirements	

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	Bulletin B20-20 provides for an extension Bulletin B20-15 regarding the waiver of on-site review requirements. The DOI will not require insurers to conduct any on-site reviews of managing general agents or third-party administrators until May 31, 2021. Until May 31, 2021, insurers may conduct reviews of managing general agents or third- party administrators through electronic means to satisfy their on-site review obligations under AS 21.27.620(e) and AS 21.27.650(i). 12/28/20: Bulletin B20-24 addresses the coverage of COVID-19 vaccines in Alaska. The Bulletin states "Due to the federal interim final rule (IFC-4) that requires authorized or approved COVID-19 vaccines be covered within 15 business days of the authorization or approval, the potential for Alaskans to receive the vaccine prior to the end of that 15 business day period, and that insurers have been supportive of expanded coverage of COVID-19 services, the director expects insurers to cover the authorized or approved vaccine from the date of the authorization or approval."	Bulletin B20-21: COVID Filing extensions Bulletin B20-21: Extension of On-Site Review Waiver Bulletin B20-24: Coverage of COVID-19 Vaccines	
AZ	Per the AZ Department: Though department staff is being encouraged to minimize face-to-face interaction, we want to make sure you know that our office is remaining open and available to provide help to you. The Department remains fully staffed to help consumers and companies with insurance related questions or problems. Per Arizona Department of Insurance website: "Although everyone is being encouraged to minimize face-to-face interaction, we want to make sure you know that **our office is remaining open and available to provide help to you.** " Please review the Directives to Insurers issued by the Department linked to the right. On March 26, 2020, Governor Ducey issued **Executive Order 2020-17**, which allows agencies to defer certain license-related requirements under certain conditions. The three portions of the Executive Order that relate to the Department of Insurance license applicants and licenseholders are as follows: 1. A state agency can defer license renewal if requirements cannot be fulfilled online. • All Department of Insurance license renewal requirements can be completed online; therefore, licensees must complete renewal requirements by or before the expiration dates on licenses. 2. A state agency can defer continuing education requirements if continuing education cannot be completed online. • Insurance producers may complete insurance continuing education online. Until social distancing recommendations are lifted, insurance producers do not need to have post-course examinations proctored.	AZ Response Page Governor's Executive Order 2020-07: Proactive Measures to Protect Against COVID-19 Executive Order 2020-15: Expansion of Telemedicine Executive Order 2020-17: License-Related Requirements Deferred Regulatory Bulletin 2020-02 Implementation of Executive Order 2020-07 Proactive Measures Executive Order 2020-15 Expansion of Telemedicine Executive Order 2020-26	12/10/2020

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	3. When a pre-license examination is required that cannot be provided via electronic or remote format, a state agency must issue a provisional license to an applicant, unless prohibited by federal law or regulation, if the applicant has met all requirements for a license other than the examination. As of March 26, 2020, the Department is in the process of developing the process by which applicants who would be required to pass an examination can apply for provisional licenses. 4/6/2020 Regulatory Bulletin No. 2020-02 Arizona Department of Insurance issued Regulatory Bulletin 2020- to provide guidance regarding Executive Orders 2020-07 and 2020-12. 4/9/2020 On April 8, 2020, Governor Ducey issued Executive Order 2020-26, allowing Arizona notaries public who meet requirements specified by the Arizona Secretary of State to offer remote online notarization, allowing Arizonans and notaries to meet, sign and notarize documents online starting Friday, April 10, 2020. Per Arizona Department of Insurance website: Given the extraordinary circumstances insurance customers are facing, the Arizona Department of Insurance will not take regulatory action against property and casualty insurers for COVID-19-related customer relief payments or premium forgiveness programs provided during the period of the governor-declared public health emergency, even if those payments exceed the $100 limit in Arizona's prohibited inducement statute, so long as they are implemented in a manner that is not unfairly discriminatory to customers (e.g., the criteria for receiving relief are not unfairly discriminatory and all customers who meet the criteria receive the relief). Insurers who implement a customer relief payment or premium forgiveness program in Arizona must make an informational filing in SERFF, notifying the Department of certain items. Please click on link to Department website for further information. 4/13/2020 Executive Order 2020-07 requires Department of Health Services in conjunction with Department of Insurance to mandate that all insurers regulated by the State cover telemedicine visits at lower cost-sharing point for consumers than the same in-office service to encourage utilization of telemedicine.	Remote Online Notarization Executive Order 2020-07: Protective Measures to Protect Against COVID-19 Regulatory Bulletin 2020-03 Complying with Regulatory Requirements during the Public Health Emergency Regulatory Bulletin 2020-04 April 16, 2020 COVID-19 and Insurance Customer Relief; Flexibility Regulatory Bulletin 2020-07: Coverage of COVID-19 Vaccines	

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	4/15/2020 Regulatory Bulletin 2020-03 advises insurance companies regarding flexibility the Arizona Department of Insurance is offering with respect to compliance with regulatory requirements during COVID-19 public health emergency. 4/17/2020 By Regulatory Bulletin 2020-04 the Arizona Department of Insurance encourages insurers to offer specific types of relief. Bulletin also notes that insurers implementing COVID-19 customer relief programs must make an informational filing in SERFF. 12/10/2020 Bulletin 2020-07 addresses how the Arizona DOI is responding to Arizona Executive Order 2020-57 , Arizona Governor Doug Ducey mandated that "all insurers regulated by the State cover influenza and pandemic vaccines and administration without regard to whether the provider is in-network." In addition, the federal Cares Act established that COVID immunizations must be provided at no cost-sharing for non-grandfathered group and individual plans.		
AR	The Arkansas Department of Insurance does not have specific guidance related to departmental operations during the COVID-19 pandemic. Based on conversations with the Department, some employees are teleworking; however, the Department remains open and able to process submissions of all sorts (paper or electric) and perform all of the Department's usual tasks. Per the COVID-19 Bulletin 6-2020, the AR DOI has "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 insurance.consumers@arkansas.gov as soon as possible." The Arkansas Department of Insurance issued a sixty (60) day moratorium on the cancellation/non-renewal of insurance policies for the non-payment of premiums for Arkansans diagnosed with/positively tested for COVID-19. 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. 3/30/2020 Per Bulletin 11:2020, the Department is temporarily halting converting any individual producer's license status from active to inactive for failure to submit their producer renewal application or renewal fees as required by Ark. Code Ann. § 23-64-507 and Arkansas Insurance Department Rule 57. The final renewal date for individual producers has been extended and individual producer licenses shall not be converted to inactive status for the 60-day period beginning with	AR Response Page Bulletin 6-2020 – Directive to Insurers Bulletin 7-2020: to Pharmacy Benefit Managers Bulletin 8-2020: Suspension of Random Audits to Pharmacists Bulletin 9-2020: Re Business Interruption Insurance Bulletin 10-2020: Suspension of Signature Requirement for Pharma	1/8/2021

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	the date Executive Order 20-03 was issued. Please click on link to Bulletin 11:2020 for additional information. Per Bulletin 12:2020, the Commissioner issued a 60-day moratorium on the cancellation/non-renewal of personal lines insurance policies and directs all insurers and regulated entities that personal lines insurance policies 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. Please click on link to Bulletin 12:2020 for additional information. Per Bulletin 13-2020 and the Commissioner reminds all health insurance carriers offering health insurance plans, including short-term limited-duration insurance plans, regulated by the Department that they must comply with the reimbursement requirements for healthcare services provided through telemedicine found in Ark. Code Ann. § 23-79-1602(c) and (d). 4/13/2020 Bulletin No. 15-2020 directs all health insurance carriers offering health insurance plans, including short term limited-duration insurance plans, regulated by the Department to suspend payment audits of hospitals and healthcare providers during the 60-day period beginning with the date Executive Order 20-03 was issued. Bulletin 15-2020 also directs all health insurance carriers offering health insurance plans, including shortterm limited-duration insurance plans, regulated by the Department to toll the time limit on overpayment recovery or any other agreed upon time limit between health insurers, and hospitals and healthcare providers during the 60-day period beginning with the date Executive Order 20-03 was issued. Bulletin 16-2020 directs all title insurers regulated by the Department to suspend onsite audits of agencies appointed with the insurer during the 60-day period beginning with the date Executive Order 20-03 was signed. 4/15/2020 Bulletin No. 18-2020 addresses regulatory filing deadlines for insurance companies and electronic filings and signatures. 5/12/2020 Per Bulletin 20-2020, effective May 11, 2020 the following Bulletins are hereby rescinded: • Bulletin 6-2020: State COVID-19 Health Emergency	60-Day Moratorium on Cancellation/ Nonrenewal Bulletin 11-2020: Extension of Producer License Renewals and CE Requirements Bulletin 12-2020: Cancellation Moratorium for Employment Disruption Bulletin 13-2020: Reimbursement for Telemedicine Bulletin 15-2020: Payment Audits/ Overpayment Recoveries of Hospitals and Healthcare Providers Bulletin 16-2020: Suspension of On-Site Audits by Title Insurers Bulletin 18-2020: Regulatory Requirements During the COVID-19 Public Health Emergency Bulletin No. 20-2020	

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	• Bulletin 7-2020: Pharmacy Benefit Managers & the State Price Gouging Law • Bulletin 8-2020: Suspension of Random Audits of Pharmacies • Bulletin 10-2020: Suspension of Consumer Signature Requirement for Pharmacists Services • Bulletin 11-2020: License Renewal and Continuing Education • Bulletin 12-2020: Cancellation Moratorium for Employment Disruption • Bulletin 13-2020: Reimbursement for Telemedicine • Bulletin 15-2020: Health Provider Audit Suspension • Bulletin 16-2020: Title Insurance Audit Suspension • Bulletin 18-2020: COVID-19 Financial Regulatory Compliance Bulletin No. 21-2020 By Bulletin No. 21-2020 the Commissioner issued a 45 day moratorium on the cancellation/non-renewal of personal lines and life and health insurance policies for the non-payment of premiums for the following Arkansas residents who, since March 11, 2020, have: • Been diagnosed with/positively tested for COVID-19; or • As a consequence of the COVID-19 health emergency, have been terminated, laid off, or who are selfemployed or an independent contractor and have experienced a cessation of work. Click on link to Bulletin for further details. Bulletin No. 22-2020 By Bulletin No. 22-2020 all insurers and other regulated entities are directed to provide the Arkansas Insurance Department with the appropriate email address the company has designated to field consumer contacts during the health emergency. Click on link to Bulletin No. 22-2020 for other regulatory guidance. Bulletin No. 23-2020 Per Bulletin No. 23-2020 all health insurance carriers offering health insurance plans, including shortterm limited-duration insurance plans, regulated by the Department are directed to suspend payment audits of hospitals and healthcare providers during the 45-day period beginning with the date Executive Order 20-25 was issued. Click on link to Bulletin No. 23-2020 for further information regarding overpayment recovery and coverage for services provided through telemedicine. Bulletin No. 24-2020 By Bulletin No. 24-2020, the Commissioner directs PBMs licensed to do business in Arkansas and all health insurance carriers offering health insurance plans, including short-term limited-duration insurance plans, regulated by the Department to suspend random audits (including, but not limited to in-person or “desk” audits) of pharmacies during the 45-day period beginning with	Rescission of COVID-19 Related Bulletins Issued Under Executive Order 20-03 Bulletin No. 21-2020 45-Day Cancellation Moratorium for Certain Policyholders Affected by the COVID-19 Emergency Bulletin No. 22-2020 COVID-19 Emergency Bulletin on Regulatory Compliance and Licensing Bulletin No. 23-2020 COVID-19 Emergency Bulletin Affecting Hospitals and Healthcare Providers Bulletin No. 24-2020 COVID-19 Emergency Bulletin Affecting Pharmacy Benefit Managers and Pharmacy Services Bulletin No. 25-2020 Suspension of On-Site Audits by Title Insurers Bulletin No. 26-2020 Extension of COVID-19 Related Bulletins Issued Under Executive Order	

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	the date Executive Order 20-25 was issued. Click on link to Bulletin No. 24-2020 for further details regarding consumer signature requirement. Bulletin No. 25-2020 By Bulletin No. 25-2020 the Commissioner directed all title insurers regulated by the Department to suspend on-site audits of agencies appointed with the insurer during the 45-day period beginning with the date Executive Order 20-25 was signed. 6/22/2020 By Bulletin No. 26-2020, the Commissioner extended certain Bulletins for the duration of the public health and disaster emergency. Please click on link for details regarding the specific Bulletins. 8/18/2020 By Bulletin No. 28-2020, the Commissioner imposed a moratorium on the cancellation/nonrenewal of personal lines and life and health insurance policies for the nonpayment of premiums for certain Arkansas residents, dating back to March 11, 2020. Additionally, Bulletin No. 29-2020 details the extension of portions of COVID-19-related bulletins addressing the suspension of consumer signature requirements for pharmacy plan beneficiaries during the rendering of pharmacy services. Furthermore, the bulletin prevents PBMs from price gouging.	20-03, As Amended by Executive Orders 20-25 and 20-37 Bulletin No. 28-2020: Moratorium on Cancellation for Certain Policyholders Bulletin No. 29-2020: Extension of Portions of COVID-19-Related Bulletins Bulletin No. 32-2020: Surplus Line Insurers COVID 19 Regulatory Compliance	
CA	Maintaining Operations to Assist Consumers In light of Governor Newsom's Executive Order on March 12 enhancing state and local government's ability to respond to the COVID-19 pandemic, the Department has instituted steps to maintain operations while protecting public health. Maintaining our fiscal oversight of the insurance industry to ensure rates are non-discriminatory, not excessive, and adequate. Ensuring that licensing of agents and brokers continues uninterrupted in order to support small businesses and employment. Transitioning public meetings to online and postponing non-essential meetings until at least the end of March in order to ensure government transparency and public health. Please review the Directives to Insurers issued by the Department linked to the right.	CA Response Page CA Health Insurer Bulletin CA Special Enrollment Extension CA Premium Grace Period Extension CA Emergency Plan Submission	1/22/2021

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	3/30/2020 Each Insurer receiving Business Interruption Survey (BIS-2020) - should, to the extent it is available, provide the data noted regarding business interruption related insurance matters to the California Department of Insurance by **April 9, 2020**. 3/31/2020: Commissioner Lara directs health insurance companies to provide increased telehealth access during COVID-19 emergency. 4/6/2020 Commissioner Lara issued Notice dated April 3, 2020 to notify all licensees that they should not attempt to enforce policy or statutory deadlines on policyholders until ninety (90) days after the end of the statewide "state of emergency" or other "state of emergency" that impacts a specific policyholder. This includes, but is not limited to, deadlines for the submission of a sworn proof of loss, other claim forms, examinations under oath, medical examinations, physical inspections of insured property, separating damaged property from undamaged property, temporary repairs to prevent further damage, and any other policy, statutory, or insurer imposed deadlines placed on the policyholder where failure to comply could result in the forfeiture, limitation, or waiver of any policyholder(s) rights to benefits under any policy of insurance. Furthermore, the Department issued a Notice dated April 3, 2020 stating that it will not be issuing temporary licenses or waiving the legal requirements for applicants to pass a qualifying examination and to submit fingerprints. 4/7/2020 Commissioner Lara issued Notice dated April 6, 2020 regarding "Compliance with Regulatory Filing and Submittal Requirements During the COVID-19 Public Health Emergency" 4/9/2020 By Press Release Commissioner Lara alerted insurance companies that all workers affected by COVID-19 on the job are eligible for workers' compensation benefits regardless of their immigration status. This includes workers engaged in front-line occupations such as health care, emergency services, food production, sales, and delivery, among others. 4/13/2020 By Notice dated April 9, 2020, Department requests that insurers not deny a claim under a personal auto policy solely because the insured was engaged in providing delivery service on behalf of a California essential business impacted by the COVID-19 related closures, and the	CA Waiver of Cost-Sharing Drivers License Registration Notice Guidance on Essential Services and Insurance Insurance Laws COVID-29 Notice Notice March 26, 2020: Business Interruption Survey Notice March 30, 2020 Notice re: Telehealth during COVID-19 State of Emergency Notice April 3, 2020 Extension of Policyholder Deadlines that Impact Claims Notice April 3, 2020: Prelicensing Requirements Notice April 6, 2020: Compliance with Regulatory Filing and Submittal Requirements Press Release:	

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	delivery driver was operating within the course and scope of their duties on behalf of such essential business. Please click on link for Notice for additional requests by Department. 4/14/2020: By Bulletin on April 13, 2020, the Department ordered insurance companies to return insurance premiums to consumers and businesses and provide much-needed financial relief during the COVID-19 emergency. The Bulletin covers premiums paid for at least the months of March and April — including the month of May if "shelter in place" restrictions continue — in at least six different insurance lines: private passenger automobile, commercial automobile, workers' compensation, commercial multi-peril, commercial liability, medical malpractice, and any other insurance line where the risk of loss has fallen substantially as a result of the COVID-19 pandemic. 4/15/2020 By Notice dated 4/15/2020, the Department notified all agents, brokers, insurance companies, and other Department licensees that they are required to comply with their contractual, statutory, regulatory, and other legal obligations in connection with all California insurance claims including, but not limited to, Business Interruption insurance claims, event cancellation claims, and other related claims filed by California businesses. 4/23/2020 By Notice dated 4/22/2020, the Department advised that any insurer or surplus line broker filing a premium tax return that requires the payment of less than $1 million in premium tax (based on the 2019 Annual Tax Liability) is granted an automatic 3 month extension to file its premium tax return and to pay any required premium tax. Any insurer or surplus lines broker that qualifies for the automatic extension will also be relieved automatically from any penalty or interest that would otherwise apply. This automatic extension is effective as of March 30, 2020 and will remain in effect for any premium tax return or premium tax payment of less than $1 million due on or before July 31, 2020. 5/6/2020 By Notice dated 5/5/2020, Commissioner Lara strongly encourages insurers to refrain from using the expiration of policyholders' drivers licenses for any of the reasons set forth in the March 18, 2020 Notice prior to the new expiration dates applicable to commercial and non-commercial drivers licenses.	Alert About Immigrant Workers' Eligibility for Workers' Compensation Benefits Notice April 9, 2020 Coverage for Delivery Drivers for California Essential Businesses Bulletin 2020-3: Premium Refunds, Credits, and Reductions Press Release April 13, 2020 – Re: Bulletin 2020-3 Notice April 14, 2020 Requirement to Accept, Forward, Acknowledge, and Investigate All Business Interruption Insurance Claims Notice April 22, 2020: Automatic Extension for Premium Tax Filing and Payment Notice: Expired Drivers Licenses and Insurance Notice May 14, 2020:	

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	5/18/2020 Notice dated May 14, 2020 directs insurers and other persons engaged in the business of insurance in California to comply with their various legal obligations under the California Unfair Practices Act (Cal. Ins. Code §790.03 et seq.) to promptly and fairly settle insurance claims. By Notice dated May 15, 2020, Commissioner Lara requested that the grace period to pay insurance premiums be extended until July 14, 2020, which is 60 days from the date of this Notice. Accordingly, insurance companies should not cancel or non-renew a policyholder for failure to pay insurance premiums during this time period. Bulletin 2020-4 extends the relevant time period for Bulletin 2020-3 and also provides additional clarification about that bulletin. 6/25/2020 Bulletin 2020-8 extends the directives and reporting requirements set forth in Bulletins 2020-3 and 2020-4 to include premium relief for the month of June commensurate with any reduced exposure to risk. Further, this Bulletin also extends the directives and reporting requirements set forth in Bulletins 2020-3 and 2020-4 to include premium relief for any months subsequent to June as conditions warrant. 8/13/20 Beginning Monday, August 24, 2020, license applicants who are required to take a license examination will have the option to take a remote online proctored examination for all insurance licensing examinations. Remote testing will provide more flexibility to insurance license candidates, particularly in light of existing COVID-19 social distancing requirements and local public health orders. The remote online examinations will be proctored by CDI's license examination vendor, PSI Services LLC. The PSI Bridge platform provides secure and flexible remote proctoring services. CDI will continue to partner with PSI to maintain the integrity and security of the examination process. 1/15/21 Premium Tax Filing deadlines have automatically extended to July 1st, 2021. Please see the Notice in the sidebar	COVID-19 Protection for Policyholders from Unfair Settlement Practices Notice May 15, 2020: Notice of Extended Grace Period for Insurance Premium Payments Bulletin 2020-4 Premium Refunds, Credits, and Reductions Bulletin 2020-8 Premium Refunds, Credits, and Reductions News Release 8/17/20: License Examination Remote Testing COVID-19 Testing and Coverage Frequently Asked Questions (FAQ) #1 Notice - Automatic Extension for Premium Tax Filing	
CO	Per DORA's Twitter: DORA is open for business. In an effort to encourage social distancing guidelines, please visit our online resources, call or email us.	Emergency Regulation 20-E-01 Re: Concerning Coverage And Cost	9/24/2020

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	Please review the Directives to Insurers issued by the Department linked to the right. Please click on link to CO. Bulletin No. B-4.105 for directives to carriers offering small and large group health benefit plans in Colorado re actions to be taken relating to COVID-19. Bulletin No. B-5.38 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. Please click on link to Bulletin No. B-5.38 for list of reasonable accommodations and additional information. Emergency Regulation 20-E-02 allows for a special enrollment period (SEP) that allows enrollment in an individual health benefit plan for a period of fifteen (15) days beginning March 20, 2020 until April 3, 2020. The purpose of Emergency Regulation 2-E-03 is to ensure restaurant employees are able to continue to work by using their own insured personal automobiles for commercial food delivery during the current COVID-19 emergency and through the period of time in which Public Health Order 20-22 ("PHO 20-22") is in effect. Please click on link to Emergency Regulation 20-E-03 for further information. April 3, 2020: Emergency Regulation 20-E-04 waives the proctoring requirements for continuing education exams and to allow for the continuation of license and registration renewal deadlines and associated procedures for license and registration continuation, including continuing education requirements and licensing fees, during the outbreak of COVID-19 in Colorado. 4/7/2020 Emergency Regulation 20-E-05 require carriers to reimburse providers for provision of telehealth services using non-public facing audio or video communication products during the COVID-19 nationwide public health emergency. Emergency Regulation 20-E-06 allows for a special enrollment period (SEP) that allows enrollment in an individual health benefit plan from April 4, 2020, through April 30, 2020.	Sharing Requirements For Commercial Insurance Market Coverage CO Bulletin No. B-4.104: Policy Directives for Commercial Insurance Market Coverage of COVID-19 Claims CO Bulletin No. B-4.105: Directives for Group Health Benefits Plans Bulletin No. B-5.38 Actions to Protect Consumers with Property and Casualty Insurance Policies Emergency Regulation 20-E-03: Concerning Restrictions on Coverage for Use of a Personal Automobile or as an Additional Unnamed Driver on a Restaurant Commercial Automobile Policy for Food Delivery Emergency Regulation 20-E-02 Establishing Special Enrollment Period	

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	Bulletin B-5.39 provides guidance to all insurers issuing property and casualty policy forms and offering discounts or premium relief during the coronavirus (COVID-19) pandemic. Bulletin B-5.40 provides guidance to all insurers issuing private passenger automobile and/or claims made policy forms. 4/8/2020 Bulletin B-4.106 provides guidance to all consumers and insurers that issue health coverage plans and/or health benefit plans in the State of Colorado on Commercial Insurance Market Coverage of Home Health Services Related to COVID-19 or COVID-19-Like Symptoms during the COVID-19 public health emergency. 4/21/2020 By Bulletin No. B-4.104 dated April 21, 2020, the Department provides guidance to all insurers offering individual health benefit plans in the State of Colorado. 5/1/2020 Bulletin No. B-4.108 provides provide guidance to all carriers offering individual, small group and large group health benefit plans, and managed care plans, including health-savings-account (HSA)-qualified health benefit plans, and grandfathered health benefit plans that are subject to the insurance laws of Colorado. Click on link to Bulletin for clarification regarding the testing, diagnosis, and screening of covered persons for COVID-19. 7/16/20 In its July 15, 2020 News Releases, the Division of Insurance announced that it has worked with its testing vendor Pearson Vue, so that online tests will be available through their platform, OnVUE. 9/2/20 Updated Bulletin No. B-1.35 provides guidance to all entities seeking to serve documents to the Commissioner of Insurance or those entities for which the Commissioner is the registered agent. Click on link to bulletin for details. 9/23/20 Bulletin No. B-5.38 provide directives and guidance to all insurers that issue and have in effect property and casualty insurance policies in the State of Colorado under Article 4 of Title 10, C.R.S. and insurance producers who collect and remit premiums in accordance with Section 10-2-704, C.R.S. Per Bulletin, all insurance companies issuing coverage to personal and commercial policyholders are directed to make reasonable accommodations to prevent individuals and businesses from losing coverage due to cancellation for the non-payment of	Individual Health Benefit Plans Special Enrollment Period Through April 30 Emergency Regulation 20-E-04: Concerning a Temporary Continuation Regarding Licensees, Renewals, and a Waiver of Proctoring Requirements Emergency Regulation 20-E-05: Concerning Coverage and Reimbursement for Telehealth Services Emergency Regulation 2-E-06: Special Enrollment Period for Individual Health Benefit Plans Bulletin B-5.39 P&C Discounts Bulletin B-5.40: Electronic Delivery of Documents and Other Filing Guidance Bulletin B-4.106 Policy Directives for Commercial Insurance Market Coverage of Home Health Services	

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	premium if the insured contacts the insurer regarding any financial hardship resulting from COVID-19 requesting a reasonable accommodation before the date the policy is set to expire or cancel.	Emergency Regulation 20-E-07 Concerning Coverage and Reimbursement for COVID-19 Treatment Bulletin No. B-4.107 Policy Directives for Continuation of Individual Health Insurance Coverage Bulletin No. B-4.108 Policy Directives for COVID-19 Testing Bulletin No. B-5.41 On-site Property Damage Inspections, Replacement Vehicles and Additional Living Expense Requirements News Release 7/15/20: Online Licensing Testing UPDATED Bulletin No. B-1.35 Notice of Alternate Electronic Service of Process during the COVID-19 Emergency Bulletin No. B-5.38	

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

		Actions to Protect Consumers with Property and Casualty Insurance Policies During the COVID-19 Public Health Emergency in Colorado	
CT	Per the CT Department: This office is currently closed to public visitors as a protective measure for the safety of customers and staff. The department will continue to provide services by email and telephone. Consumers with questions can call 860-297-3900. Insurance companies and licensees can call 860-297-3800 directly. 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. The Connecticut Insurance Department provides conditional regulatory relief and assistance to Connecticut licensed insurers with respect to certain regulatory filings requirements, as described in Bulletin No. FS-36. 3/25/2020 The Connecticut Insurance Department will modify the requirements applicable to insurance producers whose licenses expire during this period of health emergency and will need to be renewed during this period of health emergency as described in this Notice. 3/27/2020 The Connecticut Insurance Department urges personal auto/motorcycle carriers to consider implementing an endorsement where necessary, broadening coverage for those using their personal vehicle/motorcycle for commercial purposes in these particularly difficult times, such as modifying terms, conditions and exclusions that may leave delivery drivers without valuable liability and property coverage. Please click on link for Bulletin No. IC-41. 4/1/2020 Connecticut Appointment Renewal Announcement: The Connecticut Department of Insurance will provide electronic appointment renewal processing with the National Insurance Producer Registry (NIPR).	https://portal.ct.gov/cid Bulletin No. IC-39: Coronavirus (COVID-19) Outbreak And Testing Bulletin No. IC-40 60-Day Grace Period for Premium Payments Bulletin No. FS-36 Compliance With Certain Filing Requirements Notice: Renewal of Licenses as the Result of the Health Emergency Related to the Spread of COVID-19 Bulletin No. IC-41: Extension of Coverage for Personal Delivery Drivers Executive Order No. 7S Protection of Public Health and Safety: Safe Stores, Relief for Policyholders, Taxpayers, and Tenants	10/1/2020

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	4/2/2020 Executive Order No. 7 S enacts a 60-day grace period for premium payments, policy cancellations, and non-renewals of insurance policies from April 1 to June 1. 4/3/2020: Please review the bulletin regarding requirements for individual and small employer group health insurance policies subject to the Affordable Care Act. 4/7/2020 By Notice dated April 6, 2020 Commissioner urges all Connecticut automobile insurers to consider offering an immediate reduction in premiums to reflect the reduced exposure to automobile accidents. 4/13/2020 By Bulletin No. FS-37 Commissioner extends the renewal date for licenses issued to insurance companies, health care centers and fraternal benefit societies as described in said Bulletin. 4/21/2020 By Notice dated April 20, 2020, the Department advised that it will issue Temporary Insurance Producer Licenses in accordance with C.G.S. 38a-702 to applicants meeting the requirements for licensure without requiring examination. The stipulations regarding this temporary license are set forth in the Notice. By Notice dated April 20, 2020, the Department advised all life insurance companies authorized to conduct business in Connecticut that any life insurance application form filed for review with the Connecticut Insurance Department should not include medical or other questions related to COVID-19, including, but not limited to, questions about being quarantined. Any life insurance application form filing that contain such questions will not be approved. 4/28/2020 Issued via NIPR: Connecticut will begin to display Temporary Agent on the Producer Database (PDB) for licenses and appointments. The Temporary Agent license class will not be offered through NIPR's electronic licensing applications. This notification will be updated once the effective date of the PDB display is known. See table below for more information.	Bulletin No. HC-90-20A: Filing Requirements for Individual and Small Employer Health Policies Notice: Auto Premiums for Personal Auto and Commercial Hired and Non-owned Auto Bulletin No. FS-37: Extension of Licensing Deadlines Notice: Temporary Insurance Producer License for New Resident Applicants Notice: COVID-19 Related Questions in Life Insurance Applications Bulletin Number FS-38 Compliance with Certain Hard Copy Filing Requirements and Certain Holding Company Filings Bulletin Number FS-39	

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	5/1/2020 By Bulletin Number FS-38, the Department advised all domestic insurers, domestic health care centers or domestic fraternal benefit societies regarding compliance with regulatory requirements during the COVID-19 public health emergency. Click on link to Bulletin Number FS-38 for details regarding flexibility being provided. Bulletin Number FS-39 advised all foreign insurance companies, foreign health care centers, and fraternal benefit societies authorized to do business in Connecticut regarding compliance with regulatory requirements during the COVID-19 public health emergency. Click on link to Bulletin Number FS-38 for details regarding flexibility being provided. 5/12/2020 By Bulletin No. HC-81-20A the CID sets forth the requirements for all rate filing submissions made to the Insurance Department (Department) pursuant to sections 38a-183, 38a-208, 38a-218 and 38a-481 of the Connecticut General Statutes. This Bulletin was issued (repealing and replacing Bulletin No. HC-81-20) to remove the demonstration of compliance with non-quantitative treatment limitations (NQTLs). Such demonstration was a new requirement for rate filing submissions made to the Insurance Department and has been removed due to the public health emergency posed by COVID-19. 5/22/2020 By Press Release dated May 20, 2020, the Commissioner announced that additional frontline healthcare workers and eligible volunteers in Connecticut and six other states are now eligible to receive up to $25,000 of free term life insurance. The Connecticut Insurance Department expedited approval of the expansion of HealthBridge, a new Massachusetts Mutual Life Insurance Company (MassMutual) life insurance product that offers free guaranteed issue policies to frontline healthcare workers and eligible volunteers during the COVID-19 pandemic. 6/15/2020 By Bulletin Number FS-40, the Connecticut Insurance Department advises all domestic insurers, domestic health care centers or domestic fraternal benefit societies (collectively “domestic companies”) regarding compliance with regulatory requirements during the COVID-19 public health emergency. Domestic companies are still required to make all required electronic filings with the NAIC or for those that are not filed with the NAIC to submit electronically to cid.financial@ct.gov. All hard copy filings delayed because of COVID-19 due to the CID will be due not later than 2 weeks after essential company personnel have returned to work. Further, Form D Prior Notice of a Transaction and Form D-1 Prior Notice of Dividends on Common Stock and Other Distributions, are to be continued to be filed electronically through CID.FinRegFilings@ct.gov. The seal on the signature page of each such Form will be required to	Compliance with Certain Hard Copy Filing Requirements Bulletin Number HC-81-20A Health Insurance Rate Filing Submission Guidelines Press Release dated 5/20/2020 Bulletin Number FS-40 Compliance With Certain Hard Copy Filing Requirements/Forms D and D-1 Seal Bulletin Number FS-41 Compliance With Certain Hard Copy Filing Requirements Executive Order No. 9A: Emergency Extension to November 9th	

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	be filled at CID not later than 2 weeks after essential company personnel have returned to work. Click on the Bulletin for further details. By Bulletin Number FS-41, the Connecticut Insurance Department advises all foreign insurers, foreign health care centers or foreign fraternal benefit societies (collectively "foreign companies") regarding compliance with regulatory requirements during the COVID-19 public health emergency. Foreign companies are still required to make all required electronic filings with the or for those that are not filed with the NAIC to submit electronically to cid.foreignFinRegFilings@ct.gov. All hard copy filings delayed because of COVID-19 due to the CID will be due not later than 2 weeks after essential company personnel have returned to work. Click on the Bulletin for further information.		
DC	Per the DC DISB: The Department is currently conducting business via telework and will not be able to address consumer issues in person. Individuals who would like to file complaints or resolve other matters may do so via the website or contact the Department at disb.communications@dc.gov or call (202) 727-8000. The DC DISB issued Commissioner's Order 01-2020 to carriers offering health benefit plans in DC and all medical services. Such Order identifies emergency measure to be implemented. 4/28/2020 Please see Commissioner's Order 03-2020 for emergency relief measures and guidance, including prohibitions on cancellations for non-payment and waiver of fees, premium relief. 9/2/2020: Please see the most recent Commissioner Notice extending the COVID-19-related orders and bulletins to October 9, 2020. 11/30/2020: For the duration of the coronavirus (COVID-19) Public Health Emergency, the Department of Insurance, Securities and Banking ("Department") will temporarily postpone all rate increases filed during the Public Health Emergency. The **Public Health Emergency was extended** by legislation and Mayor's Order 2020-103 **until December 31, 2020**. 1/4/2021:	Commissioner Order 01-2020 Directive to Insurers Commissioner's Order 01-2020: Response to COVID-19 Public Health Emergency Commissioner's Order 03-2020 Order Providing Relief to Policyholders Commissioner Notice: 8/17/2020 – Extension of Bulletins and Orders Bulletin 20-IB-3-11/23: Temporary Postponement of Property and Casualty Rate Increases	1/8/2021

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	All insurers and premium finance companies licensed and operating in the District of Columbia are required to comply with the orders and bulletins through March 31, 2021, or until such time as Mayor Bowser extends, rescinds or otherwise modifies Mayor's Order 2020-127 2/18/21: The purpose of this Notice is to inform all insurers and premium finance companies licensed and operating in the District of Columbia of their obligation to policyholders during the public health emergency in the District of Columbia. On January 11, 2021.	Notice: All Insurers and Premium Finance Companies Notice: Guidance on Policyholder Relief	
DE	The Delaware Department of Insurance does not have specific guidance related to departmental operations during the COVID-19 pandemic. The Governor of Delaware has declared a State of Emergency and ordered all non-essential businesses to close starting 8am on Tuesday, March 24th. As part of the order, all State of Delaware employees who are able to telecommute are required to telecommute. Workers who are needed to process and maintain systems for processing financial services (including insurance services) are deemed to be Essential Personnel are may work while observing the safety guidelines proposed in the Governor's declaration. All statutory response periods for the request of public records, the filing of (and response to) petitions are hereby extended an additional 15 days following the termination of the Declaration of the State of Emergency. April 4, 2020: Through Bulletin 119, the Department requests that insurers who write workers' compensation insurance allow at least three to six months additional time for 2020 discounts to be applied and, where possible, allow additional time for premiums to be paid. July 21, 2020: The Department has provided Bulletin No. 120 regarding the passing of House Bill 348. The Bill promulgates the telemedicine-related requirements in the Declaration as further modified and in the Joint Order as follows: • Allows patients to seek healthcare via telemedicine without having to first present themselves in person to a provider under circumstances which make in-person presentation impractical; • Deletes the requirement that a patient must be in Delaware at the time the telemedicine services are provided, as long as the patient is a Delaware citizen; • Prohibits any regulation pertaining to telemedicine requiring visual communication so that telemedicine services may be delivered using non-smart phones and land line connections;	DE COVID-19 Response Page Bulletin No. 115: Coverage For COVID-19 (Coronavirus) Bulletin No. 116: Additional Guidance DE Order Defining Essential Business Auto Bulletin 32 – Commercial Use Exclusion in PPA Policies Bulletin 117: Compliance with Regulatory Requirements Bulletin 118: Filing Requirement Compliance Bulletin 119: Delays in Workplace Safety Program Premium Credits	7/21/2020

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	• Authorized "[a]ll out of state mental health providers with an active license in good standing in any United States jurisdiction, including psychologists, mental health counselors, clinical social workers, chemical dependency counselors and marriage and family therapists" to provide in-person and telemedicine health services in Delaware; • Continues suspension of the Delaware Board of Medical Licensure and Discipline Regulation 19 limiting the scope of telemedicine, including with respect to prescribing opioids. Professions not covered by the Act include those professionals who require direct supervision by the nature of the work such as licensed associate counselors of mental health. Such professionals may engage in telemedicine and telehealth as provided by existing law. Practitioners covered by the Medical Practices Act, 24 Del. C. Ch. 17, including respiratory care practitioners and physician assistants, are covered by the Act. Professions covered by Title 24 who do not currently have statutory telemedicine authorization are not covered; Requires that out-of-state practitioners complete a Medical Request Form and comply with any other regulations established by the Division of Professional Regulation; • Allows the practice of telemedicine by both physicians and APRNs without the existence of a pre-COVID-19 practitioner-patient relationship; • Specifies that prescribing controlled substances including opioids prescribed via telemedicine is subject to the same standards of practice under existing law pertaining to authorization for APRNs to prescribe controlled substances and adds the authority to prescribe opioids by electronic means; and • Requires that telemedicine services permitted under the Act receive the same insurance coverage as under existing law. The Act expires on July 1, 2021.		
FL	Per an email from FLOIR: FLOIR is moving a first wave of employees to work from home the Week of 3/18. They will be accepting mail at FLOIR as of that date, however all materials should be scanned and emailed as well. If you wish to reach them by phone, please leave a voicemail with your number and they will return the call. They have yet to create a guidance structure regarding acceptance of electronic signatures, however that process is under discussion. FLOIR has released an Informational Memoranda to Insurers regarding their response to COVID-19. Please see the link to the right.	FL Response Page Informational Memorandum OIR -20-03M: Guidance for Business Continuity and Continuity of Operations Plans Informational Memorandum OI-20-	4/7/2020

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	Per conversations with the Department on March 23rd, FLOIR is working on guidance for insurers regarding signature and notary requirements during the COVID-19 pandemic. April 1, 2020: Please review the Executive Order regarding Telehealth promulgated by the Governor. April 7, 2020: Please review the Informational Memorandum regarding Workers' Compensation Insurance. Please review the Informational Memorandum regarding Telehealth and Pharmacy Audit Guidance April 20, 2020: Please see the Chief Financial Officer's press release regarding Directive 2020-07 which addresses the implementation of temporary producer licenses. The Directive is located at the bottom of the Press Release.	04M: Continued Guidance for Response to COVID-19 Executive Order 20-85 Regarding Telehealth Informational Memorandum OIR-20-05M: Workers' Compensation Insurance Guidance Information Memorandum OIR-20-06M: Telehealth and Pharmacy Audit Guidance Press Release: April 20, 2020 – CRO Implementation of Temporary Licenses	
GA	ANNOUNCEMENT: Given recent updates on COVID-19 in Georgia and the need to protect both our employees and the public, the Office of the Insurance and Safety Fire Commissioner will temporarily NO LONGER be accepting walk-in appointments to our office from consumers. Instead, please call our Consumer Services Division at 404-656-2070, or toll free at 1-800-656-2298 for help with any insurance or safety fire-related issues. Our phone lines are open from 8am to 6pm Monday through Friday. Directive 20-EX-4 states that the Department will expedite the review process for any carrier or broker interested in offering Business Interruption Coverage specifically tailored towards potential losses due to COVID-19. It also supports local insurance agents by waiving their Continuing Education (CE) requirements needed for license renewal through April 30, 2020. Please review the Directives to Insurers issued by the Department linked to the right.	BUSINESS INTERRUPTION INSURANCE AND COVID-19 (CORONAVIRUS) Directive 20-EX-4: ADDITIONAL ACTION TO ASSIST INDIVIDUALS IMPACTED BY CORONAVIRUS (COVID-19) GA Directive 20-EX-5:	2/4/2021

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	On March 24, Commissioner King requested that local governments consider Insurance as essential business. On March 26th, Commissioner King issued a directive calling for the insurance industry to suspend preauthorization requirements for scheduled surgeries or admissions to hospitals, concurrent and retrospective review for inpatient hospitals services, and preauthorization requirements for post-acute placements in order to alleviate the burden on hospitals during the COVID-19 outbreak. For more information please see the link to the right. April 1, 2020: Please review Bulletin 20-EX06 regarding the waiver of in-person continuing education requirements. April 8, 2020: Please review Directive 20-EX-7 regarding the temporary suspension of certain utilization review and notification requirements. April 22, 2020: Commissioner King issues a press release thanking auto insurers for COVID-19 Rebates. April 28, 2020: The Commissioner issued Bulletin 20-EX-7 which winds down prior Bulletins and requirements. The winding down includes: - Directives to P&C insurers regarding cancellation moratoriums on business interruption/business income coverage will expire on May 19, 2020 - Directives to health insurers regarding cancellation moratoriums will expire May 31, 2020 - Suspension of all non-federal filing deadlines and waiver of late filing fees expires on May 31, 2020 - Suspension of Rules enforcement pursuant to Directive 20-EX-6 will end on May 31, 2020 - All points of Directive 20-Ex-7 will expire on May 25, 2020 - The extension of Continuing Education deadlines will remain in effect until May 31, 2020 January 8th 20201: Commissioner King is requesting that all Georgia health plans reimburse labs who are testing for COVID-19 at an in-network rate. Commissioner King also asks that all labs involved in testing for COVID-19 accept reimbursement at an in-network rate and refrain from increasing their charges.	Directions to Property and Casualty Carriers Commissioners COVID-19 Directive to Insurance Industry Commissioner Request to treat Insurance as Essential Business Commissioner Statement re: Telemedicine Use Commissioner Directive re: Supporting Hospitals and Preauthorization Requirements Commissioner Shares Resources for Georgians Losing Health Coverage Bulletin 20-EX-6: Waiving of In-Person Continuing Education Requirements Directive 20-EX-7: Temporary Suspension of Certain Utilization Review and Notification Requirements	

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	February 4, 2021: Due to the severity of the ongoing COVID-19 surge in Georgia, Commissioner King is extending Directives 20-EX-9 and 20-EX-11 for an additional 30 days from their current expiration date subject to further evaluation.	Commissioner Commends Auto Insurers for COVID-19 Rebates Bulletin 20-EX-7: Winding down COVID-19 Bulletins and Directives DIRECTIVE 20-EX-10: Reimbursement for COVID19 Testing Bulletin 21-EX-3: Extension of Suspension of certain Pre-Authorization Requirements.	
HI	Due to COVID-19 and for the health and safety of consumers, the Department of Commerce and Consumer Affairs office will be closed to the public through May 31st or until further notice. During this period of office closure, no walk-in services will be available and the public is strongly encouraged to use our online services. For a full listing of online services go to http://cca.hawaii.gov/covid19. The Insurance Division has implemented a telework program, where feasible. However, we expect that our response times will be impacted. We appreciate your understanding as the health of the public and our employees is the utmost importance and we are taking necessary precautions to prevent the spread of the coronavirus. Should you have an urgent matter, please leave a short message at (808) 586-2790 or send an email to insurance@dcca.hawaii.gov. If you have an inquiry relating to insurer applications, premium tax or surplus line tax please email to ins-fse@dcca.hawaii.gov. For general inquiries, please email to insurance@dcca.hawaii.gov.	HI Response Page Commissioner Memo Encouraging Insurers to Consider COVID-19 Difficulties Commissioner Memo regarding Producer Licensing Commissioner Memo Regarding WC Licensing Memorandum 2020-4A: Waivers of Certain Requirements for Insurers, Instructions, and Guidelines	5/4/2020

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	Pursuant to Governor David Y. Ige's directive of March 17, 2020, to address the spread of COVID-19, all DCCA employees have been directed to not report to the office and telework from home to the extent feasible. During this period of office closure, no walk-in services will be available and the public is strongly encouraged to use our online services. Phone services will also be limited and email contact is recommended, contact information for each agency can be found at http://cca.hawaii.gov/contact. April 30, 2020: The HI DOI issued Memorandum 2020-4A, which provided instructions regarding Unfair Trade Practices, claims handling, and certain proposal from insurers in light of the COVID-19 pandemic. July 21, 2020: Memorandum-9A extends three memorandum, in particular Memorandum 2020-4A regarding claims handling.	Memorandum 2020-9A: Extension of Previous Memorandums	
ID	The DOI is available to assist Idahoans with insurance related questions. In order to limit the spread of COVID-19, we are receiving inquiries via phone and email. Contact us at (208) 334-4250 or by email. Per a conversation with the Department, employees have the option to telework. Additionally, while the Department is still accepting mail at this point, they prefer that anything that can be submitted through electronic means (email or online services) be done in that manner. April 6, 2020: The four bulletins are as follows and details will be available on the DOI website on Monday, April 6th: 1. Waiver of certain requirements to address COVID-19: This bulletin applies to health insurance carriers offering individual or employer sponsored group major medical health and dental insurance policies, allowing flexibility regarding premium deferral, premium holidays, continuation of coverage, grace periods, and waiver of eligibility requirements. The goal is to provide carriers and employers with the tools to retain coverage even while temporarily closed or operating in reduced hours. 2. Temporary waiver of certain pharmacy benefit policy requirements: This bulletin allows flexibility of prescription provisions for all fully insured plans, including the allowance of early refills, 90-day supply, and avoidance of in-person signature logs and subsequent audits of pharmacies.	Idaho Department of Insurance News Release: Health insurance carriers waiving co-sharing for Coronavirus testing Idaho Producer COVID-19 FAQ Page Bulletin 20-01: Waivers of Certain Health Insurer Requirements Bulletin 20-02: Temporary Waiver of Certain Pharmacy Benefit Policy Requirements	2/18/2020

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	3. Temporary waiver of certain policy and enforcement requirements: This bulletin applies to health insurance carriers offering telehealth benefits through individual or employer sponsored group major medical health insurance policies. Flexibility is granted to expand telehealth access to all in-network providers and expand how telehealth services can be received. 4. Provisional producer licenses: This bulletin allows new producers and applicants for producer licenses the procedure for obtaining a provisional producer license during the COVID-19 emergency. A provisional resident producer license is valid for up to six months and does not renew automatically at the end of the license period. April 15, 2020: Please see the Department's encouragement for insurer flexibility. April 22, 2020: The Department has released two Bulletins. The first, Bulletin 20-06, is regarding company filing extensions, the waiver of hard copy and original signature requirements, and On-Site examinations. Bulletin 20-07 is regarding the extension of "grandmothered" transitional ACA plans. April 27, 2020: The Department released Bulletin 20-08, which provides a general overview and guidance related to business interruption insurance and COVID-19 claims. April 28, 2020: Please see the recently published bulletin regarding rule and code adjustments. July 14, 2020: Bulletin 20-13 notifies Idaho Carriers of the expectation to take all necessary steps to enable their insureds to obtain medically necessary and appropriate testing to fight the spread of this disease, including continuing to remove barriers to testing for the COVID-19 virus, February 2, 2021: Considering the exceptional circumstances caused by the ongoing COVID-19 pandemic, on January 28, 2021, President Biden issued an Executive Order ordering the Secretary of Health and Human Services to consider opening a special enrollment period for uninsured and under-insured Americans to seek coverage through the Federally-facilitated Marketplace.	Bulletin 20-03: Certain Provider Restrictions Bulletin 20-04: Provisional Producer Licenses ID Health Carriers to Provide Relief Bulletin 20-05: Waiver of Certain Requirements due to COVID-19; Property & Casualty Short-term health plans and COVID-19 testing and treatment Bulletin 20-06: Complying with Regulatory Requirements during the Public Health Emergency Bulletin 20-07: Extension of Transitional Plans Until Further Notice Bulletin 20-08: Applicability of Business Interruption Coverage Bulletin 20-09: Summary of Rule and Code Adjustments	

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

		Bulletin 21-01:Special Enrollment Health benefit Plan	
IL	Due to ongoing COVID-19 concerns, office locations of the Illinois Department of Insurance are temporarily closed, as staff continues to work on a limited scale. Consumers can submit insurance complaints electronically: IDOI Message Center or call 866-445-5364. We are working to process and respond to complaints as quickly as possible, but please understand that the response time to answer calls and process complaints may be extended. April 1, 2020: Bulletin 2020-06 requests that insurers submit filings electronically when possible and notifies insurers of potential delays in processing. April 3, 2020: Please review the bulletin address Managed Care applications through SERFF. April 6, 2020: Please review Bulletin 2020-08 regarding the use of temporary death certificates. Also, see Bulletin 2020-09 regarding cancellation and nonrenewal provisions. April 13, 2020: Per SERFF: As a result of COVID-19, the Department has been seeing an increase number of insurers offering benefits, including partial return of premium and exclusions being lifted. The Department appreciates the accommodation being made by insurers. Benefits being offered, that are not currently provided under the insureds policy, must be added. This can be done by amending the policy language or by endorsement. A manual page would also need to be submitted under a separate filing if the policy is being amended or an endorsement is being added. The manual page requirement would only apply to those lines of business that require rates and rules to be submitted. Please refer to the appropriate checklists if you are not sure about rate and rule requirements. If the insured's current policy language already allows for these benefits, then no additional filing is required. April 21, 2020:	IL Response Page IL Health and Travel Insurer Bulletin Bulletin 2020-04: Requirements for Telehealth Services under Executive Order 2020-09 Bulletin 2020-06: Electronic Filing and Delays in Processing Bulletin 2020-07: Managed Care Applications and Renewals of Entities through SERFF Bulletin 2020-08: Use of Temporary Death Certificates As Proof Of Death Bulletin 2020-09: Suspension of Cancellation, Non-Renewal, and Premium Payment for Certain P&C Policies	5/5/2020

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	The IL DOI released Bulletin 2020-11 which provides emergency rule changes for all health insurance issuers and stop loss insurers. This new bulletins provides restrictions on cancellation/nonrenewal, as well as rate or program changes. May 5, 2020: The IL DOI release Bulletin 2020-12, which extends previously issued suspensions of cancellation, nonrenewal, and premium payments for consumer auto, homeowners, and commercial P&C policies other than fidelity/surety and ocean marine policies.	Bulletin 2020-10: Company Delays in Filing CGAD Due to COVID-19 Emergency Bulletin 2020-11: Emergency Rulemaking at 50 Ill. Adm. Code 2040, Effective Immediately Bulletin 2020-12: Extending Previously Issued Suspension of Cancellation, Nonrenewal, and Premium Payment	
IN	The Indiana Department of Insurance does not have specific guidance related to departmental operations during the COVID-19 pandemic, however the Governor of Indiana did release the following guidelines related to all state employees: - State employees will maximize the use of remote work and meet virtually whenever possible while maintaining operations. Non-essential in-person meetings will be limited to 10 persons or less and should meet virtually whenever possible. High-risk individuals should not attend meetings in person. - State employees over the age of 60 with underlying health conditions are advised to work from home, and agencies should identify work that can be accomplished remotely for those individuals. Per Executive Order 20-08, which orders all Non-Essential Business to cease operations, the Governor has deemed insurance business as “essential business”. Such essential businesses should restrict themselves to Minimum Basic Operations as defined in the order. AGENCY SERVICES TELEWORKING THROUGH APRIL 17. As a COVID-19 precaution, all IDOI Agency Services/Licensing staff are teleworking through April 17, 2020 and returning to the office April 20, 2020. Online license application and renewal processes, and course applications/renewals submitted online, will experience normal processing times. However,	IN Governor COVID Comments Executive Order 20-08 Directive to Childcare Facility Liability Insurers IN DOI COVID-19 Actions Page Bulletin 252: Moratorium on Policy Cancellations and Non-Renewals Bulletin 253: COVID-19 Testing and Cost-Sharing requirements Bulletin 254: Extension of Moratorium on Policy	1/8/2021

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	applications or supporting documents submitted by paper/mail/fax may experience significantly longer processing times. Therefore, we highly encourage license applicants, licensees and course providers to utilize online licensing services and avoid paper processes when possible. Agency Services is continually monitoring the situation and will provide any updates to IDOI licensing requirements or procedures as they become available. Please review the Directives to Insurers issued by the Department linked to the right. The Indiana Department has created a COVID-19 Actions Webpage, found here. April 1, 2020: Bulletin 252 places a 60-day grace period on all premium payments due from March 19, 2020 to May 18, 2020. April 2, 2020: Per NIPR, effective April 1, 2020, Indiana will update expiration dates on the Producer Database (PDB) for resident and non-resident licenses that expire March 31, 2020 to May 30, 2020. Please review below all affected licenses with new expiration date. LICENSE EXPIRATION DATES EXTENDED TO JUNE 22, 2020. Pursuant to Governor Holcomb's Executive Order 20-17, extending the provisions of Executive Order 20-09, license expiration dates within the declared public health emergency in Indiana will be extended to June 22, 2020. Outstanding license renewal applications and/or continuing education (CE) requirements that were due on March 31, 2020 or April 30, 2020 are now due on June 22, 2020. The new license expiration dates and CE due dates will be reflected online on April 30, 2020. April 23, 2020: Bulletin 253 further expands on and reminds of the cost-sharing section of Bulletin 252. December 3, 2020: Per Bulletin 255, The IDIOR strongly encourages insurers to waive the clinical information requirements for prior authorizations for a period of fourteen (14) days.	Cancellations and Non-Renewals Bulletin 255: Waiver of Clinical information requirements Bulletin 256: Extension of Approved Prior Authorizations	
IA	The Iowa Department of Insurance has not issued any guidance related to department operations during the COVID-19 pandemic, however the department is has issued guidance related to the following issues:	IA Response Page IA Health Insurer Bulletin	6/1/2020

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	- Insurance Coverage for testing and treatment related to COVID-19 - Medicare Coverage of test and treatment related to COVID-19 - Travel Policy coverage for trip cancellation due to COVID-19 Please review the Directives to Insurers issued by the Department linked to the right. April 9, 2020: The Iowa Department issued Bulletin 20-07 and developed a process to issue temporary licenses to those persons undergoing training, but not yet able to take the required insurance licensing examinations. June 1, 2020: Due to the ongoing COVID-19 crisis, the procedures described in Bulletin 20-07, originally set to expire June 1, are hereby extended until June 30 for those individuals unable to take the insurance producer licensing test due to the limited capacity of testing centers.	Bulletin 20-04: Individual and Small Group Coverage Impacted by COVID-19 Bulletin 20-05: Licensing Relief Bulletin 20-06: Telehealth Services Flexibility and Reimbursement Bulletin 20-07: Temporary Producer Licenses Bulletin 20-09: Extension of Temporary Producer Licenses	
KS	Per the KS DOI: On March 27, 2020, Commissioner Vicki Schmidt extended remote operations for the Department during the Shawnee County 30-day stay at home order. The release can be found here. The Department's building will remain closed through April 26, 2020, however the staff will continue to execute essential operations remotely during this time. - The Governor suspended the provisions of any regulatory statute prescribing the procedures for conduct of state business, or the order of rules and regulations of any state agency which implements such statute, if strict compliance with the provisions of such statutes, order or rule and regulation would prevent, hinder, or delay in any way be necessary action in coping with the disaster as set forth in K.S.A. 48-925(c)(1). - In order to be proactive in protecting employees from exposure to the virus, the Kansas Insurance Department will implement alternative working arrangements for its employees. This may result in a delay in processing times for matters requiring Department approval. - All such regulatory statutes in Chapter 40 that have a "deemed approved" or similar clause are without effect during the period of the emergency proclamation. For example, K.S.A. 40-955 and	KS DOI Bulletin 2020-1 Executive Order No. 20-64: Covid Emergency Extension to Jan. 2021	10/1/2020

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	40-2215 provide that certain rate and form filings shall be deemed approved unless disapproved within 30 days of receipt of the filing. - Applications for producer licenses may encounter delays due to Department work schedule modifications. The Department is aware that many counties are not providing fingerprinting services for licensing purposes during the coronavirus emergency. This may also cause delays in the Department's ability to process licensing applications. Delay in coordination with other entities impacted by coronavirus response measures may also cause delay in approval of applications for certificates of authority to transact business in Kansas. - 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. - The Chat feature of the KID website will be offline March 23rd until April 6th. April 1, 2020: The Department issued the following via SERFF: The Kansas Insurance Department wants to remind companies that our Health & Life Division is working remotely and we are currently accepting new and revised form, form/rate, rate, and advertising filings for all health, life and annuity TOIs via SERFF. April 16, 2020: Issued via SERFF: Due to decreased driving habits of consumers, many property and casualty insurance companies have announced plans to offer temporary or one-time discounts or refunds during the COVID pandemic. Some companies have also proposed amending policies through endorsement to allow for personal autos to be used as delivery vehicles. Insurers should be aware that Kansas law requires any such changes to rating plans and forms such as endorsements to be filed with and approved by the Kansas Insurance Department before they can be used in Kansas. The Department's Property and Casualty Division reminds insurers of their duty to file through SERFF. COVID-19 related filings will receive expedited review. In addition, the Department encourages insurers to send notifications, press releases,		

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	announcements or other public communications about COVID-related rate or policy changes to Heather Droge, Director of the Department's Property and Casualty Division at Heather.Droge@Ks.gov. It would assist the Department if these were not sent directly to Commissioner Schmidt. The Property and Casualty Division communicates all such announcements to the Department's management staff. April 27, 2020: Commissioner Vicki Schmidt extended remote operations for the Department during the Shawnee County 30-day stay at home order.		
KY	Per the KY Department of Insurance: - Due to the COVID-19 emergency status, the Department of Insurance will be extending the time requirements for completion and submission of continuing education hours for March and April licensees. Those who are due by March 31, 2020 will now have until May 31, 2020. Those licensees who normally would be required to complete all continuing education hours by April 30, 2020 will now have until June 30, 2020 to complete the hours. The reporting period of the completion of the continuing hours to the Department is also extended appropriately. **This action only extends CE deadlines, and does not extend license renewal deadlines. License renewal is completed electronically, and currently has a 60-day grace period.** - Insurance Exams: Some of the testing centers at the KY Community and Technical Colleges have closed through April 3, 2020. DOI will be offering Frankfort exams each weekday at our Mero Street office starting Wednesday, March 18. The Frankfort testing facility is cleaned before and after each test is given. **It should be noted for the protection of those testing and for the protection of DOI employees, anyone who comes to test and who is obviously ill, will not be allowed to test.** - The Department of Insurance will be at partial staff at the Mero Street location until further direction. All essential business processes will continue as usual. We are here to assist you however we can. In addition to the above, KY Governor Andy Bashear has issued an executive order related to cost sharing measures to help combat the spread and effects of COVID-19. March 30, 2020: The Department has temporarily suspended pharmacy audits. Please see Guidance to the right. Additionally, the insurance business has been deemed essential. April 6, 2020:	KY DOI Response KY Governor Executive Order KY Telehealth Notice KY Suspension of Insurance Examinations Guidance regarding Pharmacy Audits Insurance Deemed Essential Guidance for Health Benefit Plan Filing Guidance for Medical Malpractice Insurance Personal Auto Coverage for Delivery Services Amended Bulletin 2020-02:	7/2/2020

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	The Department issued new Guidances. Additionally, the amended Personal Auto letter has been added. April 8, 2020: Please see the recently posted Bulletin 2020-02 regarding insurers requirement to still comply with regulatory requirements. April 16, 2020: Review the guidance issued regarding premiums for mine subsidence. April 27, 2020: The Department elaborated that a refund of local government premium taxes in relation to the return of premium as a result of altered driving patterns during the COVID-19 pandemic is unwarranted. However, that position does not apply to refunds of any other type of insurance. April 30, 2020: The Department has issued Guidance for Hospital Services to waive, suspend, and/or modify certain practices in order to focus resources on the treatment of those diagnosed with COVID-19. May 1, 2020: The Department issued guidance for temporary producer licensing. May 5, 2020: Please see the Department's announcement on Insurance Examination Extension Requests May 28, 2020: Per the recent Department Announcement, when Executive Order 2020-257 is lifted, all applications pending examination, with an expiration date prior to 60-day grace period from the Executive Order termination date, will automatically be extended to the 60th day. For those applications with an expiration date past the 60-day extension period, the date will not be extended. June 1, 2020: The Kentucky Department of Insurance announces that in-person insurance examinations will resume at the Frankfort Office – Mayo-Underwood Building, 500 Mero Street, Frankfort, KY 40601 – on June 15, 2020. Effective 4:30 pm EDT, July 31, 2020, the Department will no longer	Complying with Regulatory Requirements Guidance – Extension of Quarterly Mine Subsidence Premium Payments Guidance – Local Government Tax Refund Exception for Auto Premium Refunds Guidance – Hospital Services Guidance – Temporary Producer Licensing DOI Announcement on Insurance Examination Extension Requests DOI Announces In-Person Examinations Department Announcement regarding Reopening and Temporary Licenses	

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	issue temporary agent licenses. In-person examinations will be limited, and available seats will fill up quickly. Temporary agent licenses will continue to provide an accommodation for those who are required to wait on a scheduled exam, or allow time for study. July 2, 2020: The Kentucky Department of Insurance announces that in-person insurance examinations will resume at the Frankfort Office – Mayo-Underwood Building, 500 Mero Street, Frankfort, KY 40601 – on June 15, 2020. This re-opening requires strict adherence to specific guidelines. Temporary Agent Licenses Effective 4:30 pm EDT, July 31, 2020, the Department will no longer issue temporary agent licenses. In-person examinations will be limited, and available seats will fill up quickly. Temporary agent licenses will continue to provide an accommodation for those who are required to wait on a scheduled exam, or allow time for study. Temporary agent license applicants who have not met all the requirements by July 31, 2020, will no longer be eligible for the license. No temporary agent licenses will be issued after this date.		
LA	**Per the LDI:** Out of an abundance of caution and in the interest of the health and well-being of LDI employees, insurance industry members and Louisiana consumers, Insurance Commissioner Jim Donelon has enacted a COVID-19 Virus Work and Operations Plan for the agency. This plan provides for agency staffing with essential personnel while allowing non-essential employees to tele-work from home while providing necessary services to the public. This work plan has been incorporated into the LDI's Continuity of Operations Plan (COOP) and will be enacted beginning Tuesday, March 17, 2020 through April 30, 2020. During this time there will be a suspension of in-person visitor assistance (Poydras building) – This action limits external interaction and provides for the safety of essential personnel. However, the Department of Insurance is available at 1-800-259-5300 for assistance from 8:00AM-4:30PM, Monday-Friday or via our website at www.ldi.la.gov anytime. In addition to the above, the LDI has also issued guidance related to Health Care, Travel Insurance, Business Interruption Insurance, and Consumer Alerts, all access from the same page. March 30, 2020: Please review Emergency Rules 38, 39, and 40 issued by the Department. April 1, 2020: Please review Emergency Rule 41, which directs insurers to cover post-transfer care.	LDI Resource Page COVID-19 Emergency Rule Page LDI Press Releases LDI Emergency Rule 36 Regarding COVID-19 LDI Emergency Rule 37 Regarding Telehealth Emergency Rule 38: Temporary Licensing Emergency Rule 39: Mid-Term Audit of Auditable Policies Emergency Rule 41: Medical Surge-Related Patient Transfers to LA	5/28/2020

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	April 6, 2020: Emergency Rule 40, originally issued on March 26, 2020, is hereby amended to provide further clarification of the rating plans that all insurers are to utilize in pricing their products, to provide for changes caused by the federal Coronavirus Aid, Relief, and Economic Security Act ("CARES Act"), other matters related to the protections afforded to insureds, and how all insurers are to operate during Emergency Rule 40. April 7, 2020: Emergency Rule 43 provides for the procedure to implement the protocol necessitated for the temporary licensing of adjuster applicants who have been negatively impacted by closure of insurance testing sites following issuance of Proclamation No. 33 JBE 2020, issued on March 22, 2020, by Governor John Bel Edwards. April 17, 2020: Emergency Rule 44 discusses the extension of producer and adjuster renewal dates. May 28, 2020: Bulletin 2020-01 addresses COVID-19 Effect on Producer Licensing and the issuance of temporary producer licenses pursuant to La. R.S. 22:1553.	Emergency Rule 40 Amended: Cancellations and Nonrenewals Emergency Rule 43: Temporary Licensing of Adjusters Emergency Rule 44: Extension of Renewal Date for Producer and Adjuster Licenses Bulletin 2020-01: Regarding Insurance Producers	
ME	Given the COVID-19 health emergency, social distancing and other precautions in compliance with Maine CDC recommendations, we are restricting access to the Gardiner Annex of the Department of Professional and Financial Regulation/Maine Bureau of Insurance, to employees and contractors. For the safety of the public and our staff, we are requesting that all parties use our online, email or telephone services whenever possible to transact business, make inquiries or file complaints. During this time, we intend to continue to deliver high quality services to regulated entities and to the general public while focusing on delivering those services remotely. The Maine Bureau of Insurance has issued Bulletin 442 which informs insurers of the possible effects of COVID-19 and the precautions and preparations the insurers should make. The Bulletin makes no mention of any organizational changes at the Bureau, including staffing levels, deadlines, or other requirements. March 30, 2020:	ME Response Page Bulletin 442: Emergency Measures ME Order Regarding Credentialing ME Supplemental Order Regarding Remote Delivery of Health Care ME Update Regarding Licensing and CE	1/22/2021

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	The Department has released a supplemental emergency response order regarding group health coverage. The order requests that insurers suspend provisions that terminate coverage when employees are terminated from employment. April 7, 2020: The Department has released a supplemental order regarding the deferral or premium deadlines. The order addresses grace period, cancellations, and nonrenewals for health insurers. The order differentiates between individuals receiving Advance Premium Tax Credits (APTC) and individuals and groups not receiving APTC. April 8, 2020 Review the recently issued Bulletin 443 regarding Property and Casualty Coverage. April 16, 2020: Bulletin 444 provides guidance to property and casualty insurers for implementing premium reductions and refunds in compliance with Maine law. Furthermore, Bulletin 445 states that effective immediately, the Maine Bureau of Insurance will issue temporary insurance producer licenses to applicants who otherwise meet the requirements for licensure without requiring the successful completion of an examination. April 27, 2020: Please review the updated deadlines for rate, form, and QHP filings for non-grandfathered individual and small group health plans with effective dates of coverage during 2021 in response to COVID-19. This bulletin supersedes Bull 441. April 30, 2020: The Department has issued regulatory filing flexibility in response to COVID-19 through Bulletin 447. May 12, 2020: Bulletin 448 serves to encourage insurers to work with their customers whose credit has been affected by the coronavirus pandemic, known as COVID-19, and to remind insurers of their obligations under Maine's Fair Credit Reporting Act when they renew insurance policies where their customers have frozen their consumer accounts. June 19, 2020: Bulletin 451 to provide the option for self-administered specimen collection under the supervision of a licensed health care provider.	Continuation of Group Health Coverage Supplemental Order Regarding Deferral of Premium Deadlines Bulletin 443: Property and Casualty Coverage Bulletin 444: P&C Premium Refunds Bulletin 445: Temporary Producer Licenses Bulletin 446: Updated Uniform Deadlines for Rate, Form, and QHP Filings Bulletin 447: Regulatory Filing Deadlines Bulletin 448: Coronavirus Pandemic: Credit Scoring Bulletin 451: State Epidemiologist's Standing Order for COVID-19 Testing Bulletin 452: Property and Casualty Premium Refunds	

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	August 25, 2020: Please review Bulletin 452 which supersedes Bulletin 444 by extending its provisions. January 15, 2021: Bulletin 455 is has been officially revoked. The issuance of temporary licenses will end February 1st, 2021.		
MD	Per the Department website: Maryland Insurance Administration offices are now closed for public visits. However, our agency is operational. Per Commissioner Redmer, JR: 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. Other Considerations In addition to the Commissioner's comments, the MD Insurance Administration has issued guidance related to deductibles, co-pays, and other cost-sharing waivers. Licensing Extensions Pursuant to Executive Order, all licenses, permits, and other authorizations issued by the state, its agencies, or any political subdivision that would expire during the current state of emergency will be extended until at least the 30th day after the state of emergency is lifted. March 30, 2020: Maryland released a statement that it remains fully operational. The full statement may be found on the right. March 31, 2020: Please see the newly released Bulletins 20-15 and 20-16. Additionally, per NIPR, "**Maryland to Extend Renewal Period** Effective April 1, 2020 Maryland will change all March 31, 2020 license expiration dates to June 30, 2020. Once the new	MD Response Page Commissioner's Comments COVID-19 Emergency Regulations Governor's Order re: License Extensions Advisory on Business Interruption Insurance Examination & Audit COVID-19 FAQs Producer Licensing COVID-19 FAQs Bulletin 20-08: Title Agent Site Visits Bulletin 20-09: Travel Insurance Bulletin 20-10: Bulletin Regarding Premium Payment	2/4/2021

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	expiration date is displaying on the Producer Database, renewal applicants may continue to submit applications on April 2, 2020." April 3, 2020: Please see Bulletin No. 20-17 regarding contractual deadlines within P&C insurance policies. April 7, 2020: Please see the newly issued Bulletin No. 20-18. April 8, 2020: Per Bulletin No. 20-19, the Commissioner will exercise his discretion to waive penalties and interest for the late payment of quarterly estimated premium taxes due on April 15, 2020, if an insurance company is unable to make such payment timely because the COVID-19 pandemic has impacted the operation of the company's premium tax administrative offices. Insurance companies should be prepared to submit documentation of such impact at the request of the Commissioner. April 13, 2020: The recently issued Advisory Notice regarding the appropriate practice for providing temporary rate relief, clarifying Bulletin 20-12. April 14, 2020: Please review the request for cooperation by the Department to all P&C companies and producers issued in Bulletin No. 20-20. April 27, 2020: Bulletin No. 20-21 addresses temporary rule changes allow for the exclusion of payroll for workers' who are not performing any employment functions but are still being paid by the employer. April 30, 2020: Bulletin No. 20-22 addresses emergency regulations regarding pharmacy benefit managers and health carriers. Additionally, the Administration has issued a News Release discussing its plan to reopen test centers starting May 1. June 17, 2020:	Bulletin 20-11: Remote Claim Handling Bulletin 20-12: P&C Temporary Rate Relief Filings Bulletin 20-13: P&C Temporary Suspension of 45-day Advance Mailing Notice Bulletin No. 20-14: Premiums Receivables Over 90 Days MD Remains Fully Operational Bulletin No. 20-15: Commercial Us Exclusion in PPA Policies Bulletin No. 20-16: Conducting Mobile Settlements Bulletin No. 20-17: Contractual Deadlines Within P&C Policies Bulletin No. 20-18: Motor Vehicle Registrations Bulletin No. 20-19:	

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	In Bulletin No. 20-27, the Department states that acknowledges that the impacts of the COVID-19 pandemic may have hindered the ability of carriers to conduct surveys of patients and providers to measure compliance with the appointment waiting time standards required by COMAR 31.10.44.05 during the period of time when the pandemic was at its peak. To the extent medical practices participating in a carrier's provider network were affected by temporary closures, reduced hours of operation, and reduced administrative staffing levels during the pandemic, results of surveys seeking information after the pandemic was declared may not accurately reflect the availability of providers in the carrier's network. Of course, the pandemic would not have affected a carrier's ability to measure appointment waiting time standards for the first half of the reporting year. Furthermore, appointment waiting times may have been impacted by potentially offsetting positive and negative factors during the pandemic, including reduced availability of in-person appointments, decreased demand for non-urgent health care services, and expansion of telehealth services. July 7, 2020: Per Bulletin 20-28, states that the Administration will be requiring each property and casualty insurer holding a certificate of authority in the State, as well as the Maryland Automobile Insurance Fund and the Chesapeake Employers Insurance Company, to make an informational filing in SERFF with the details of its COVID-19 response efforts. Specific information regarding the parameters of the informational filing will be provided in an upcoming Bulletin. August 11, 2020: Per Bulletin No. 20-30, effective immediately, health carriers are to suspend health benefit cancellations and nonrenewals of individual health policies for non-payment of premium. This regulation shall be in effect for a period of 60 days, at which time the Commissioner will determine whether to renew the Bulletin. August 13, 2020: Bulletin No. 20-30 has been updated. Please review for latest changes. September 17th, 2020 Bulletin No. 20-38 has been addressed to Private Passenger Auto Insurers the Administration again encourages all PPA insurers to review their most recent data, including frequency of accident reports and miles driven captured by telematics programs or other sources, to ascertain if it is appropriate at this time to provide additional immediate premium relief to	Quarterly Premium Tax Due April 15, 2020 Advisory Notice: April 9, 2020 Regarding Temporary Rate Relief Filings Bulletin No. 20-20: P&C Companies and Producers to Cooperate with Department Bulletin No. 20-21: Workers' Compensation Temporary Rules Bulletin No. 20-22: Audits of Pharmacies New Release: April 29, 2020 – Reopening Test Vendors Bulletin No. 20-27: 2020 Network Access Plan Filing Instructions Bulletin No. 20-28: Cancellation of P&C Policies Bulletin No. 20-30: Health Benefit Plan Cancellations and	

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	Maryland policyholders. Insurers that choose to provide relief at this time should make a rate/ rule filing in SERFF on or before November 1, 2020 that provides the details. November 25, 2020: Per Bulletin No. 20-42, health carriers are to continue suspension of health benefit cancellations and nonrenewals of individual health policies for non-payment of premium for a period of 60 days beginning on November 27, 2020. December 17, 2020: Bulletin 20-43 addresses the MIA's enforcement position with respect to attempts by participating providers to hold individuals insured by licensed carriers responsible for additional fees for enhanced infection control and personal protective equipment (PPE) used by the provider in light of COVID-19 and the steps that the MIA expects licensed carriers to take to assure that their participating providers are not billing their insureds for such additional fees. January 13, 2021: As a result of the Governor's Executive Order, while the State of Emergency remains in place, insurers that issue motor vehicle liability insurance policies in the State may not cancel or non-renew a policy due to the expiration of an insured's driver's license. The Insurance Administration requests that all property and casualty insurers that write motor vehicle liability insurance policies in the State take the necessary steps to prevent the issuance of cancellation and / or nonrenewal notices of this type. February 4, 2021: This regulation shall be in effect for a period of 60 days from January 26, 2021, at which time the Commissioner will determine whether to renew the Bulletin. The regulations previously activated in Bulletins 20-05 and 20-36 shall remain in effect until the emergency declaration is lifted or the Commissioner issues a Bulletin deactivating the regulations at issue.	Nonrenewals Due to Nonpayment of Premium Bulletin No. 20-38: Private Auto Premium Relief Measures Bulletin 20-42: Continued Health Benefit Plan Cancellations and Nonrenewals Due to Nonpayment of Premium Bulletin 20-43: Charges for Enhanced Infection Control and Personal Protective Equipment Bulletin 21-03: Vehicle Cancellation and Non-renewal Bulletin 21-05: Health Benefit Plan Cancellation and Nonrenewal	
MA	Per the MA division of Insurance: Due to the current state of emergency, we want to inform you of some changes to daily operations at the Office of Consumer Affairs and Business Regulation (OCABR) and our five agencies (Division of Banks, Division of Insurance, Division of Professional Licensure, Division of Standards, and Department of Telecommunications and Cable). Effective Monday, March 16, 2020, OCABR and its agencies will modify their available onsite workforce. This will impact some of our services like in-person window service and our Consumer Hotline both of which will be closed at least through March 17, 2020.	MA Response as of 3/16/20 Update 3/17/20 Bulletin 2020-02 Bulletin 2020-03 MA Telehealth Order	2/3/2021

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	In addition, all agency board meetings and other meetings for today and tomorrow are cancelled. Going forward, changes in the open meeting law will enable participants to engage remotely. Appropriate agency staff will be in touch with further instruction. Massachusetts state government is open for business on Wednesday, March 18, 2020. Non-emergency employees should work remotely (telework) unless they perform core functions that require them to report to their regular work location. Employees should contact their managers for confirmation of their work location. <u>Other Considerations</u> - The MA Division has issued a Bulletin regarding guidance for COVID-19 testing and treatment. - The MA Division has issued a Bulletin opening a special enrollment period effective until April 25 - The MA Division has issued a Bulletin regarding telehealth coverage, cost sharing, and prior authorization; March 30, 2020 Please review the bulletin on Insurer Flexibility. March 31, 2020: Bulletin 2020-09 extends the special enrollment period to May 25, 2020. Bulletin 2020-10 issues guidance on credentialing and prior authorization. April 6, 2020: Bulletin 2020-11 describes the Department flexibility for certain filing requirements. Bulletin 2020-12 provides information to holders of an individual license regarding current licensing concerns. April 13, 2020: Please review the recently issued Bulletin 2020-13. April 30, 2020: Please see Bulletin 2020-14 addressing temporary individual insurance producer licenses. May 1, 2020: The Division issued Bulletin 2020-15, which discusses relaxing certain utilization review and administrative procedures.	Bulletin 2020-04 Bulletin 2020-05 Bulletin 2020-07: Making Consumer Information Available Bulletin 2020-08: Insurer Flexibility Bulletin 2020-09: Special Enrollment Period Bulletin 2020-10: Credentialing and Prior Authorization Bulletin 2020-11: Flexibility for Compliance with Filing Requirements Bulletin 2020-12: Individual Licensing Guidelines Bulletin 2020-13: Coverage for COVID-19 Treatment and Out-of-Network Emergency Bulletin 2020-15: Relaxing Certain Health Plan Procedures	

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	May 19, 2020: The Department has issued guidelines to commercial health insurers regarding COVID-19 testing. Bulletin 2020-17 encourages property and casualty insurers to provide flexibility to businesses. May 22, 2020: Bulletin 2020-18 extends the special enrollment period for eligible individuals who are not currently enrolled in an insurance plan to June 25. May 27, 2020: The Department issued a news release further elaborating on Bulletin 2020-18's special enrollment period. June 9, 2020: Bulletin 2020-19 states that the Division expects insurers to extend coverage for Early Intervention services provided between June 1, 2020 and October 15, 2020 to children who meet the criteria required in the bulletin. June 24, 2020: Per Bulletin 20-20, the Department has extended the special enrollment period effective immediately until July 23, 2020. June 26, 2020: Please review Bulletin 2020-21, detailed the continuation of the Department's request to provide flexibility to insureds until September 30, 2020, or the end of the pandemic. July 9, 2020: Please review Bulletin 2020-23, which provides an update to testing requirements related to COVID-19. July 21, 2020: Bulletin 2020-24 addresses the continuation of certain regulatory flexibilities. August 11, 2020: Please review Bulletin 2020-25, which provides updates to Bulletins 2020-02, 2020-16, and 2020-23 regarding COVID-19 testing.	Bulletin 2020-16: COVID-19 Testing Bulletin 2020-17: P&C COVID-19 Flexibility Bulletin 2020-18: Special Enrollment Period Extension News Release 5/26/2020: Special Open Enrollment Period Bulletin 2020-19: Flexibility with Early Intervention Bulletin 20-20: Special Enrollment Period Effective Immediately Bulletin 2020-21: Continued Relaxation of Prior Authorization Procedures Bulletin 2020-23: Update Regarding COVID-19 PCR and Antigen Testing Bulletin 2020-24: Continued Regulatory Flexibility Bulletin 2020-25:	

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	December 29, 2020: As of the date of this Bulletin 2020-31, the number of new COVID-19 cases has troublingly increased, and there is again an increased level of health care services devoted to COVID-19 treatment in many inpatient hospitals. The Division therefore is notifying Carriers that it expects that Carriers will ease administrative processes that were outlined in Bulletin 2020-21 for inpatient acute care and mental health hospitals until March 31, 2021 in order to allow hospitals to devote their resources to address necessary treatment of COVID-19 patients. December 29, 2020: Bulletin 2020-32: Now that COVID-19 vaccines are becoming available for use, this Bulletin is intended to remind Carriers of the need to facilitate members' access to vaccines for COVID-19. Recognizing that members of the public may have a number of questions and will seek a variety of methods to obtain vaccines, the Division is indicating to all Carriers that its expectation is that members shall have access to health insurance coverage for vaccines, and that the cost of obtaining a COVID-19 vaccine shall not be a barrier for Massachusetts residents. January 22, 2021: Bulletin 2021-01: This Bulletins expands on prior Bulletin 2020-32. Please see in the sidebar. February 3, 2021: Bulletin 2021-02 enacts a special enrollment period where Massachusetts residents can enroll for healthcare coverage until May 23, 2021.	Easing Administrative Billing for PCR Antigen Testing Bulletin 2020-28: Continued Relaxation of Certain Administration Procedures in response to Covid Bulletin 2020-29: Individual Insurance License Extensions Granted Bulletin 2020-31: Continued Flexibility in Efforts to Treat Covid-19 Bulletin 2020-32: Cvoid-19 Vaccines Bulletin 2021-01: Additional Covid-19 Vaccine Guidance Bulletin 2021-02: Special Enrollment Period	
MI	The MI DIFS has no official response regarding the departmental workforce or any changes to their enforcement activities related to COVID-19, however, anecdotally I am aware that multiple departmental staff and now working from home, and will only be going in to the office occasionally to perform required tasks, so there may be delays for anything involving paper materials. Other Considerations	Governor's Statement Bulletin 2020-08 MI Finance Licensee Survey	10/29/2020

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	Governor Whitmer issued a proclamation expanded telemedicine and urging president trump to permit special ACA enrollment period openings. See the information regarding the finance licensee survey in the included link. March 30, 2020: Please review the bulletin on essential services issued by the Department. April 14, 2020: Please review the recently issued Bulletins which discuss topics such as temporary producer licenses, insurer flexibility, regulatory flexibility, and premium refunds. April 24, 2020: Please review the recently issued guidelines on temporary producer licenses. May 1, 2020: Bulletin 20-22-INS extends the COVID-19 measures taken through at least May, 15, 2020. May 7, 2020: Bulletin 20-24-INS states that issuers that decide to include COVID-19 experience must provide an exhibit which specifically details whether rates include COVID-19 experience and which describes the rating methodology. The exhibit must describe the rating and trending impact by Essential Health Benefit category and must include actuarial support. May 15, 2020: Governor Gretchen Whitmer and the Michigan Department of Insurance and Financial Services issued a bulletin today strongly encouraging financial institutions to protect customers' COVID-19 economic impact payments from overdrafts and fees. May 22, 2020: This bulletin applies to any health and dental insurers that plan to issue premium refunds or credits to their customers as a result of the COVID-19 pandemic to advise of the filing requirements for these plans. Insurers must submit a filing to DIFS advising of any premium refunds or credits they plan to issue to their insureds in response to the COVID-19 pandemic. June 19, 2020: PSI issued an announcement regarding electronic payments to education providers. October 15, 2020:	Bulletin 20-12: Essential Insurance Services Bulletin 20-14: Essential Insurance Services 2 Bulletin 20-15: Temporary Producer Licenses Bulletin 20-16: Insurer Flexibility Request Bulletin 20-17: Temporary Flexibility for Regulatory Filing Deadlines Bulletin 20-18: Auto Insurance Refunds Bulletin 20-20-INS: Temporary Producer Licenses Bulletin 20-22-INS: Essential Insurance Service Bulletin 20-24-INS: Plan Year 2021 Rate Filings Bulletin 2020-25-BT/CU: Protection of Stimulus Funds Press Release May 14:	

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	Please review the notice regarding PSI testing centers available for testing at 50% capacity. October 22, 2020: Bulletin 2020-40-INS states that effective October 22, 2020, Bulletin 2020-20-INS is rescinded and DIFS will no longer accept applications for temporary insurance producer licenses. Any applications received prior to October 22, 2020 that are missing documentation as of that date will be considered incomplete and will not be processed. In addition, all previously issued temporary insurance producer licenses will terminate 180 days after issuance, or on November 30, 2020, whichever occurs first. October 29, 2020: Bulletin 2020-43-INS supersedes Bulletins 2020-12-INS; 2020-14-INS; and 2020-22-INS. Effective October 26, 2020, Bulletin 2020-43-INS addresses the Department's positions following the Emergency Order issued on October 9, 2020 by the Michigan Department of Health and Human Services. Bulletin 2020-44-INS supersedes Bulletin 2020-08-INS and Bulletin 2020-17-INS. Effective October 27, 2020, Bulletin 2020-44-INS addresses temporary regulatory flexibility for filings and meetings.	DIFS Urges Insurers to Protect Customers Bulletin 2020-26-INS Health and Dental Insurer Premium Refunds/Credits PSI Announcement Regarding Payments Notice Regarding PSI Testing Bulletin 2020-40-INS: Temporary Licenses Rescissions	
MN	The Minnesota Commerce Department, Division of Insurance, has not yet issued any division-wide guidance related to COVID-19. The Licensing Department has issued guidance related to the implementation of social distancing techniques by the department, including the use of telework and remote work. Please review the Directives to Insurers issued by the Department linked to right. April 1, 2020: Please review the recently posted guidance issued by the Department. April 2, 2020: Please review the recently issued guidance for TPAs. April 13, 2020: The Department has provided guidance regarding conversion of in-person Continuing Education Courses to webinars.	MN Response Page MN Memo to Health Carriers MN Licensee Page MN Directive to Health Carriers MN Directive to Property and Casualty and Life Carriers Regulatory Guidance 20-01, 20-02, and 20-04:	7/14/2020

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	April 14, 2020: Review Regulatory Guidance 20-16 and the newly issued Commissioner Guidance. April 16, 2020: Please review Regulatory Guidance 20-17 that discusses the signature requirements for surety bonds. April 17, 2020: The Commissioner issued further guidance in response to COVID-19. April 21, 2020: Please review the Industry Communication issued on April 15, 2020 regarding guidance the process to obtain a temporary license. April 24, 2020: Please review the recently issued regulatory guidances and commissioner order discussing temporary licenses, deadline extensions, and insurer flexibility. April 30, 2020: Please see the memorandum issued on April 29, 2020 regarding Department requests to P&C insurers. May 1, 2020: The Department issued a news release summarizing the previously issued letter to P&C insurers. May 4, 2020: The Department recently issued a new commissioner order. Additionally, Regulatory Guidance 20-25 discusses licensed insurers writing homeowner's insurance in Minnesota for property located in the metropolitan area or a statutory or home rule charter city of the first class May 19, 2020: The Department has issued regulatory guidance stating that the deadline to file the annual report that is due on or before June 1, 2020 has been extended to October 1, 2020. A corresponding Commissioner Order has been issued. July 14, 2020:	Regarding Licensing and Renewals Regulatory Guidance 20-13: to Domestic Insurers Regulatory Guidance Filing Flexibility Regulatory Guidance 20-14A for TPAs Regulatory Guidance 20-15: Regarding CE Courses Regulatory Guidance 20-16: Deadline Extension for Premium Security Plan Reporting Commissioner Order: April 13, 2020 Regulatory Flexibility Guidance Regulatory Guidance 20-17: Surety Bonds Commissioner Order: April 16, 2020 Further Regulatory Flexibility Industry Communication: April 15, 2020 Regarding Temporary License	

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	Effective immediately, the Minnesota Department of Commerce will issue temporary producer licenses to applicants who meet the requirements for resident licensure under Minn. Stat. § 60K, without requiring examination or the submission of fingerprints, subject to certain conditions.	Regulatory Guidance 20-20: Temporary Producer Licensing Regulatory Guidance 20-21, 20-22: Deadline Extension for Renewals and Reinstatements Regulatory Guidance 20-23, 20-24: Deadline Extension for Renewals and Reinstatements Commissioner Order, April 27, 2020: Regulatory Flexibility Update Department Letter: April 29, 2020 – Memorandum to P&C Carriers News Release to Property and Casualty Insurers Commissioner Order May 1, 2020: Regulatory Flexibility Update Regulatory Guidance 20-25: Homeowner's Insurance	

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

		Regulatory Guidance 20-28: Annual Transparency Report Commissioner Order May 18, 2020 Regulatory Flexibility Guidance Regulatory Guidance 20-34: Temporary Producer Licensing Updates	
MS	The Department has issued the following guidance: The Mississippi Insurance Department (MID) office in the Woolfolk Building in Jackson is closed to the public, until further notice, in order to protect staff and consumer from the spread of COVID-19. Additionally, the State Fire Marshal's Office located in Jackson, the State Fire Academy in Pearl, and the MID offices in the Bolton Building in Biloxi are closed to the public. At this time, all MID personnel travel is suspended, with the exception of Law Enforcement Fire Marshalls and First Responders. MID staff are working from home, where applicable, or are on administrative leave. However, MID staff is available to answer your insurance-related questions. We welcome your calls at 1-800-562-2957 and emails to consumer@mid.ms.gov. Many of our services are available online at www.mid.ms.gov This work plan is an extension of the MID Continuity of Operations Plan (COOP) and was enacted on March 16, 2020. If you have an urgent issue which needs immediate attention, please contact one of the following offices: • For the Commissioner's Office, please call (601) 359-3581 • For the Deputy Commissioner's Office, please call (601) 359-3573 • Consumer issues, please call (601) 359-3137 • Producer Licensing, please call (601) 359-2132 • For the Life and Health Division, please call (601) 359-9375 • For the Communications Division, please call (601) 359-2403 • For additional contacts, please CLICK HERE • You can find a running list of testing sites and state-wide closures here: https://www.msema.org/org/news/covid-10-preventive-recommendations/ April 1, 2020:	MS Response Page MS Telemedicine Bulletin MS Request of Commercial Insurers Bulletin Moratorium on Policy Cancellations/ Nonrenewals for Policyholders Department Position on Business Interruption Insurance Bulletin 2020-4: Clarification on the Moratorium on Cancellations and Nonrenewals Bulletin 2020-5: CE Requirement Extensions	2/4/2021

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	Please review the Department's position on Business Interruption Insurance. April 2, 2020: Please review the clarification of the moratorium on cancellations and nonrewewals. Additionally, please review Bulletin 2020-5 regarding extension requests for producer, adjuster, and bail bondsmen continuing education requirements. April 8, 2020: Please review Bulletin 2020-6 which states that the MID is allowing initial applicants who have completed all pre-licensing requirements except for the pre-licensing state examination to receive a temporary insurance producer license. April 15, 2020: Please review the two new Bulletins issued by the Department which address guidance for company license/registration renewals and fees, regulatory filing deadlines and other regulatory filing requirements, as well as form and rate filing guidance for individual, small group, and stand-alone dental plans. April 27, 2020: Bulletin 2020-9 extends the provisions set out in Bulletin 2020-1 regarding telemedicine. June 30, 2020: Bulletin 2020-10 extends the provisions set out in Bulletins 2020-1 and 2020-9 regarding telemedicine. December 10, 2020: Please see Bulletin 2020-18 which extends the provisions set out in Bulletins 2020-1 regarding telemedicine. January 8, 2021: Bulletin 2021-1 extends the provisions set out in MID Bulletin 2020-12 through calendar year 2021.	Bulletin 2020-6: Guidance for Initial Producer Applicants Bulletin 2020-7: Guidance for Regulatory Filing Requirements Bulletin 2020-8: Guidance for Individual, Small Group, and Stand-Alone Dental Plans Filings Bulletin 2020-9: Extension of Bulletin 2020-1 Regarding Telemedicine Bulletin 2020-10: Extension of Bulletins 2020-1 and 2020-9 Regarding Telemedicine Bulletin 2020-10: Extension of Bulletins 2020-1 Regarding Telemedicine Bulletin 2021-01: Extension of MID Bulletin 2020-12 Bulletin 2021-02: Vaccine Guidance	

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

MO	Through a SERFF Notice, the MO DOI issued the following information: “Many agencies, companies, and departments have implemented alternate work processes. The filing sections are no exception. In order to promote social distancing and ensure the safety of our staff, many employees are now telecommuting. As this is a new process and a new normal for most of us, we want to assure you that keeping business flowing as normal and ensuring speed to market is a high priority for us. In order to ensure work processes continue as normal, we encourage all communication with filing analysts be electronic. In the event a verbal communication is necessary, please provide advance notice using SERFF Note to Reviewer. As always, if you have any questions please feel free to reach out at any time.” The department has issued a Bulletin informing Insurers about the upcoming threat of COVID-19. Please review the Department Guidance issued by bulletin in the links to the right. April 13, 2020: Please review Bulletin 20-08 regarding the Expeditious Review of SERFF Filings. April 14, 2020: Please review Bulletin 20-09 regarding temporary resident insurance producer license. May 7, 2020: Per Bulletin 20-10, the Department is extending the application of Bulletin 20-05 until June 15, 2020. All insurers, including health carriers, are strongly encouraged to extend grace periods until June 15, 2020. May 12, 2020: Bulletin 20-11 states that the Department invokes its authority under Executive Order 20-04 and temporarily waives the requirement under section 381.023.1 and 20 CSR 500-7.080(1) that the review called for under that statute and regulation be conducted “on-site.” May 15, 2020: On May 4, 2020, Governor Michael L. Parson issued Executive Order 20-10 extending Executive Order 20-04 until June 15, 2020. In conformity with this Order and to assist individuals and entities regulated by the Department, the Director is extending the application of Bulletin 20-06 until June 15, 2020. May 18, 2020:	Bulletin 20-03: Regarding COVID-19 Bulletin 20-05: Assistance to Policyholders Bulletin 20-06: Addressing Filings Made to Company Regulation Bulletin 20-07: Provision of Services via Telehealth Bulletin 20-08: Expeditious Review of SERFF Filings Bulletin 20-09: Temporary Resident Insurance Producer License Bulletin 20-10: Extension and Terminations of Grace Periods extended under Bulletin 20-05 Bulletin 20-11: Title Insurers Conducting On-Site Reviews Insurance Bulletin 20-14: Filings Made to the Division of Company Regulation	12/10/2020

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	The Director issued Bulletin 20-07 on March 26, 2020 regarding the provision of services via telehealth. That Bulletin had an expiration date of May 15, 2020 unless extended by the Director. As the relief offered in Bulletin 20-07 is a companion to relief offered under Executive Order 20-04, the Director is hereby extending the applicability of Bulletin 20-07 through June 15, 2020. June 17, 2020: Effective June 16, 2020, all individuals seeking licensure as a resident insurance producer will be required to meet the Missouri insurance producer licensure requirements provided in Missouri law, including successfully passing any required examination(s). All current temporary resident insurance producer licenses issued under Insurance Bulletin 20-09 will remain in effect until expiration of the license. June 19, 2020: Insurance Bulletin 20-18 is issued to provide information to health carriers interested in offering premium relief programs in the form of premium adjustments, premium reimbursements, premium credits or premium holidays. Health carriers that have already instituted a premium relief program and those seeking to offer a premium relief program in the future are required to provide information about their plans to the Department. December 3, 2020: Department previously issued Insurance Bulletin 20-11. Bulletin 20-11 temporarily waived the requirement under section 381.023.1, RSMo and 20 CSR 500-7.080(1) that the review called for under that statute and rule be conducted "on-site." This waiver renewal expires on March 31, 2021, unless extended in whole or in part by the Department. December 10, 2020: The Department issued Bulletin 20-20, which is a correction of Bulletin 20-19.	Insurance Bulletin 20-15: Extension of Bulletin 20-07 Insurance Bulletin 20-16: Discontinuing Issuance of Temporary Licenses Insurance Bulletin 20-17: Health Carrier Premium Relief Programs Insurance Bulletin 20-19: Renewal of Waiver of "on-site" review Insurance Bulletin 20-20: Renewal of Wavier of "on-site" review	
MT	Per the MT DOI Website: "Most of our agency staff are currently working remotely to aid in limiting the spread of the coronavirus, while a core team rotates through duties at our office. We have closed front door, in-person service at our office until further notice, so please email the person you are trying to reach directly, use the contact information provided at the bottom of this page, or call us at (406) 444-2040." While the Department is working remotely, currently, all services remain operational. Please review the Directives to Insurers regarding the Expansion of Telehealth Coverage issued by the Department linked to the right.	MT Response Page MT Information Page MT Expansion of Telehealth Coverage MT Insurer Recommendations	5/28/2020

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	April 8, 2020: Please review the Press Release asking for insurer flexibility. April 13, 2020: Please review the recently issued Informational Bulletin regarding premium refunds, discounts, and adjuster licensing, as well as other COVID-19 related topics. April 14, 2020: Please review the update to the previously issued Informational Bulletin regarding premium refunds, discounts, and adjuster licensing, as well as other COVID-19 related topics. May 28, 2020: Please see the Commissioner's most recent response to the COVID-19 pandemic.	Expansion of Telemedicine Press Release Reminding Encouragement of Flexibility Informational Bulletin: April 9, 2020 – Regarding Premium Refunds, Discounts, and Adjuster Licensing Update to April 9, 2020 Informational Bulletin: April 13, 2020 - Regarding Premium Refunds, Discounts, and Adjuster Licensing Release May 26, 2020: Commissioner's Response to the COVID-19 Pandemic	
NE	The Nebraska Department of Insurance does not have specific guidance related to departmental operations during the COVID-19 pandemic. Per conversations with the NE Department, while some employees are working from home, the Department is continuing operation, the Department remains open and able to process submissions of all sorts (paper or electric) and perform all of the Department's usual tasks. Please review the Directive Notices to Insurers regarding Producer Licensing and Telehealth Coverage issued by the Department linked to the right. March 30, 2020: Please review the Insurer Accommodations requested by the Department. March 31, 2020:	NE COVID-19 Information Page NE Directive to Castostophic Coverage Insurers NE Producer Licensing Notice NE Telehealth Notice	12/28/2020

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	The Department created a temporary resident producer license. April 6, 2020: Please review the filing guidance for individual medical plans and stand-along dental plans. April 9, 2020: The Department released a notice on 4/8 providing guidance to all insurance companies regarding the regulatory requirements during the COVID-19 emergency. April 20, 2020: Regarding filing requirements, the NDOI generally instructs companies to file certain documents in hard copy form with original (wet) signature. The hard copy and original signature filing requirements are currently waived during the duration of the Governor's emergency declaration, however, companies are expected to keep a list of all filings that were made electronically in lieu of hard copy filings so that they can file all the hard copies within 30 days after being notified by the NDOI. The NDOI may request this list at any time. May 4, 2020: By Department Notice issued on May 1, 2020, Prometric, the insurance producer licensing testing vendor of the NE Department, will be reopening some testing centers in NE. June 19, 2020: According to SILA, the Department offers remote exam testing, current as of 6/18/2020.	NE Insurer Accommodations Temporary NE Resident Producer License Bulletin CB-130: Filing Guidance for Individuals and Small Employers Notice – April 8, 2020 Regulatory Guidance Notice – April 17, 2020: Remotely Proctored Exams Notice: May 1, 2020 – Reopening Prometric Testing Centers Notice: Dec. 17 - Proctor Waiver Extension	
NV	Per the NV DOI: **Nevada Division of Insurance offices are closed until further notice** Contact: Yeraldin Deavila, Public Information Officer Phone: (775) 687-0772 E-mail: *ydeavila@doi.nv.gov* **FOR IMMEDIATE RELEASE– March 17, 2020** **Nevada Division of Insurance offices are closed to the public but still serving consumers** **Carson City, NV –** Due to COVID-19 and for everyone's safety, the Division of Insurance ("Division") has closed its offices in Carson City and Las Vegas to the public. "Even though the public cannot physically come into the offices, Division staff are still working and serving consumers via email, phone, or online," said Insurance Commissioner Barbara Richardson. "The Division is committed to serve the public while keeping everyone's health and safety in mind."	NV Response Page NV Directive to Insurers Cost Increases Producer Licensing Updates Statement by the Insurance Commissioner Statement Regarding the P&C Market	6/22/2020

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	Consumers, licensees, and the general public are encouraged to contact the Division by visiting the Division's website at *www.doi.nv.gov*. Consumers who need to file a complaint can do so by filling out a form online at: *http://doi.nv.gov/Consumers/File-A-Complaint/*. For further assistance, you may call the Division's Carson City office at (775) 687-0700 or you may also email questions to *insinfo@doi.nv.gov*. Division's offices will remain closed until further notice. Per conversations with the NV DOI, due to the shelter in place order of the Governor, many employees are working from home, and as a result, may not have access to their internal files. April 1, 2020: Please review the three statements issued by the Department about general industry practices and those specific to P&C and Health insurance. They contain Department requests, actions, and directives. April 2, 2020: Please review the Captive Insurer and Bail Licensee information pages issued by the Department. April 13, 2020: The Division issued a notice explaining the procedure to follow in order to accept delivery of service of process documents during the Division office closure. April 14, 2020: Please review the Licensing Statement. April 27, 2020: Please review the recently issued statement regarding e-signatures, e-notaries, and e-transactions. April 28, 2020: Recently issued by letter from the Division: The Division encourages property and casualty insurers who have experienced significant decreases in insured risk exposure – for instance, due to significantly reduced driving by customers of personal automobile insurance – to offer premium reductions which reflect such decreases in exposure. The Division is pleased to have received numerous such proposals from insurers in the preceding weeks and has granted expeditious approval to the proposals that have been filed via SERFF. It has come to the Division's attention that some insurers have initiated premium refund credits, checks, dividends, and similar measures in response to the lockdowns and other disruptions	Statement Regarding the Health Insurance Market Information Page: Captive Insurer Information Page: Bail Licensee Notice: Service of Process Procedure Statement Regarding Licensing Statement Regarding e-Signatures, e-Notaries, and e-Transactions Statement Regarding Temporary Licensing Statement Regarding P&C Premium Relief Guidance for Workers' Compensation Insurers Bulletin 2020-02: Corporate and Financial Filing Requirement Compliance Notice to P&C Insurers: Disallowance of New Exclusions Related to COVID-19, Viruses, or Pandemics	

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	brought about by the COVID-19 pandemic, without submitting notification via electronic filing in SERFF. The Division requires that all premium-relief plans changing or refunding premium, dividend plans, measures providing cessation of cancellations, working with insureds by extending payments to future dates, or other types of consumer assistance with impacts upon Nevada insureds, must be filed. Relevant items describing the insurer's approach – e.g., any revisions to rating rules, any new endorsement forms, and similar changes – should be filed within SERFF as soon as possible, with the understanding that a rapid turnaround will be provided. The filings may have retroactive effective dates and are not intended to delay the provision of relief to insureds. However, the filings are necessary to enable the Division to monitor insurer responses to the COVID-19 pandemic and also to exercise its prior-approval authority pursuant to Nevada law. The Division will promptly review all filings and will approve all reasonable proposals for consumer relief but maintains its statutory authority to question or disapprove proposals which may conflict with NRS 686B.050 and NRS 686B.060. April 30, 2020: Please see the recently issued statements regarding temporary producer licensing and P&C Premium Relief. May 7, 2020: The Division issued guidance to workers' compensation insurance carriers who have issued policies to employers in Nevada. This guidance is intended to address the effects of the COVID-19 emergency on workers' compensation in Nevada. The Nevada Division of Insurance has approved filing B-1441 by the National Council on Compensation Insurance, which developed a new rule and a corresponding statistical code for reporting such payroll and that excludes such payroll from the calculation of workers' compensation premium. Furthermore, Nevada law does not prohibit workers' compensation carriers from suspending premium payments by the closed-but-paying employers. However, all reporting requirements of the NCCI will remain in effect. June 3, 2020: In Bulletin 2020-02, the Division advises that flexibility is being provided in part to recognize that states anticipate using additional targeted information requests to gather more specific information and each insurer's prompt attention to such requests is appreciated. June 22, 2020: Per a Department Notice, until the Governor's Declaration of Emergency related to COVID-19 is lifted, the NVDOI will not approve any exclusion language related to COVID-19, viruses, or		

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	pandemics. Furthermore, insurers who submitted and received approval for such exclusionary language on or after March 12, 2020, are requested to voluntarily withdraw said language.		
NH	The New Hampshire Department of Insurance does not have specific guidance related to departmental operations during the COVID-19 pandemic. However, based on conversations with the Department, most employees are currently working from home. Paper mail is still being accepted, but expect delays. No deadline changes for filing have been made at this time. The NH department has issued guidance regarding a Section 1332 Waiver. Please review the insurer requirements and financial regulation filing requirements issued by the Department in the links to the right. March 31, 2020: The Department has issued an extension of insurance producer license renewal deadlines. April 1, 2020: Please review the newly issued Department guidelines regarding the stay-at-home order. Additionally, per NIPR: Effective April 1, 2020 New Hampshire will change all March 31, 2020 license expiration dates to May 31, 2020. Additionally, all licenses expiring April 30, 2020 will be changed to June 30, 2020. Applicants may continue to renew on April 2, 2020 once the expiration date change of June 30, 2020 date is displayed on the Producer Database. April 3, 2020: The Department advised that for the time being, they will allow electronic signatures without being notarized. However, with the circumstances surrounding COVID-19 are over, they will require that the actual wet signature and notarized documents be filed. April 9, 2020: Please see Bulletin INS 20-24-AB providing the Department's guidance over implementing the Governor's emergency order. April 13, 2020: Please see Bulletin INS 20-25-AB regarding payback and credit programs for auto insurance. Additionally, review the Press Release regarding Major Medical Health Insurers waivers for the cost of COVID-19 Treatment.	Information Page Section 1332 Waiver Telehealth Factsheet P&C Audit Requirements P&C Signature Requirements Bulletin INS 20-022-AB: Financial Regulation Filing Requirements Bulletin INS 20-023-AB: Extension of Producer Deadlines Department Guidelines During Stay-at-Home Bulletin INS 20-24-AB: Industry Guidance to NH Emergency Order Bulletin INS 20-025-AB: Auto Insurance Payback and Credit Programs Press Release: April 9, 2020 – Major Medical Insurer Waivers Bulletin INS 20-026-AB:	2/4/2020

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	April 17, 2020: Please review the filing requirements and deadlines set for in Bulletin INS 20-026-AB. April 21, 2020: Bulletin INS 20-030-AB further expands on the Department's expedited review and application of certain unfair trade practice laws described in Bulletin INS 20-025-AB. May 15, 2020: The NH DOI has issued a one-month extension of producer licenses originally due by May 31, 2020. All such renewals are now due on June 30, 2020. June 19, 2020: According to SILA, the Department offers remote exam testing, current as of 6/18/2020. July 21, 2020: Please see the guidelines listed in Bulletin Ins. 20-059-AB regarding financial regulation requirements in light of the continued response to COVID-19 October 6, 2020: Please see Bulletin 20-072-AB for information regarding electronic financial Third Quarter filings. February 4, 2021: Please see Bulletin 21-007-AB for information regarding electronic financial filings in 2021.	Financial Regulation Filing Requirements through August 1, 2020 Bulletin INS 20-030-AB: P&C Expedited Reviews and Application of Certain Unfair Trade Practice Laws Bulletin Ins. 20-034-AB: Extension of Producer License Renewal Deadlines Bulletin Ins. 20-059-AB: Financial Regulations Filing Requirements Bulletin 20-072-AB: Financial Regulation Filings Through Nov. 30 Bulletin No. 21-007-AB: Financial Regulation Filing Through Nov 2021	
NJ	The New Jersey DOBI does not have specific guidance related to departmental operations during the COVID-19 pandemic. However, based on conversations with the Department, employees are working remotely and that all inquiries should be sent to normal employee work e-mail addresses. The Department has issued guidance for health insurers generally. April 7, 2020:	DOBI Response Page NJ Bulletin No. 20-03 Directive to Health Insurers NJ Bulletin Regarding Industry Response to COVID-19	2/4/2021

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	The Department recently issued Bulletin No. 20-10 to regarding extended transitions for certain health insurance policies. April 13, 2020: Please review the series of Bulletins released on April 10, 2020 by the Department: • Bulletin No. 20-11 provides required guidance to health carriers, dental service corporations and dental benefits organizations to remove possible barriers to coverage and accommodate their covered lives; • Bulletin No. 20-12 provides required guidance to all to health carriers, dental service corporations, and dental plan organizations issuing small employer health and dental benefits plans in this State as well as brokers selling such plans; • Bulletin No. 20-13 provides guidance to all health carriers, dental service corporations and dental benefits organizations issuing large group employer health benefits plans in this State as well as brokers selling such plans; • Bulletin No. 20-14 provides guidance to all health insurance companies and health maintenance organizations issuing Medicare Supplement plans; • Bulletin No. 20-15 directs all property and casualty insurance carriers to extend a grace period to their insureds. • Bulletin No. 20-16 directs all life carriers to extend a grace period for the payment of premiums to their insureds. • Bulletin No. 20-17 directs all insurance premium finance companies licensed pursuant to N.J.S.A. 17:16D-1 to -16 ("Insurance Premium Finance Company Act") to extend a grace period for the payment of premiums to their clients The Bulletins were supplemented by the April 10, 2020 Press Release linked to the right. April 24, 2020: Please review the FAQ issued by the Department regarding the application of Bulletin No. 20-17. April 27, 2020: Please review the recently issued bulletin regarding telemedicine. May 4, 2020: Please see the two newly issued Bulletins, both relating to producer licensing. Bulletin No. 20-20 provides an extension of producer license terms and an waiver of the monitored exam for continuing education credits. Bulletin No. 20-21 establishes temporary producer licenses. May 7, 2020: The Department issued a Press Release summarizing the temporary licensing measures.	NJ Bulletin Regarding Telehealth Bulletin 20-08: Temporary External Appeal Application Procedures Request for Assistance from Insurers Bulletin No. 20-10: Extended Transition for Certain Health Insurance Policies Bulletin No. 20-11: Guidance Regarding Barriers to Coverage Bulletin No. 20-12: Guidance Regarding Small Employer Health and Dental Plans Bulletin No. 20-13: Guidance Regarding Large Group Health Benefit Bulletin No. 20-14: Guidance Regarding Medicare Supplement Plans Bulletin No. 20-15: Directive Regarding P&C	

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	May 13, 2020: Bulletin No. 20-22 directs insurance companies in the state to provide premium reductions to consumers and businesses during the COVID-19 emergency. The Department issued the bulletin directing insurance companies that offer personal and commercial lines of insurance including personal and commercial auto insurance to provide premium refunds or similar forms of relief to policyholders. The department's directive reflects the reduced risk of loss due to COVID-19 and the state's response to protect the public against it. May 14, 2020: Per Bulletin No. 20-24, in order to continue to ensure that cost-sharing is not a barrier to consumers receiving screening and testing for COVID-19 as testing procedures expand and develop throughout New Jersey, and consistent with federal guidance implementing the Families First Coronavirus Response Act and the Coronavirus Aid, Relief, and Economic Security Act2 , the Department is expanding the requirements in Bulletin 20-03 to require carriers to cover, without cost-sharing, without prior authorization or other medical management requirements, any SARS-COV-2 molecular test authorized pursuant to the DOH standing order. June 1, 2020: Per Bulletin 20-27, in response to the disruption caused by COVID-19, the Department is directing carriers to provide policyholders and contract holders who may be experiencing a financial hardship due to COVID-19 with a 60-day emergency grace period to pay premiums so that insurance policies or contracts are not cancelled for nonpayment of premium due. A policyholder or contract holder may elect to begin the emergency grace period retroactively on April 1, 2020 or May 1, 2020. During this emergency grace period, carriers cannot cancel any policy for nonpayment of premium. Coverage must remain in force and claims must be paid and may not be pended. August 11, 2020: Please review Bulletin No. 20-28, which outlines the qualifications of and procedures for applicants requesting a temporary insurance producer license. Bulletin No. 20-29 provides that all self-study courses that were or will be taken during the state of emergency and public health emergency declared pursuant to EO 103 and extended through EO 171, and for any future extensions of the public health emergency declared in EO 103, do not need to include a monitored examination.	Cancellations and Grade Periods Bulletin No. 20-16: Directive Regarding Life Carriers Extending Grace Periods Bulletin No. 20-17: Directive Regarding Premium Finance Companies Extending Grace Periods Press Release: April 10, 2020 – Regarding Bulletins Published on Grace Periods and Cancellations FAQ Regarding Bulletin 20-17 Bulletin No. 20-19: Use of Telemedicine Bulletin No. 20-20: Extension of Producer License Terms Bulletin No. 20-21: Temporary Producer License News Release:	

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	February 4, 2021: Please see Bulletin No. 21-03 which creates a special enrollment period through May 15th 2021.	May 4, 2020 – Regarding Temporary Producer Licenses Bulletin No. 20-22: Premium Refunds, Credits and Reductions New Release: May 12, 2020 – Premium Reductions to Drivers and Businesses Bulletin No. 20-24: Supplement to Bulletin No. 20-03 Bulletin No. 20-27: 60-Day Grace Period for Health Policies Bulletin No. 20-28: Temporary Producer License – Electronic Application Procedure Bulletin No. 20-29: Extension of Requirement for an Independent Monitor for CE Courses Bulletin No. 21-03: Special Enrollment Period (SEP)	
NM	The OSI is closed to visitors and will not be scheduling meetings through April 6, 2020.	NM Response Page	12/10/2020

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	Due to COVID-19, the Department asks that you use their chat or e-mail contact methods instead of calling. For more details on these, see Contact Us. Please see the Directives issued in the Supplemental Order linked to the right. March 30, 2020: Please review the guidelines issued by the Department regarding essential businesses. April 6, 2020: Per a Department issued email: The Office of Superintendent of Insurance (OSI) will switch all **Name Changes, Penalties, Letter of Certification, Letter of Clearance**, and **Exam Waiver**, Fee payments to ONLY be processed electronically through an ACH Credit or Wire. All Payments by check will Not be Accepted starting April 30, 2020 and will be returned by Certified Return Receipt. ALL companies are required to make the **Name Changes, Penalties, Letter of Certification, Letter of Clearance and Exam Waiver,** Fee payment by ACH Credit or Wire. The information to set up the ACH Credit or Wire is below. When paying the Fees Above, a separate ACH Credit or Wire must be submitted and should NOT be combined with any other payment. April 9, 2020: Please review the medical malpractice act requirements issued on 4/8. April 13, 2020: On April 13, 2020, issued an announcement congratulating major auto insurers who will give policyholder money back because they are driving less. Additionally, the Department noted that insurers also get credit for voluntarily complying with Superintendent Toal's request that insurers refrain from cancellation or non-renewal of coverage because of non-payments caused by the effects of COVID-19. April 20, 2020: Please review Bulletin 2020-009 directed to all major medical health insurance carriers and health care providers regarding surprise medical billing. April 22, 2020: Please review the order regarding auto insurer premium adjustments.	NM Directive to Health Insurers NM Directive to Managed Care Organizations OSI Notice to TPAs Cost Sharing Prohibition Bulletin 2020-005: Telemedicine NM Supplemental Order Directives NM Directive Regarding Premium Payment Bulletin 2020-007: Essential Businesses Bulletin 2020-008: Short-Term Support of Medical Providers Notice – April 8, 2020: Medical Malpractice Act Requirements Announcement – April 10, 2020: Premium Refunds Bulletin 2020-009:	

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	April 30, 2020: The Department has issued Bulletin 2020-011 to discuss its expectation that insurers will work with commercial policyholders that have reduced operations. The Bulletin provides examples that the Department is encouraging insurers to take. May 7, 2020: The Department released a Notice to auto insurers regarding premiums and rates. August 11, 2020: Review Bulletin 2020-016 regarding COVID-19 testing determinations and charges. The rules of the OSI require health insurers licensed in the state to remove cost barriers to COVID-19 testing and treatment by waiving any associated cost sharing. Prohibited cost sharing obligations include co-pays, deductibles and coinsurance. The expectation of the OSI has been and is that insurers will affirmatively notify their contracted providers that there must be no charges to an insured patient for COVID-19 testing or treatment. December 10, 2020: Please see Bulletin 2020-022 which partially lifts a rate filing moratorium implemented by Bulletin 2020-003.	Surprise Medical Billing Notice and Order Regarding Auto Insurance Premium Adjustment Bulletin 2020-011: Commercial Premium Adjustments and Midterm Premium Audits Notice: May 6, 2020 Regarding Auto Insurers Bulletin 2020-016: COVID-19 Testing Determinations and Charges Bulletin 2020-022: Partial lifting of moratorium in Bulletin 2020-003	
NY	Based on conversations with the Department, NY is working remotely. Now in effect, 100% of the workforce must stay home, excluding essential services. New York State on PAUSE: In New York we know that Policies Assure Uniform Safety for Everyone. As provided in the “NY Health Insurer Disclosure Request,” to support hospital surge capacity, the Governor also announced the State Department of Financial Services is requesting that health insurers disclose the number of nurses, doctors and other health professionals they employ so the state can reach out to those employees and ask them to temporarily serve in the medical field during the ongoing COVID-19 pandemic. Based on conversations with the Department, NY is accepting electronic signatures and filing. Please see the DFS guidance linked to the right. The DFS has asked to refrain from filing hard copies by mail to the Department. For now, electronic submissions will suffice. However, hard	Circular Letter Directive to A&H Insurers Directive to All Regulated Entities Regarding Preparedness Waiver of Cost-Sharing for In-Network Telehealth Visits Special Enrollment Period	12/28/2020

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	copies with wet signatures will need to be provided at a later date when normal operations resume. Furthermore, by the Governor's executive order, linked to the right, notaries my also perform their services electronically. Please review the Directives, Waivers, Circular Letters, and Emergency Regulations issued by the Department linked to the right. March 30, 2020: Review the Press Release Regarding the Governor's most recent announcements. March 31, 2020: The DFS has issued the following advisory regarding compliance with the Cybersecurity Regulation: **Cybersecurity Regulation – Extension to File Certification of Compliance** Due to the outbreak of COVID-19, the New York State Department of Financial Services ("Department") extended the deadline for filing the Certification of Compliance pursuant to 23 NYCRR 500 ("Cybersecurity Regulation") from April 15, 2020 to **June 1, 2020**. Regulated entities and licensed persons must file their Certification of Compliance for calendar year 2019 on or before June 1, 2020. The Department is currently accepting Certifications of Compliance filing for calendar year 2019. All filings should be filed electronically via the DFS Web Portal at: https://www.dfs.ny.gov/industry_guidance/cybersecurity. Each Covered Entity should use the account that it used for previous filings. The DFS Web Portal provides a secure reporting tool to facilitate compliance with the filing requirements of the Cybersecurity Regulation. For any questions regarding filing issues, please send an email to: cyberregsupport@dfs.ny.gov. April 1, 2020: The Department adopts emergency regulation mandating deferrals of premium payments for life and P&C insurance. Additionally, please review moratorium details provided in the ELANY Bulletin No. 2020-16. April 3, 2020:	Travel Insurance ELANY Work-from-Home Notice NY Insurance Relief NY Health Insurer Disclosure Request NY Circular Letter No.7: Directed Action by Regulated Entities NY Guidance to Regulated Institutions NY Emergency Regulation Circular Letter No. 8: Directives to A&H Insurers Circulate Letter No. 9: Producer Licensing Notice Guidance for Electronic Signatures and Transactions Executive Order Regarding Notaries	

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	Please see the two new Press Releases regarding deferring health insurance premiums and special enrollment periods among other topics. April 6, 2020: ELANY published Bulletin 2020-17 to clarify the moratorium referenced in ELANY Bulletin 2020-16. April 7, 2020: ELANY published a revised Bulletin 2020-17, which clarifies the moratorium referenced in ELANY Bulletin 2020-16. April 8, 2020: Please review the Department's Emergency Order amending 11 NYCRR 51 and corresponding Press Release. April 9, 2020: Please review the Department's guidance for insurance producers regarding the electronic delivery of notices. April 14, 2020: The Department of Financial Services has identified several areas of heightened cybersecurity risk as a result of this crisis. As called for by DFS's cybersecurity regulation, 23 NYCRR Part 500, regulated entities should assess the risks described below and address them appropriately. The DFS has listed remote working, increased phishing and fraud, and third-party risk as potential causes for the increased risk. April 22, 2020: Please review ELANY Bulletin No. 2020-18 outlining the DFS's application of the moratorium on excess line commercial fire insurance policies. April 23, 2020: Supplement No. 1 to Circular Letter No. 8 directs issuers to suspend preauthorization, and concurrent review for outpatient services provided at hospitals until June 18, 2020, subject to further evaluation as the COVID-19 situation develops. Additionally, Insurance Circular Letter No. 8 (2020) advised issuers that they should suspend retrospective review for emergency services and inpatient services provided at in-network hospitals. This Supplement further directs issuers not to conduct retrospective review for any	Press Release Regarding Latest Governor Announcements ELANY Bulletin No. 2020-15: Relief for Excess Line Brokers NY Press Release Regarding Mandatory Deferrals and Other Responses to Financial Hardship ELANY Bulletin No. 2020-16: Moratorium on Cancellations and Nonrenewals Press Release: Premium Deferments and Special Enrollment Press Release: Health Premium Deferrals ELANY Bulletin No. 2020-17 Revised: Clarification on the Moratorium on Cancellations and Nonrenewals Emergency Regulation Regarding Insurers' Response to Financial Hardship	

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	services provided at in-network hospitals until June 18, 2020, subject to further evaluation as the COVID-19 situation develops, under certain provisions. April 24, 2020: In a recently issued Press Release, the DFS directs New York insurers to immediately pay outstanding hospital claims and to work with neediest hospitals to provide additional financial assistance May 4, 2020: The Department has issued an Emergency Order, Circular Letter, and Press Release discussing the prohibition on issuers from imposing cost-sharing for mental health services rendered by in-network providers on an outpatient basis for essential workers, regardless of whether the services are provided by telehealth. The emergency regulation is effective for 90 days, at which point the Department may issue a further emergency regulation. Additionally, please review the recently issued ELANY bulletin. May 13, 2020: ELANY Bulletin No. 2020-24 offers a further clarification regarding the DFNYS moratorium on cancellations and nonrenewals. May 20, 2020: Circular Letter No. 11 (2020) advises insurers authorized to write accident and health insurance in this state, Article 43 corporations, health maintenance organizations, student health plans certified pursuant to Insurance Law § 1124, municipal cooperative health benefit plans, and prepaid health services plans (collectively, "issuers") of their responsibilities to provide coverage for such COVID-19 tests. May 21, 2020: Insurance Circular Letter No. 9 (2020) suspended the expiration of licenses for all individual producers for 60 days, from March 25, 2020 through May 24, 2020; waived any late fees resulting from, and accruing during, this 60-day period; and suspended the requirement that a monitor be present to complete producer continuing education and pre-licensing course exams online during this 60-day period. May 22, 2020:	Press Release 4/8/2020: Emergency Regulation Guidance to Insurance Producers Regarding Electronic Delivery Industry Letter – April 13, 2020: Regarding Cybersecurity Awareness ELANY Bulletin No. 2020-18: DFS Changes Position on Application of Moratorium Supplement No. 1 to Circular Letter No. 8: Utilization Review Requirements and Payments to Participating Hospitals Press Release: April 22, 2020 – Financial and Administrative Relief to Hospitals NYDFS Sixtieth Amendment to 11 NYCRR 52 Circular Letter No. 10	

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	The recently issued industry letter inform all New York regulated institutions of the Advisory on Medical Scams Related to the Coronavirus Disease (COVID-19) issued by the Financial Crimes Enforcement Network (FinCEN) on May 18, 2020 alerting financial institutions to rising medical scams related to the COVID-19 pandemic, including fraudulent cures, tests, vaccines, medical-related items, and services. Circular Letter No. 12 authorizes licensed pharmacists to order and administer COVID-19 tests that have been approved by the Food and Drug Administration ("FDA") to detect a COVID-19 infection or its antibodies. Issuers are reminded that diagnostic testing, including laboratory tests, is an essential health benefit, and as such, must be covered under individual and small group comprehensive health insurance policies and contracts. The circular letter is followed up with a corresponding Press Release. June 4, 2020: The DFS's emergency regulation regarding the cancellation/nonrenewal moratorium, premium payment grace period, and notice requirements has been extended and will now remain in effect through June 28, 2020, unless further extended. June 6, 2020: The Emergency Regulation regarding the moratorium on cancellation/nonrenewal has been further extended to July 6, 2020. June 11, 2020: The Department announced that remote online proctored testing will be available starting June 15th for all 28 New York insurance licensing exams. Most testing centers in the State have been closed due to the COVID-19 pandemic. Online testing will allow candidates to take the exams at a testing center or any other location of their choice, including their home or office. This option is available to all candidates. June 19, 2020: According to SILA, the Department offers remote exam testing, current as of 6/18/2020. June 30, 2020: The NY DFS issued its Supplement No. 2 to Insurance Circular Letter No. 8 on June 26, 2020. The purpose of this circular letter is to advise insurers authorized to write accident and health insurance in this state, Article 43 corporations, health maintenance organizations, student health plans certified pursuant to Insurance Law § 1124, municipal cooperative health benefit plans, prepaid health services plans (collectively, "issuers"), independent agents performing utilization	Mental Health Services for Essential Workers Press Release Regarding the Waiver of Mental Health Services for Essential Workers ELANY Bulletin 2020-21: Relief Extended for Excess Line Brokers ELANY Bulletin No. 2020-24: Clarification of COVID-19 Moratorium/ Grace Periods/ Notifications Circular Letter No. 11: COVID-19 Testing of Nursing Home and Adult Care Facility Personnel Supplement No. 1 to Insurance Circular Letter No. 9: Insurance Producer Licensing Requirement Industry Letter: May 21, 2020 – Advisory on Medical Scams Related to COVID-19 Circular Letter No. 12 Coverage for COVID-19 Testing at a Pharmacy	

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	review under contract with such issuers, and licensed independent adjusters, that preauthorization and concurrent and retrospective review have been permitted to resume as of June 19, 2020, with a period of transition for preauthorization reviews as specified below. In addition, this circular letter directs issuers to continue to expeditiously resolve and pay hospital claims and work with participating hospitals to assist with cash flow issues. July 7, 2020: The NY DFS issued its Supplement No. 2 to Insurance Circular Letter No. 9 regarding the coronavirus and insurance producer licensing requirements. Additionally, the NY DFS's emergency regulations extending the cancellation and nonrenewal moratorium to July 6 has not been renewed, according to ELANY, Therefore, after July 6, 2020, insurers are no longer required to grant new moratoriums and premium payment grace periods to policyholders claiming a COVID-19 financial hardship. Relief granted prior to July 7, 2020 must be administered pursuant to the requirements of the now expired executive order and emergency regulations. August 11, 2020: Per Insurance Circular Letter No. 9, the NY DFS extends the suspension of the requirement that a monitor be present to complete producer continuing education and pre-licensing course exams online for an additional 90 days, through November 5, 2020. Insurance Circular Letter No. 9 suspended the expiration of licenses for all individual producers for 60 days, from March 25, 2020 through May 24, 2020; waived any late fees resulting from, and accruing during, this 60-day period; and suspended the requirement that a monitor be present to complete producer continuing education and pre-licensing course exams online during this 60-day period. Supplement No. 1 to Insurance Circular Letter No. 9 extended the relief provided in Insurance Circular Letter No. 9 for an additional 45 days, through July 8, 2020. Supplement No. 2 to Insurance Circular Letter No. 9 extended the relief provided in Insurance Circular Letter 9 for an additional 30 days, through August 7, 2020. November 5, 2020: Supplement No. 4 to Insurance Circular Letter No. 9 eliminates the requirement that a monitor be present when an insurance producer takes any exam at the conclusion of either a continuing education or prelicensing course. This change does not modify the requirement to take an exam at the conclusion of a self-study continuing education course or online prelicensing course as set forth in the Continuing Education Criteria and Prelicensing Criteria.	Press Release 5/22/2020 Coverage for Testing at a Pharmacy ELANY Bulletin 2020-31: Extension of Moratorium, Premium Payment Grace Period, and Notification Requirements ELANY Bulletin 2020-33: Further Extension of Moratorium, Premium Payment Grace Period, and Notification Requirements Press Release 6/11/2020: Remote Online Licensing Exam Option Supplement No. 2 to Insurance Circular Letter No. 8 Resumption of Preauthorization and Concurrent and Retrospective Review, Utilization Review Requirements, and Payments to Participating Hospitals	

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	December 17, 2020: The NY DFS has issued Circular Letter No. 16, which provides guidance to insurers authorized to write accident and health insurance in this state, Article 43 corporations, health maintenance organizations, student health plans certified pursuant to New York Insurance Law § 1124, municipal cooperative health benefit plans, and prepaid health services plans (collectively, "issuers") related to coverage of COVID-19 immunizations and their administration under health insurance policies and contracts. December 28, 2020: The NY DFS has issued Circular Letter No. 17, which advises insurers authorized to write accident and health insurance in this state, Article 43 corporations, health maintenance organizations, student health plans certified pursuant to Insurance Law § 1124, municipal cooperative health benefit plans, and prepaid health services plans with respect to commercial coverage, Child Health Plus, Essential Plan, and Medicaid managed care coverage (collectively "issuers"), independent agents performing utilization review under contract with such issuers, and licensed independent adjusters, that certain utilization review and notification requirements must be suspended for 60 days starting from the date of this letter, to assist hospitals with implementation of the state's "surge and flex" protocol.	Supplement No. 2 to Insurance Circular Letter No. 9 Producer Licensing Requirements ELANY Bulletin 2020-39: Cancellation and Nonrenewals Supplement No. 3 to Insurance Circular Letter No. 9 Producer Licensing Requirements Supplement No. 2 to Insurance Circular Letter No. 9 Producer Licensing Requirements Insurance Circular Letter No. 16 Coverage of COVID-19 Immunizations and Administration Insurance Circular Letter No. 17 Suspension of Certain Utilization Review and Notification Requirements under the "Surge and Flex" Protocol	
NC	The North Carolina Department of Insurance does not have specific guidance related to departmental operations during the COVID-19 pandemic.	Directive Regarding Extra Prescriptions	4/30/2020

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	They have issued guidance related to Extra Prescriptions, Cost Sharing, and generally information regarding health benefit plans. Licensing: 1. There will be delays in issuing new licenses requiring fingerprints since many sheriff's offices are suspending fingerprinting services temporarily. Agent Services cannot waive this statutory requirement for fingerprinting new applicants. 2. Pearson VUE testing centers will be closed so candidates requiring exams for new licenses or lines of authority will be unable to test. In its March Newsletter, the NC DOI released the following guidance: Should it become necessary for an agent to close the office, please heed the following steps: • Place a sign on the door that states the office is temporarily closed due to the COVID-19 virus. • Include a telephone number to ensure consumers may contact the agent for business -- related needs. If possible, also provide a telephone number to the companies they represent. Please review the NC DOI Directives and Requests linked to the right. March 30, 2020: Please review the additional bulletin the Department has released regarding insurer flexibility. March 31, 2020: Please see amended order issued by the Department. April 1, 2020: Please review the order extending the filing deadlines for Continuing Care Retirement Communities. April 6, 2020: Please review the April 3, 2020 Memorandum regarding the licensing and education of North Carolina producers and adjusters. April 13, 2020: Please review the April 9, 2020 Press Release regarding Policyholder discounts. April 16, 2020:	Cost Sharing Bulletin Reminder to Health Benefit Plans New License Delays Directive to Health Insurers concerning Child and Elder Care NC Commissioner Request to Insurers Commissioner Request Insurance Deemed Essential Business NC DOI Request for Insurer Flexibility Bulletin 20-B-06: Providing Industry Guidance Regarding Flexibility Amended Order March 30, 2020 Filing Extension for Continuing Care Retirement Communities April 3, 2020 Memo: Licensing and Education	

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	Please review the Guidelines issued to provide directions to make filings to provide consumer benefits in response to COVID-19. April 20, 2020: The April 17, 2020 Advisory outlines the Department's temporary licensing plan. April 21, 2020: Please review the Order regarding the extension of self-insured workers' compensation filings. April 22, 2020: Review Bulletin 20-B-07 addresses extended deferral period. The Advisory addresses reporting requirements and savings options, which may provide financial benefits to their policyholders. Please review the newly issued Extended Order. April 24, 2020: A recently issued Advisory allows companies who choose to share their savings under N.C.G.S. 58-36-60 with ceded policy holders, the Department will allow those companies to do so. Additional, the Department issued an FAQ to explain its position on Bulletin 20-B-06, the Commissioners Extended Order, and Bulletin 20-B-07. April 30, 2020: Per NIPR: Effective May 8, 2020, North Carolina will be implementing new license class of Temporary Producer with major lines of authority for individuals. The new license class will be available for Resident Licensing (RL), Appointment and Terminations (Appt/Term) and display on the Producer Database (PDB). Please review new license class information and applicable rules below. **New Temporary Producer License Class** • Temporary Producer license will only be issued once, remain in effect for 120 days, and will not be renewable. • The license will not be eligible for reapplication even if the requested line of authority was not previously held. Temporary Producer instructions for conversion to Insurance Producer Temporary Producers may be eligible for license conversion to Insurance Producer by the state after all requirements have been met with no additional fees. After the Temporary License is	Press Release: April 9, 2020 – Regarding Discounts to Policyholders Guidelines for COVID-19 Benefit Submissions Advisory: April 17, 2020: Temporary Licensing Order Regarding the Extension of Self-Insured Workers' Comp Bulletin 20-B-07: Extended Deferral Period Advisory for Reporting Requirements and Savings Option Extended COI Order Advisory: April 23, 2020 Savings Option for Policyholders FAQ: April 23, 2020 Re Previously Issued Directives	

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	approved, the applicant must complete the fingerprinting process before the temporary license expires. If the state receives fingerprint information for the Temporary Producer license before the expiration date, the license may be converted by the state to an Insurance Producer license without additional fees. If applicant does not meet requirements before license expires, the Temporary Producer license will be made inactive and fees will not be refundable. The applicant may request a review directly with the state.		
ND	Tuesday, March 17, 2020 - 05:00pm Categories: Consumers Department To better protect the health of our employees and consumers, North Dakota Insurance Department office locations will not be taking walk-in traffic until May 1, 2020. If you need to contact NDID, we encourage you to do so via email at insurance@nd.gov. If you are unable to contact NDID via email, please call our main phone number at (701) 328-2440 or our Consumer Hotline at (800) 247-0560. Information and updates about NDID can be found on our website at www.insurance.nd.gov. For further Department practices, as well as its recommendations to insurance agencies, please review Bulletin 2020-06 Furthermore, the ND DOI has provided that filings made to the Company Licensing and Examinations Division may be made electronically. Email filings to colicexam@nd.gov. Fees may be paid electronically (for example, credit card and EFT) by emailing Rachel Kriege at rkriege@nd.gov. Or, checks may be mailed to the Department to supplement the emailed application. However, the emailed application should include a photocopy of the check. For difficulties in meeting regulatory deadlines due to the impact of COVID-19, contact Matt Fischer at mattfischer@nd.gov for further instruction. April 20, 2020: The Department issued a Notice announcing the available of an online, remotely proctored testing application called ProProctor™, offered by Prometric, the producer licensing testing and assessment provider for North Dakota. May 1, 2020: The Department renewed Bulletin 2020-1, which was issued on March 11, 2020. May 19, 2020:	ND Response Page Directive Regarding Testing and Treatment Bulletin Directive to Insurers for Employee Coverage Bulletin 2020-03: Expansion of Telehealth Bulletin 2020-04: Expansion of Personal Auto for Delivery Services Bulletin 2020-05: Electronic Reporting and Deadline Extensions Bulletin 2020-6: DOI Internal Guidelines Regarding Social Distancing Bulletin 2020-07: CE Deadline Extension	11/23/2020

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	Bulletin 2020-10 addresses coverage for COVID-19 testing that is medically necessary to diagnose or treat COVID-19 or other covered health conditions. June 19, 2020: According to SILA, the Department offers remote exam testing, current as of 6/18/2020. November 23, 2020: The North Dakota DOI recommends that insurers waive preauthorization requirements for in-state care service requests for transfer from acute hospitals.	Bulletin 2020-08: Assistance to Consumers Notice: April 20, 2020: Online Producer Licensing Testing Bulletin 2020-09: Continuing Education Requirements Bulletin 2020-1.1: Renewal of Coverage for COVID-19 Bulletin 2020-10: Testing for Health Carriers Bulletin 2020-11: Preauthorization Waiver recommended to Insurers	
OH	Based on conversations with the Department, OH is working remotely. They are accommodating submissions by accepting scanned submissions, if and where applicable. Additionally, OH has issued the following information: **For the most up-to-date information visit** coronavirus.ohio.gov**.** Additionally, a call center to answer questions regarding COVID-19 is now open. The call center will be open 7 days a week from 9 a.m.-8 p.m. and can be reached at 1-833-4-ASK-ODH (1-833-427-5634). Health insurance coverage plays a critical role in the public's ability to access health care services. The Ohio Department of Insurance wants to ensure that consumers and insurers have the information needed about insurance coverage during the ongoing coronavirus (COVID-19) outbreak. Per NIPR: Effective March 30, 2020, Ohio will update March and April 2020 license expiration dates to May 31, 2020 for resident and non-resident licensees, extending their renewal period. The new	OH Updates Page Bulletin 2020-01: Access to Coverage Bulletin 2020-03: Health Insurance Coverage Flexibility Bulletin 2020-05: Testing And Treatment Coverage Bulletin 2020-04: Temporary Suspension of Pharmacy Audits	6/30/2020

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	expiration date will be updated and displayed on the Producer Database (PDB) on March 30, 2020 causing PDB alerts. Please review the attached March and April list of affected licensees. April 16, 2020: Please review Bulletin 2020-08 which sets out the procedure to apply for a temporary resident agent license. Bulletin 2020-09 provides individuals, companies, and other entities licensed pursuant to the laws of this state relating to insurance with flexibility during this time. June 30, 2020: Please see Bulletin 2020-10, which rescinds Bulletin 2020-04: Temporary Suspension of Pharmacy Audits. July 2, 2020: On Friday, March, 27, 2020 Governor DeWine signed House Bill (HB) 197 which includes many provisions intended to respond to the ongoing COVID-19 pandemic. This Bill includes relief to insurance license-holders whose license expires during the state of emergency declared by the Governor through Executive Order 2020-01D, issued March 9, 2020. In summary, if a license expires during the state of emergency, it will remain valid and may be renewed until no later than 90 days after the state of emergency ends or December 1, 2020, whichever comes first. All late fees will be waived and license-holders do not need to take any actions to receive the extension. Additionally, Due to the extension of expiration dates during the state of emergency, the deadline for completing continuing education requirements is also extended. For the full application of the HB 197, please refer to the Bill linked to the right.	Bulletin 2020-06: Coverage for Individuals with Expired Drivers Licenses Bulletin 2020-07: P&C, Life, and LTC Carrier Premium Payments Bulletin 2020-08: Temporary Licenses Bulletin 2020-09: Extension of Financial Filing Deadlines and Procedural Requirements Bulletin 2020-10: Rescission of Bulletin 2020-04 House Bill 197	
OK	While our **offices are temporarily closed** in support of this global and national effort to stop the spread of COVID-19, OID continues to follow the guidelines from CDC and work with other state agencies and the insurance industry to protect the health and safety of Oklahomans, We recommend that the insurance industry focus their efforts on preparedness and keeping consumers informed. We encourage insurers to provide resources to inform consumers of available benefits, quickly respond to consumer inquiries and consider revisions needed to streamline responses and benefits for consumers.	OK COVID-19 Page L&H Bulletin No. 2020-02: Directive to Health Carriers OK Insurance Professionals Bulletin Temporary Producer License Process	6/24/2020

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	Per the OK DOI twitter on March 16, 2020, the stated "Our staff will still be working remotely every day to minimize the effects of the current situation. For more information, call us at 405-521-2828 or visit https://oid.ok.gov. Thank you for your understanding and patience." Refer to the Health Carrier and Property and Casualty Carrier bulletins for insurer-specific actions. April 30, 2020: Per the NIPR: Effective April 30, 2020 Oklahoma will change all April 30, 2020 resident and non-resident license expiration dates to July 31, 2020. Once the new expiration date is displaying on the Producer Database (PDB), renewal applicants may continue to submit applications on May 1, 2020. Additionally, P&C Bulletin No. 2020-01 has been amended. Please review it for any relevant changes. May 4, 2020: Issued by Department Special Notice: On May 1, 2020, PROMETRIC will be reopening four out of five of the Oklahoma testing centers with enhanced procedures that will implement social distancing recommended by the Centers for Disease Control and additional sanitization for the safety of candidates and staff. All candidates will be required to wear a face mask at testing centers. The additional procedures can be found at www.licensing.oid.ok.gov. Please direct all questions regarding the examination process, scheduling availability and open locations to Prometric by calling them at 1.888.597.8223 or by reviewing their website at www.Prometric.com. Because the public health event is a fluid situation, the OID will continue to accept and process temporary applications until May 14, 2020, at which time the OID will reevaluate and determine whether to continue accepting temporary applications. The Licensing Division encourages all Temporary Licensees to begin to prepare for their examinations. May 18, 2020: Please see the Department's update on current testing practices and precautions. June 5, 2020: The Oklahoma Insurance Department is monitoring the testing capacity situation and will be re-evaluating the need for continuing temporary licenses. Notice will be provided when an expiration to the temporary licenses is determined. June 24, 2020	P&C Bulletin No. 2020-01: Directive to Property and Casualty Carriers Special Notice: Testing Center and Temporary License Information Special Notice: Oklahoma Insurance Professionals Bulletin No. 2020-02: UPDATED Directive to Life and Health Insurers	

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	Please see the updated Oklahoma Insurance Bulletin 2020-02.		
OR	The Oregon Department of Insurance does not have specific guidance related to departmental operations during the COVID-19 pandemic. However, based on conversations with the Department the office is open and most employees are working from home. The Office is still accepting mail and e-mail. Some resident license filings and responses may be delayed at this time. The Department has issued general guidance for Health Insurers. April 1, 2020: Please review the new Order (https://dfr.oregon.gov/insure/health/understand/Documents/20200325Order.pdf) and guidelines issued by the Department regarding telehealth (https://dfr.oregon.gov/news/2020/Pages/20200324-telehealth-expectations.aspx) and grace periods (https://dfr.oregon.gov/news/2020/Pages/20200325-grace-period-insurance-deadlines.aspx) April 2, 2020: Please note, the Oregon Surplus Lines Association announced that tax reports and payment MUST be mailed via USPS. April 13, 2020: Please review the recently issued Bulletins regarding personal auto policies, field audits, and workers' compensation insurers. April 23, 2020: Please review the newly issued Bulletins 2020-11 and 2020-12. Additionally, distributed by email, the Department advised of the following: **Renewal applications are being processed as normal** Although our physical offices are closed to the public and most of the staff is working from home, we have had no disruption to our ability to process renewal applications. After a brief disruption, we are able to receive phone calls, but we still encourage individuals to use email to contact us at web.insagent@oregon.gov. **No change to continuing education requirements**	OR COVID-19 Page OR Bulletin 2020-05: Directive to Health Insurers OR SLA Tax Report and Payment USPS Requirement Bulletin 2020-08: Guidance Regarding Personal Automobile Policies Bulletin 2020-09: Rerating Businesses and Suspension of Field Audits Bulletin 2020-10: Guidance to Workers' Compensation Insurers Bulletin 2020-11: Temporary change to Auto Rates and Coverage Bulletin 2020-12: 60-day Notice on Drug Price Increases	2/18/2021

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	Oregon does not require in-person continuing education. There are a variety of providers licensed who provide the education online in a manner that doesn't require any physical contact and can be taken from any location. Others have elected methods that do require a proctor to certify that the examination for the continuing education was taken without assistance from written materials or any person. While that could be done remotely with the correct processes and procedures, not all companies offering other methods of education are set up for this kind of remote proctoring. **Select an education provider that can meet your education timing requirements** For those who need to complete continuing education to renew their licenses, *we strongly encourage that you check with the education provider that they can meet your education timing requirements before you select your provider.* At the present time, we are not planning to extend deadlines for completing continuing education as there are methods currently in place to obtain the education while complying with recommendations to reduce the spread of the virus. **Do not wait until the last month; Complete continuing education early** We also highly recommend that individuals complete their continuing education requirements early, preferably at least a month before renewal. There are rules that prohibit a person from taking more than eight (8) hours of CE each day. Therefore, you will need at least three (3) days to complete your CE, even if you are taking the maximum number of hours each day. In addition, education providers have fifteen (15) days to upload completion information after you complete the course. You will not be permitted to submit your renewal request until the system shows you have completed the required education and our staff still may need to review your renewal application before it can be approved. As a result, it's very important to complete your continuing education early and to submit your renewal early in the 90 day renewal period. Each month we have a few individuals who contact us because they were unable to complete their education timely asking for us to give them more time or waive the $45 late fee. Our ability to do that is very limited under ORS 744.073, which allows us to make exceptions for those unable to comply with the requirements as a result of military service or something like long-term medical disability. Issues such as technical difficulties with your computer while completing the education, a delay of less than 15 days by the education company in submitting the completion certificates, or a cold in days prior to renewal that prevented a person from completing the course are not sufficient for an extension. Therefore, we highly recommend that you complete your continuing education early	Bulletin No. DFR 2021-1: Coverage of COVID-19 Vaccination	
PA	The Department issued the following notice via SERFF: As you may be aware, on Sunday March 15, 2020, Governor Wolf has directed State Government employees who work at the Capital Complex to telework from home. These measures were taken in an abundance of caution in light of the spread of COVID-19. As the Department is located within the Capital Complex the closure necessarily effects the Department and its employees. Given this fact, the Department is issuing this objection letter to all filers who currently have filings in front of the Department.	PA Recent Notices PA Section 1332 Waiver PA Health Insurer PR PA Access to Care PR	12/28/2020

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	The Department, in preparation for this contingency, has prepared to allow employees to telework from home so as to maintain operations of the Department. As such, we anticipate limited disruption to the Departments operations. Nevertheless, as the Department transitions to telework over the next few days it is important for the Department to maintain its essential regulatory operations and to address issues as they are presented. To this end, the Department is requesting that all insurers review any pending or anticipated filings which have or will be made with the Department to determine whether such filing is necessary and essential to the insurer's operations. The Department respectfully requests that any filing which is not necessary and essential to an insurer's operations be withdrawn at this time. The Department would like to stress that this request is not indefinite as the Department is prepared and able to continue its normal operations during the pendency of the COIVD-19 spread. This request is made merely to allow the Department the necessary transition as Department employees move from working at the Capital Complex to working from home. The Department will be in contact with you at a further point to discuss ongoing operations. In closing, the Department would like to thank you in advance for your cooperation in this regard. This closing, and the COVID-19 spread in generally, has had an impact on the entirety of this Commonwealth from insurers to producers, to the public generally. Governor Wolf's administration is cognizant of the difficulties that this poses and has instructed the Department to minimalize disruptions to the ordinary operations of our regulated community. With your help, the Department is confident in its ability to maintain its operations and assist the industry and the citizens of this Commonwealth in their time of need. On March 20, 2020, the Pennsylvania Insurance Department issued the following guidance: "The administration recognizes there are functions within many of your companies that must continue to ensure the critical needs of your policyholders are met. With that in mind, the announcement also put forth that special exceptions may be provided in limited circumstances. PID has been given oversight of applying that exceptions process for our regulated entities. To do so effectively, the Department offers the following guidance: • ANYTHING that can either be handled via telework or foregone all together for a period of time should be done so • ANYTHING that can be done to minimize the number of people needed in the office and/or the number of people needed in the office at one time should be done	PA Notice Regarding CE and Licensing Renewal PA Filing Guidelines for Insurers PA Directives to All Insurers Special Enrollment Periods PA CE and Licensing Renewal Information Department Warns Against In-Person Sales Dept. Notice 2020-07: Auto Insurance Guidelines Memo: Remote Notarization (PA State Department) Notice April 8, 2020: Medical Malpractice and Volunteer Licensees Notice 2020-09: Limited Benefit Policies Applicability to Producers and Insures	

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	• Very limited personnel, such as very limited on site IT support to monitor network operability for a large workforce operating via telework or a minimal staff to process mail, where social distancing is inherently applied because of the small number of people anticipated to be present in the office, is acceptable without the need for processing of an individual exception • Services needed to directly support otherwise deemed life-sustaining functions are acceptable without the need for processing of an individual exception; if this is unclear, please discuss with the Department. In these cases, social distancing and other preventive measures should be applied to the greatest extent possible. (the only example of this the Department is aware of is an integrated delivery system providing child care for working medical professionals in their health system, where the child care center is located within the insurance entity's offices) • If there are any truly essential functions that under no circumstances can be foregone or executed via telework, therefore requiring a significant number of employees in a given office space, PID will need to individually grant an exception. In order to obtain such an exception, regulated entities should email me at and outline: 1. Why these functions are absolutely essential 2. Why these functions cannot be completed via telework 3. Processes the company has implemented or will implement immediately, such as social distancing, to prevent the potential spread of COVID-19 amongst employees Thank you all for your commitment to working with the administration to prevent the spread of COVID-19 throughout our communities. We appreciate the level of communication with the Department thus far, and welcome further inquiries. As always, we will do our best to respond as quickly as we can while operating with finite resources. We do anticipate an influx of requests following this guidance and will do our best to respond timely, but ask your understanding as we work to execute a new process in a very short amount of time." March 31, 2020: Please review the recently issued order, as well as the bulletins regarding licensing and auto insurance requirements. April 6, 2020: Please see the memo by the PA Department of state allowing for the remote notarization of certain documents during the coronavirus emergency. April 9, 2020: The Department authorized all volunteer Physicians, Podiatrists and Certified Nurse Midwives.	Notice 2020-10: Financial Filing Guidance Notice 2020-11: Premium Finance Agreements Guidance SERFF Message Regarding Auto Programs Notice 2020-12: Temporary Individual Resident Producer Licenses Notice 2020-16: Guidance for Licensees as Counties Move to Green Phase Notice 2020-19: Notice Regarding COVID Notice 2020-18: Worker's Compensation Loss Cost Filing	

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	April 13, 2020: Please review the recently issued Bulletins 2020-09 through 2020-11 providing additional industry guidance. Additionally, SERFF issued a letter regarding auto insurers. April 15, 2020: Issued via SERFF: On March 16, 2020, the Department began to telework from home due to the closure of the Capital Complex to limit the spread of COVID-19. The Department requested insurers to review any pending or anticipated filings to determine whether their filings were necessary and essential to the insurer's operations. This request was a temporary measure put in place to allow the Department ample time to transition, address issues, answer questions, and respond to filings related to COVID-19. The Department's transition to telework has been successful and we are able to maintain the essential regulatory operations related to rate and form filings. The Department would like to thank you for your engagement and cooperation through this transition period. If you have been holding any filings, please proceed to file the rate, rules and form filings as usual. Even though operations are back to business as usual, the staff continues to telework in order to prevent the spread of COVID-19. We appreciate every insurer and producer's adherence to Governor Wolf's orders to close their physical locations, telework when possible, and consider the safety of the Commonwealth as a top priority. April 20, 2020: Please note that SB 841, recently signed by Governor Wolf, allows for the remote notarization of documents. April 22, 2020: Please see the attached Notice 2020-12 on Temporary Individual Resident Producer Licenses. May 14, 2020: In order to stop the spread of COVID-19 in the Commonwealth, the Department is issuing this Notice to all licensees of this Department to provide guidance about in-person operations and sales for insurance licensees in counties moving to the yellow phase of reopening in the Commonwealth. Telework and remote operations must continue where feasible in counties that have been designated to move to the yellow phase, however, in instances where that is not feasible,		

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	insurance licensees will be permitted to resume in-person operations, including in-person sales, with restrictions to protect licensees and consumers. Licensees must adhere to the guidance, building safety and business safety orders issued by Governor Tom Wolf that details procedures businesses must follow to conduct in-person operations in counties slated to move to the yellow phase of reopening. Licensees are advised that unsolicited in-person sales continue to be prohibited across the commonwealth under the Governor's order, regardless if licensees are operating in red or yellow counties. Any insurance licensee found to be in violation of this Notice may be subject to Enforcement actions by the Pennsylvania Insurance Department, including the levying of monetary penalties and revocation or suspension of license. Additionally, non-compliance can result in a referral to the Pennsylvania State Police for further prosecution. June 4, 2020: Notice 2020-16 provides guidance to the industry as certain counties throughout the state move to the green phase. June 24, 2020: Please see the Notice which addresses COVID and surprise bills.		
PR	Via SERFF on March 31, 2020: We inform that given the emergency caused by COVID-19, the Office of the Commissioner of Insurance of Puerto Rico is closed. As soon we come back to the Office, we will send to the insurer a notice regarding to the status of the filing. April 1, 2020: Per NIPR: The Office of the Commissioner of Insurance of Puerto Rico (OCI) is updating expiration dates for all resident and non-resident licenses due to renew in March and April 2020. Effective immediately, all licenses that expired in March 2020 were updated with new expiration date of April 30, 2020 on the Producer Database (PDB). On April 30, 2020, all licenses that expire in April 2020 will be updated with a new expiration date of May 31, 2020. Provisional Authorized Representative licenses that expired between March 16, 2020 though April 30, 2020 have been extended through May 31, 2020. Please review 2020 dates below for each license class.	Circular Letter No. CC-2020-1962-D: Extension of Terms and Licensing Information	4/1/2020
RI	The Rhode Island DBR does not have specific guidance related to departmental operations during the COVID-19 pandemic. Based on conversations with the Department: Accepting physical mail to the office. Most workers are tele-commuting. Other possibly related information in the links provided.	DBR RI Insurance Bulletins Directive to Health Insurers	4/30/2020

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	***In response to the potential growth of COVID-19 (coronavirus), a special enrollment period (SEP) is now available through April 19th. Please use "COVID-19" as your reason for an SEP when you are filling out the online application. Please call 1-855-840-4774 for help.** Please review the Directives and Information issued by the Department available in the links to the right. April 3, 2020: Please see the guidance on essential businesses issued by the Department of Business Regulation. April 20, 2020: Please see the guidance regarding temporary producer licenses issued by the Department in Bulletin 2020-06. April 30, 2020: Per the NIPR: Effective April 30, 2020, Rhode Island will change all license expiration dates set to expire April 30, 2020 to July 31, 2020. Effective May 31, 2020, Rhode Island will change all license expiration dates set to expire May 31, 2020 to August 31, 2020.	Bulletin 2020-2: Vehicle Damage During COVID19 Bulletin 2020-3: Licensing Information during COVID-19 Bulletin 2020-4: Insurer Flexibility Guidance on Essential Businesses in RI Bulletin 2020-05: Emergency Telemedicine Procedures Bulletin 2020-06: Temporary Producer Licenses	
SC	The South Carolina Department of Insurance does not have specific guidance related to departmental operations during the COVID-19 pandemic. However, based on conversations with the SCDOI, the Department is limiting physical contact with the public at our offices, but we are still able to assist with questions and issues. please be mindful and call or email your concerns and questions. Please see other related information issued by the department below: **Health Insurance Issuers' Response to Coronavirus (COVID-19)** The South Carolina Department of Insurance is actively engaged with our health insurance industry to ensure appropriate protections are being implemented in response to the spread of the Coronavirus. The Department has compiled the following information from health insurance	SC COVID-19 Updates Page SCDOI Health Insurer Response Bulletin 2020-02: Directive to All Insurers Bulletin 2020-03: Temporary Producer Licenses	9/2/2020

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	issuers providing coverage in South Carolina (listed in alphabetical order by issuer). Please click on the links provided for full details regarding the policies of each issuer. (See the link provided) Please review the Directives issued by the Department in the links to the right. April 3, 2020: Please see the bulletin addressing temporary producer licenses. April 14, 2020: Please be aware of the fraud concern of scammers trying to take advantage of consumers. April 27, 2020: Please review the filing deadlines listed in Bulletin 2020-05. September 2, 2020: According to SILA, remote producer licensing testing is now available through PSI at home.psiexams.com.	COVID-19 Insurance Fraud Alert Bulletin 2020-05: Filing Requirement Extensions	
SD	Per **Executive Order 2020-05**, DLR offices will be closed until Monday, March 23. The purpose of this order is to control the spread of COVID-19 in South Dakota. For questions specific to Reemployment Services, call 605.626.2452. For other questions, call 605.773.3101 (voicemail checked daily). Please review the Workers' Compensation Insurance Guidance issued by the Department linked to the right. Please review the Department's requests available in the links to the right. April 20, 2020: Please review the Department's Bulletin 20-03 which outlines the requirements to obtain a temporary producer license. April 24, 2020: Per NIPR: SC is now offering temporary producer licensing and appointments through NIPR. April 27, 2020: Please review Bulletin 2020-04 establishing the submission deadline of June 10, 2020 for all On and Off-Exchange Individual and Small-Group ACA-compliant health insurance plans.	COVID19 Resource Page Worker's Compensation COVID19 SD Bulletin 2020-02: Request to Health Carriers Bulletin 2020-03: Temporary Insurance Producer Licenses Bulletin 2020-04: 2021 Product Filing Deadlines	4/27/2020
TN	The Tennessee Department of Insurance has advised that the Department is working remotely, but is remaining fully operational during the COVID-19 pandemic.	DOI COVID-19 Directive to Insurers	5/4/2020

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	They have issued the following guidance in Bulletin COVID-19: In addition to waiving the cost for coronavirus testing, the Department has also requested that health carriers provide timely, accurate information, respond to consumer inquiries quickly, utilize telehealth services where available, and not use preauthorization requirements as a reason for not providing testing and treatment. Commissioner Mainda added, "Several insurance companies in Tennessee have already voluntarily adopted these policies, and we look forward to working with the remaining carriers in adopting this request. "While this guidance may come at a cost to carriers, the risk of doing nothing carries too high a cost to Tennesseans and the country," said TDCI Assistant Commissioner Rachel Jrade-Rice. "I urge Tennessee's health carriers to make the overall safety and health of Tennesseans their priority to help prevent the spread of coronavirus." Please review the Directives issued by Department Bulletins available in the links to the right. April 20, 2020: Issued via NIPR: "Effective April 24, 2020 Tennessee will add the following Temporary Producer offering to Resident Licensing (RL) and Producer Database (PDB) display." April 24, 2020: Please review the recently issued Bulletins regarding billing and reimbursement of emergency services and temporary producer licenses. May 4, 2020: Per NIPR: Effective 4:30 PM Central Time on May 1, 2020 Tennessee will remove the following Temporary Producer offering from the Resident Licensing (RL) application	Bulletin 20-03: Directive to All Insurers Automobile Insurer Coverage for Deliveries TN Contacts Page Bulletin 20-05: Guidance for Premium Finance Companies Bulletin 20-07: Regulation of Excess Stop Loss Coverage Bulletin 20-08: Billing and Reimbursement of Emergency Services Bulletin 20-09: Guidance on Temporary Producer Licensing	
TX	The Texas Department of Insurance is coordinating with several state agencies on steps to help our state reduce the spread of COVID-19 and minimize potential regulatory burdens as you continue to serve your policyholders. This is a rapidly evolving, dynamic situation, and we will provide you with frequent updates on our activities. Here are some brief updates today: • We're working to ease agent and adjuster licensing requirements and claim-related deadlines where possible. You'll get more information on these efforts soon.	DOI COVID-19 Updates Telehealth and Telemedicine Claim Handling Deadlines	2/4/2021

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	• We've posted a list of office emails in case you have trouble reaching your normal agency contact by phone. We've also developed forms where you can get help with pending filing issues or ask questions. You'll find both on our website. • Visit our coronavirus resource page for past messages and guidance to the industry. Most TDI staff are working remotely, and we continue to provide essential services, answer your questions, and work through issues as they develop. The work we've done over the last two years to modernize, reduce reliance on paper processes, and move our staff to laptops has been a tremendous help in this transition. They have, however, issued guidance relating to cost sharing and telemedicine. Please see the links described in the cell to the right. Per DOI website as of March 31, 2020 The Texas Department of Insurance (TDI) is expediting approvals for property and casualty filings that provide additional coverage or relief to policyholders during the COVID-19 outbreak. Recent filings related to COVID-19 include: • Some auto insurers filed to remove delivery exclusions from policies in response to policyholders using their vehicles to deliver food, medicine, and other goods. • A commercial auto insurance company filed a temporary rate decrease for certain policies, anticipating less driving and reduced loss exposure. TDI will work with companies on filings to provide policyholder protections and relief. TDI reviewed and approved the first delivery exclusion filing the same day it was received. Property and casualty companies filing changes in response to the COVID-19 outbreak should notify TDI at PropertyCasualty@tdi.texas.gov or 512-676-6710 to ensure the filing is quickly flagged and reviewed. April 1, 2020: Please see the newly issued Emergency Rule H-2020-02-E and Bulletin B-0016-20. April 2, 2020 Please see the newly issued Emergency Rule and Bulletin B-0017-20. April 8, 2020: Bulletin B-0018-20 regarding corporate governance annual disclosure. April 13, 2020:	TX Adjusted Licensing, Continuing Education Escrow Check Signatures Worker's Compensation for Insurance Carriers Financial Filing Requirements for Insurers Business Interruption Insurance Suspension of Certain Labor Code provisions Claim Submission Deadlines Managed Care Filing requirements Expedited Review for Property and Casualty Filings Bulletin B-0016-20 Alternative Health Plan Coverage Bulletin B-0017-20 Guidance for Testing and Network Adequacy	

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	Bulletin B-0019-20 addresses the suspension of Health and Safety Code Section 81.050(j) and 28 Texas Administrative Code Section 122.3(c) regarding 10-day testing requirements. April 15, 2020: Bulletin B-0020-20 addresses the Departments expectation that insurers work with commercial policyholders that have reduced operations due to the COVID-19 outbreak. April 20, 2020: In Bulletin B-0020-20, the Department reminded insurers of exceptions to the use of credit scores affected by certain events. For example, Insurance Code Section 559.103 allows an insurer to grant an exception to an insurer's rates, rating classifications, or underwriting rules for a consumer whose credit information has been directly influenced by: • catastrophic illness or injury; • the death of a spouse, child, or parent; • temporary loss of employment; • divorce; or • identity theft. April 22, 2020: Issued by Email: Testing for Texas agent and adjuster licenses is now available at select sites across the state. Login to your Pearson VUE account to find a test center and make a reservation. The Texas Department of Insurance (TDI) has authorized Pearson Vue to resume testing at sites where social distancing and safeguards are in place to reduce risks. Those who pass the exam and but still need fingerprints can apply for a temporary license. Once TDI has received and approved your fingerprints, your license will be changed to a regular license. For more information about Texas agent and adjuster licensing changes due to the COVID-19 outbreak, visit the TDI website. Additionally, please review the newly issued Bulletin regarding the recertification of doctors. April 30, 2020: Please see the Bulletin regarding the delay of mandated health benefits reporting. May 12, 2020: Bulletin B-0025-20 provides guidance for insurers and healthcare providers to reschedule elective procedures without additional delays.	Emergency Rule: Drug Refills by Home Delivery Bulletin B-0018-20: Annual Disclosure Filings Bulletin B-0019-20: Health and Safety Code Suspensions Bulletin B-0020-20: P&C Commerical Premium Adjustment and Midterm Premium Audits Bulletin B-0021-20: Guidance on Credit Scoring Bulletin B-0023-20: Recertification of Texas-Licensed Doctors Bulletin B-0024-20: Delaying Mandated Health Benefits Reporting Bulletin B-0025-20: Extension of Prior Authorizations Bulletin B-0026-20: Responsibilities of	

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	Bulletin B-0026-20 states that the Department has waived certain licensing requirements for insurance agents and adjusters and extended temporary licenses while many testing and fingerprinting sites remain closed. May 22, 2020: TDI will not cite title agents and title insurance companies who charge the "simultaneous issuance" premium described in Rate Rule R-5.F for Loan Policies issued more than 90 days after the Owner's Policy if the conditions referenced in Bulletin-0028-20 are met. June 3, 2020: The Division of Workers' Compensation (DWC) issues a mandatory data call for certain information related to COVID-19 injuries reported to selected insurance carriers on or after December 1, 2019. The Workers' Compensation Research and Evaluation Group (REG) will compile the results on behalf of DWC. June 5, 2020: On June 15, 2020, doctors with DD or maximum medical improvement (MMI) and impairment rating (IR) certifications and referral doctors may resume scheduling and conducting DD examinations and RMEs previously ordered by DWC. On June 22, 2020, DWC will resume processing requests for DD examinations and RMEs except for the issues of return to work or disability as a direct result of the compensable injury. September 2, 2020: Pert Bulletin-0035-20, to assist surety bond companies in the performance of their duties during the COVID-19 outbreak, Business and Commerce Code Chapter 322 and Insurance Code Chapter 35 authorize regulated entities to do any business electronically that they are otherwise authorized to do, including electronic signatures, if all parties agree to conduct business electronically. January 14, 2021: To ensure that DWC has sufficient information to determine the impact of COVID-19 injuries on the Texas workers' compensation system, DWC has extended the data call through June 2021.	Sponsors for Temporary Licenses Bulletin-0028-20: Loan Policies and Rate Rules Bulletin-0029-20: Mandatory Data Call for Workers' Compensation Bulletin-0030-20: Resuming Certain Examinations Bulletin-0035-20: Electronic Transactions and Signatures on Surety Bonds Bulletin-0037-20: Fraud Related to Covid Test Prices Bulletin B-0003-21: Mandatory Data Call Extension Bulletin B-0004-21: Prescriptions and Bills Timelines	
UT	The Utah Department of Insurance does not have specific guidance related to departmental operations during the COVID-19 pandemic. Based on conversations with the Department: The Department is accepting e-mails and physical mail to the office. Most employees are telecommuting. No expected delays or change in filing deadlines at this time.	DOI COVID-19 Directive to Health Insurance Providers UT DOI Urges Insurers to Expand Coverage	8/13/2020

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	Information on DOI requests made to Health Care Insurance providers is detailed in the links provided to the right. Bulletin 2020-6 (issued April 8, 2020) states that all required electronic filings with the NAIC are still required, however certain filings (listed in the Bulletin) are subject to Potential 30-day or 60-day delays. Insurers must submit requests to the UT Department to obtain a delay. Electronic Filings and Signatures Regarding filing requirements, the UID generally instructs companies to file all documents in electronic form with scanned copies of the original (wet) signature, and notary where required or where not able to file with the NAIC, (e.g. the jurat page). The hard copy, original signature, and related filing requirements are not required. The UID expects electronic communication will be used by companies on all other financial related communication. April 22, 2020: Please review the order addressing the standards for temporary producer licenses. May 1, 2020: Bulletin 2020-8 suspends the enforcement of certain vehicle, vessel, and trailer registration laws due to the need to limit in-person contact at DMV offices, demand for registration services has remained high despite increased use of drive-through services. May 13, 2020: Bulletin 2020-11 discusses the proper telehealth coding processes during the COVID-19 pandemic. May 14, 2020: The Department issued Bulletin 2020-13 to provide insurers guidance concerning federal requirements for coverage of COVID-19 testing. These measures apply to all group health plans and health insurance issuers offering group or individual health insurance. The Department interprets these federal requirements to apply to all insurers, including managed care organizations, that are offering group or individual health benefit plans in Utah. May 28, 2020: The Department issued Order 2020-03, amending the order that eliminated the application process for issuing a temporary resident individual producer license. Among discussing the	Guidance for Business Interruption Claims Premium Holiday for Employers Bulletin 2020-4: Helping Clients and Finding New Opportunities in Coronavirus Changes Bulletin 2020-06: Complying with Regulatory Requirements During the Public Health Emergency Order 2020-01: Standards for Temporary Resident Individual Producers Licenses Press Release on Order 2020-01 Bulletin 2020-8: Suspension of Enforcement of Vehicle, Vessel, and Trailer Registration Laws Bulletin 2020-11: Telehealth Considerations	

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	reopening of testing facilities, the Order states that effective June 15, 2020, the Insurance Department will not accept an application for a temporary resident individual producer license. Additionally, a current temporary license is valid for 180 days from date of issuance. A current temporary license will be inactivated if its holder obtains a two-year resident individual producer license before the end of the temporary license period. June 19, 2020: Please see the Department's announcement regarding remote testing for licensees. August 13, 2020: Bulletin 2020-16 provides insurers updated guidance concerning federal requirements for coverage of COVID-19 testing. These measures apply to all group health plans and health insurance issuers offering group or individual health insurance. The Department interprets these federal requirements to apply to all insurers, including managed care organizations, that are offering group or individual health benefit plans in Utah.	Bulletin 2020-13: Coverage for COVID-19 Testing Order 2020-03: Elimination of Temporary Resident Producer Licenses News Release on Order 2020-03 DOI Announces Remote Testing for Licensees Bulletin 2020-16: Coverage of COVID-19 Testing	
VT	Per the Vermont DFR: **The Adjuster License renewal period ends March 31, 2020. Don't wait until the last minute. Given the fluid situation with COVID-19, DFR recommends submitting your application today to avoid delays.** Although we are **still open for business**, the **remote nature of our work may cause some temporary disruptions in DFR services**. For faster service, please consider sending any applications, payments, or other paperwork electronically. Note, the processing of applications and checks may also be delayed. We encourage all of our partners to use email has the primary form of communication. We are also suspending all in-person meetings through the end of March, both internal and external. These meeting may be rescheduled as virtual meetings or postponed until a later date. Please contact the corresponding division for more information or questions about any upcoming deadlines or filings: Admin, Legal, and Public Information: 802-828-3301 or dfr.pubinfo@vermont.gov Banking: 802-828-3307 or dfr.bnkconsumer@vermont.gov Captives: 802-828-3304 or dfr.captiveinfo@vermont.gov	DOFR VT COVID-19 Testing Directive to Insurers Bulletin No. 210: Access to Prescription Drugs VT Operations announcement Directive to Health Insurers Suspension of Audits Telemedicine Service Coverage Memo VT Live Updates	10/1/2020

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	Insurance: 802-828-3302 or dfr.insuranceinfo@vermont.gov Securities: 802-828-3420 or dfr.securitiesinfo@vermont.gov Please monitor https://dfr.vermont.gov/covid-19 for additional updates from DFR. Vermont has issued certain guidelines related to prescription coverage. Please see the links to the right. Via SERFF, the Department has issued the following: Any carrier making a filing in response to COVID-19, please indicate this on the general information page of the filing. This will help the department to easily identify and expedite the review and approval of all such filings. It is suggested that carriers use the term COVID-19 in the "product name" field and provide a description of what the carrier is filing in the filing description field. PLEASE NOTE: Vermont is not relaxing the requirements for certifications or other submission requirements due to COVID-19. Any filing that is submitted without the proper submission statements, documents and fees will be rejected. Per a message available on SERFF: The Vermont Department of Financial Regulation has developed guidelines for carriers that wish to make filings related to premium credits or returned premium due to COVID-19. These guidelines are available on the SERFF filing rules page as a PDF attachment under "VermontPC". We have also posted them below: In response to the current COVID-19 pandemic and shelter-in-place orders, insurers have proposed various plans to reduce rates, return premiums or issue premium credits or dividends to their insureds. These plans should be filed on SERFF, and the Department will expedite their review, usually within one day. Insurers may choose how to submit these plans on SERFF with either of the following: 1.) Form Filing – Please include the endorsement that will be attached to policies and a memorandum detailing: (a) which policyholders will receive the premium credit, dividend or payback (b) the amount of premium credit, dividend, or payback, expressed as a percentage of premium (c) how policyholders will receive the payment (d) the aggregate premium impact for Vermont as well as the number of Vermont policyholders who will receive premium credits, dividends or paybacks (may be submitted post approval)	Emergency Rule H-2020-01-E: Suspension of Credentialing Emergency Rule H-2020-02-E: Coverage of Telehealth Services Commissioner Statement re: SBA Paycheck Protection Program Loans Emergency Rule H-2020-03-E: Coverage of COVID-19 Diagnosis, Treatment, and Prevention Insurance Bulletin No. 211: Suspension of Routine Provider Audits by Insurers Insurance Bulletin No. 210: COVID-19 Prescription Drug Refills Emergency Rule H-2020-04-E:	

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	(e) the effective date and the date that the endorsement will no longer be used or valid OR 2.) Rate or Rule Filing - The insurer is NOT required to include a rate or rule manual page. Please attach the explanatory memorandum under the Rate/Rule Schedule Tab. It will suffice to file a memorandum outlining the following: (a) which policyholders will receive the premium credit, dividend, payback, or rate adjustment (b) the amount of premium credit, dividend, payback, or rate adjustment, expressed as a percentage of premium (c) how policyholders will receive the payment (d) the aggregate premium impact for Vermont as well as the number of Vermont policyholders who will receive premium credits, dividends, paybacks, or rate adjustments (may be submitted post approval) April 14, 2020: Please see Emergency Rule H-2020-03-E which addresses coverage of COVID-19 diagnosis, treatment, and prevention. May 18, 2020: Bulletin No. 210 is intended to ensure that health insurance plans regulated by the Department of Financial Regulation continue to provide access to prescription drugs during the COVID-19 pandemic. This bulletin applies to health insurers, as that term is used in 18 V.S.A. § 9402, and pharmacy benefit managers, as that term is used in 8 V.S.A. § 4089j. Bulletin No. 211 is intended to ensure that healthcare providers are able to focus attention on providing care to Vermonters during the COVID-19 pandemic, rather than responding to routine audits. June 1, 2020: Emergency Rule H-2020-04-E is promulgated pursuant to Act 91 of 2020 and in response to the State of Emergency declared by the Governor of the State of Vermont on March 13, 2020 regarding the outbreak of COVID-19. The emergency rule shall be effective for the duration of the State of Emergency subject to the requirements of the Vermont Administrative Procedures Act. The purpose of this emergency rule is to suspend health insurance plan deductible requirements for certain prescription drugs while ensuring that high-deductible health plans maintain eligibility for a health savings account under 26 U.S.C. § 223. June 19, 2020: According to SILA, the Department offers remote exam testing, current as of 6/18/2020.	Suspension of Prescription Drug Deductibles Emergency Rule H-2020-05-E: Credentialing Verification Extension	

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

VA	**Per the VA SCC:** **COVID-19 UPDATE: In response to the rapidly evolving national health emergency, the SCC is directing all business with the Commission to be handled through electronic filing systems, email, or by telephone. The COVID-19 epidemic has reduced on-site staffing. For public health concerns, in-person visits to SCC offices are temporarily suspended unless by advance appointment. If you must make filings or other deliveries, drop offs are permitted. The processing of such may be delayed.** **COVID-19 Update: Insurance Licensing Exam Centers** In response to the rapidly evolving situation around the coronavirus (COVID-19), Virginia insurance licensing examination test centers are being closed on a case-by-case basis. Starting **Tuesday, March 17**, Pearson VUE is suspending test delivery at all Pearson VUE-owned test centers in the US and Canada for 30 days, until April 16. Some third-party test sites remain open. Affected licensing candidates will be provided instructions for scheduling new appointments on or after April 16, 2020. All test center closures will be posted on Pearson VUE's website at **Coronavirus Update Page** as closure decisions are made. **Extensions of Time for Application Processes, Testing:** The Virginia Bureau of Insurance extended the timeframe for applicants to submit required documentation from 30 days to 90 days. Application processing may exceed 15 business days. To check your application status or view license/appointment information, go to LicenseSearch. April 1, 2020: Please review the Directives recently issued by the Department regarding Payment Extensions and Furloughs. April 16, 2020: Please review the regulatory filing requirements expanded on in Administrative Letter 2020-02 in response to COVID-19. April 24, 2020: Announced by Department Letter: Virginia Insurance Commissioner Scott White announced that insurance agent and public adjuster licensing exams will be available June 1, 2020 online using a platform called ProProctor from Prometric. In addition, exams will be administered at traditional	Response Page Important Notices Test Center Update Page Unfair Claims Settlement Catastrophic Plans Notice Business Interruption Insurance Directive to Insurers: Payment Extensions Directive to Insurers: Furloughs Administrative Letter 2020-02: Filing Requirements News Release: May 19, 2020 – Remote Examinations for Producer Licensing	6/19/2020

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	brick & mortar sites throughout Virginia. Candidates interested in scheduling an exam on or after June 1, 2020 may schedule starting April 30, 2020. May 20, 2020: Beginning June 1, 2020, individuals interested in taking insurance agent and public adjuster licensing examinations in Virginia will be able to do so remotely. The Bureau offers this new online option to address, in part, the challenges posed by the COVID-19 pandemic. Exams also will continue to be administered at traditional brick and mortar sites throughout Virginia. June 19, 2020: According to SILA, the Department offers remote exam testing, current as of 6/18/2020.		
WA	**Per the WA OIC:** **OIC buildings are closed to visitors until further notice. Contact us online or call 1-800-562-6900.** Upon calling the Commissioner Office, the automated voice message confirmed that Offices are currently closed. Expect delays in response time. Please review the Directions issued by the Commissioner through Emergency Orders linked to the right. April 21, 2020: Proclamation 20-09 amends Proclamation 20-05 regarding Telemedicine. April 29, 2020: Issued by Department Notice: The Department adopted an emergency rule, effective April 20, 2020; Emergency Rule: Producer Licensing Education Requirements (R 2020-02); This emergency rule enables more online courses and extensions related to producer licensing to address the impact of COVID-19 and the governor's Stay Home, Stay Healthy emergency proclamation. This rule expires on August 18, 2020. Emergency rules do not require public notice or hearing and can remain in effect for up to 120 days after filing. April 30, 2020: Please see the recently issued Department Press Release regarding extending deadlines and expediting online education for insurance producers. May 1, 2020:	Directive to Health Insurers Testing Emergency Order No. 20-01: Directive to Health Insurers Deductibles Special Enrollment Period Emergency Order No. 20-02: Further Directives to Health Insurers Emergency Order No. 20-03: Directives to P&C Insurers Special Data Call Related to Business interruption and Related Commercial Coverage Emergency Order No. 20-04: Expanding and Clarifying Prior Emergency Actions	2/18/2020

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	Please review Emergency Order No. 20-05 for any application premium relief requests. May 4, 2020: The Commissioner has required that insurers extend deadlines relating to withheld depreciation for policyholders who are in the process of completing home or building repairs as part of a property loss claim under a replacement cost policy. The deadline is extended by 60 days after June 26, 2020, or after the expiration of Gov. Jay Inslee's Stay Home, Stay Healthy order, whichever comes first. Additionally, the Commissioner has extended the emergency order another 30 days for waiving deductibles and copays for coronavirus testing. May 27, 2020: The expiration date of Emergency Order 20-02 is hereby EXTENDED BY 30 DAYS, pursuant to the Insurance Commissioner's authority in RCW 48.02.060(5). However, the provisions of Part E are not extended and shall expire after May 23, 2020. With this modification, Emergency Order 20-02 is therefore in effect until June 21, 2020. June 4, 2020: The Department has recently extended Emergency Orders No. 20-01 and 20-02. June 8, 2020: The Department issued a corresponding press release regarding the extension of the Emergency Order No. 20-01 to July 3, 2020. Additionally, Emergency Order No. 20-06 address medical coverage for COVID-19 testing. June 19, 2020: According to SILA, the Department offers remote exam testing, current as of 6/18/2020. June 22, 2020: Emergency Order No. 20-02 has been extended for a second time through July 19, 2020. June 26, 2020: Please review the partial extension of Emergency Order 20-05, which addresses the extension of the withheld depreciation payments for property and casualty companies. July 7, 2020:	Proclamation 20-29: Telemedicine Department Letter: April 28, 2020 – Extended Deadlines; Expedited Online Education Emergency Order No. 20-05: P&C Premium Relief News Release: April 30, 2020 – Extension of Deadlines by 60 days News Releases: May 1, 2020 – Extending Emergency Order Extension of Emergency Order No. 20-02: Directive to P&C Extension of Emergency Order No. 20-01: Regarding Health Insurance Deductibles Press Release 6/3/2020: Extension of Emergency Order	

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	The Department has further extended Emergency Order No. 20-01 to August 2, 2020. July 21, 2020: The Department has further extended Emergency Order No. 20-02 to August 16, 2020. August 18, 2020: The Department has further extended Emergency Order No. 20-02 to September 15, 2020. October 22, 2020: The Department has further extended Emergency Order No. 20-02 to November 13, 2020. October 29, 2020: The Department has further extended Emergency Order No. 20-06 to November 24, 2020. November 23, 2020: The Department has further extended Emergency Order No. 20-02 to December 11, 2020. November 30, 2020: The Department has further extended Emergency Order No. 20-01 to December 24, 2020. The Department has further extended Emergency Order No. 20-06 to December 24, 2020. December 17, 2020: The Department has further extended Emergency Order No. 20-02 to January 10, 2021. December 28, 2020: The Department has further extended Emergency Order No. 20-01 to January 23, 2021. The Department has further extended Emergency Order No. 20-06 to January 23, 2021. February 18, 2021: The Department has further extended Emergency Order 20-02 until March 7, 2021	Emergency Order No. 20-06: Medical Coverage for Testing Second Extension of Emergency Order No. 20-02: Directive to P&C Partially Extending Emergency Order 20-05: P&C Premium Relief Further Extension of Emergency Order 20-01 Third Extension of Emergency Order 20-02 Fourth of Emergency Order No. 20-02 Sixth Extension of Emergency Order 20-02 Fourth Extension of Emergency Order 20-06 Eighth Extension of Emergency Order 20-01 Fifth Extension of Emergency Order 20-06 Eighth Extension of Emergency Order 20-02 Sixth Extension of Emergency Order 20-06	

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

		Ninth Extension of Emergency Order 20-01 Seventh Extension of Emergency Order 20-07 Tenth Extension of Emergency Order 20-01 Tenth Extension of Emergency Order 20-02	
WV	Per the WV DOI as of March 31th, 2020: Due to the Covid-19 emergency all pre-licensing certificates have been extended from the standard four months to six months until further notice. **Pre-licensing will be valid from six months from the date of completion on the certificate**. Please contact oicagentlicensing@wv.gov for further questions. Please also visit https://home.pearsonvue.com/Test-takers.aspx for the latest developments on testing opportunities. Per the WV DOI as of March 30th, 2020: We are operational with limitations, i.e., we're working remotely and have some limitations/delays. As of March 30th. Per the WV DOI as of March 17th, 2020: As we move through the COVID-19 crisis, I wanted to share the steps we are taking here at the OIC to protect ourselves and the public while trying to continue operations as close to "normal" as we can. The responses we've received to our first bulletins addressing COVID-19 from carriers, producers and other stakeholders has been positive, and my team and I are very grateful for that and the speedy responses with great information where we have asked for it. We realize everyone is scrambling to meet this challenge and that most plans are changing, sometimes radically, every single day. Please know that we will refrain from reaching out unless we have to, and that we will continue to relax standards and requirements as we are able and as appropriate, and with due regard to consumer protections, in order to facilitate and promote everyone's	COVID-19 Operational Bulletin Bulletin No. 20-01: COVID-19 Insurer Notice Bulletin No. 20-03: Coverage for Telehealth Services Bulletin No. 20-04: Directive to Insurers Regarding Risk Management and Preparedness Plan Bulletin Bulletin No. 20-05: Drug Prescriptions Bulletin No. 20-06: Temporary Producer Licenses	5/6/2020

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	continuity of operations. Here's what we've done from a "social distancing" standpoint so far in response to the crisis: 1. We are no longer holding any in-person meetings in any OIC building/facility with anyone from outside the agency. This includes hearings at the Office of Judges (OOJ) and the Board of Review (BOR), and any other form of gathering that includes non-employees from outside the building/facility. If able, these meetings/hearings can take place telephonically, via the Web, by Skype, etc. Please check with your point of contact in the OIC, at the OOJ or the BOR about how to communicate or how hearings will be held. 2. We have also stopped any "walk-in" visits in all OIC buildings/facilities. Please don't come to any of our buildings/facilities as you will be turned away. Instead, please communicate with your point(s) of contact in the OIC/OOJ/BOR by telephone, e-mail or regular mail. 3. We are aware that testing centers and fingerprint vendors are closing temporarily due to the crisis. This has already produced a backlog of producer licensing and this backlog continues to grow. We are evaluating options to try to alleviate this issue and will provide more guidance as soon as possible. 4/3/2020 Bulletin No. 20-04a replaces Bulletin No. 20-04 and provides guidance on what the OIC expects from insurers in regard to continuity of operations and preparedness plans to address any operational risks, and to ensure that insurers are identifying, monitoring, and managing the financial risk posed by the COVID-19 crisis. Per the OIC, it is critical that insurers establish plans to address how they will assess and manage disruptions and other risks to their services and operations. Click on link to Bulletin No. 20-04a for contents of an entity's preparedness plan. 4/6/2020 Emergency Proceeding 20-EO-06 OIC ordered that, insurance institutions, including insurance companies, underwriters, agents (producers), brokers, and related insurance claims and agency services, their employees or representatives are prohibited from engaging in door-to-door/in-home solicitation of new insurance business or other door-to-door/in-home insurance activity or transactions during this insurance emergency and/or State of Emergency unless all of the following conditions exist: (1) they are servicing or conducting another essential transaction regarding a current policy or policies, (2) they are engaging in the door-to-door/in-home activity at the request of the policyholder or other insured, (3) such policy servicing or other essential transaction cannot be accomplished electronically or otherwise remotely, and (4) the door-to-door/in-home transaction is to be done only with the use of personal protective equipment and/or appropriate social distancing.	Emergency Proceeding 20-EO-03: Workers Compensation Emergency Proceeding 20-EO-04: Insurance Adjusters Bulletin 20-07: Directives Regarding Insurer Practices Prescription Delivery Emergency Bulletin Bulletin 20-08: Business Interruption Coverage Bulletin 20-10: Furloughed Workers Bulletin No. 20-04a: Continuity of Operations, Preparedness, Risk Management Plans Emergency Order Emergency Proceeding: 20-EO-06 Bulletin No. 20-11: Insurance Premium and Tax Surcharges Emergency Order No. 20-06: Addressing Medical Coverage for COVID-19 Testing for All Health Carriers	

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	Please review all Bulletins and Emergency Orders linked to the right. April 8, 2020: Per the Department's website: Due to the Covid-19 emergency all pre-licensing certificates have been extended from the standard four months to six months until further notice. Pre-licensing will be valid from six months from the date of completion on the certificate. Please contact oicagentlicensing@wv.gov for further questions. Please also visit https://home.pearsonvue.com/Test-takers.aspx for the latest developments on testing opportunities. May 6, 2020: In Bulletin No. 20-11, the Department takes the general position that any premium tax or surcharge assessed against the portion of an insurance premium that is refunded should also be refunded to the policyholder. June 3, 2020: Please see Emergency Order No. 20-06 addressing medical coverage for COVID-19 testing.		
WI	Please review the guidance and directives linked to the right. *Based on communications with the Wisconsin Commissioner of Insurance, the following information was received via e-mail:* In regards to policy rate and form filings the following will be in effect immediately: **No Filings will be Deemed Approved** OCI has several required regulatory filings that are deemed approved by OCI if the filing is not disapproved within a certain time period. For example, extraordinary dividend requests are deemed approved if OCI does not disapprove the request within 30 days in accordance with Wis. Stat. § 617.225. OCI is receiving a high number of inquiries related to the COVID-19 virus and cannot ensure that any filing will be reviewed in the time period specified by statute. Further, because OCI staff is working remotely, OCI cannot guarantee that any filing that is submitted through the mail will be received in a timely manner. For this reason, during the pendency of the public health emergency related to COVID-19, all filings that are deemed approved if OCI does not disapprove the filing within a certain period of time are hereby disapproved. This disapproval is preliminary and OCI will continue to review the	Insurance Providers Update Page COVID-19 Bulletin 2020-03-06: Directive to Health Insurers Bulletin 2020-03-15: Regulatory Flexibility and Filing Deadlines Bulletin 2020-03-19: Online Courses Permitted for Licensing Bulletin 2020-03-20: Further Guidance for Regulatory Compliance	10/15/2020

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?

	filing to determine if a final disapproval or approval is warranted. OCI will review those filings in as timely a manner as possible and will endeavor to provide a final determination within the statutory time frame. Electronic Filings and Electronic Signatures Insurers are once again encouraged to file required forms electronically. In addition, OCI reminds insurers that OCI will accept electronic signatures that comply with Wis. Stat. ch. 137. OCI also encourages insurers to consider utilizing electronic signatures in their business operations. Any questions or concerns please contact Shasta Hoffhein at 608-716-9123 or e-mail shasta.hoffhein@wisconsin.gov. Additionally, the Wisconsin OCI has issued the following information regarding filing deadlines: **Regulatory Filing Deadlines** If an insurer believes that he or she will not be able to meet a required filing deadline the insurer may contact OCI to discuss alternative arrangements. If the issue involves the Market Regulation Division, please contact Rebecca Rebholz at **Rebecca.Rebholz@wisconsin.gov**. If the issue involves the Financial Division, please contact Amy Malm at **Amy.Malm@wisconsin.gov**. Insurers are encouraged to file electronically if possible. April 1, 2020: Please see the Business Interruption and Telemedicine Bulletins to the right. April 8, 2020: In pertinent part, Bulletin 2020-04-02 states that the first filing of the Corporate Governance Annual Disclosures is due June 1, 2020. OCI is currently **not** granting any extensions to this filing deadline. April 22, 2020: Please see Bulletin 2020-04-21 which makes special changes to Wisconsin Insurance law. April 23, 2020: Bulletin 2020-04-22 addresses the processes for remotely proctored exams. June 1, 2020:	Bulletin 2020-03-20: Coverage for Delivery Drivers through Personal Auto Policies Bulletin 2020-03-26: Small Employer Coverage Bulletin Business Interruption Guidance Bulletin 2020-03-31: Telemedicine Bulletin 2020-04-02: Corporate Governance Annual Disclosure Bulletin 2020-04-21: Special COVID-19 Session Law Bulletin 2020-04-22: Remotely Proctored Exams Bulletin 2020-05-29: Proctored Exams Attestation Form Bulletin 2020-03-20 UPDATED: Coverage for Delivery Drivers Telehealth Coverage Request to all Health Plan Issuers	

Did you know Westmont can conduct targeted compliance exams?
Did you know Westmont gains and amends Certificates of Authorities ?
Did you know Westmont prepares Certified Reinsurer, Accredited Reinsurer and International Insurer (IID) applications?
Did you know Westmont prepares Form A Filings as well as pre and post acquisition filings?

	Per Bulletin 2020-05-29, OCI will allow providers to deliver currently approved classroom courses via webinar without having to re-file those courses with OCI. Providers will not be required to submit separate course applications for these webinar courses prior to delivering these courses to students. June 19, 2020: Please review the Department's update to Bulletin 2020-03-20. According to SILA, the Department offers remote exam testing, current as of 6/18/2020. October 15, 2020: Please review the Telehealth Coverage Request Bulletin.		
WY	The Wyoming Department of Insurance does not have specific guidance related to departmental operations during the COVID-19 pandemic. However, based on conversations with the Department: The office is still open. Most employees are currently working remotely. Physical mail is still being accepted and no change in filing deadlines have been made at this time. 4/2/2020 Due to COVID-19, the majority of the Wyoming Insurance Department (Department) will be teleworking from home by order of the Governor. The office will remain open to the public until the Department of Health decides otherwise. Inquiries are suggested to be emailed to the Department as many will not have access to the phone system. The Department will be accepting electronic signatures on documents. The Commissioner will consider waiving license late/reinstatement fees for licensees who are directly affected by COVID-19 (those who test positive or are a primary care giver of someone who test positive) and are unable to renew their insurance license timely. Please click on link for WY Licensing Update for further information.	COVID-19 Bulletin WY Licensing Update	4/2/2020

Did you know Westmont has expertise in name changes and redomestications?
Did you know Westmont does A&H and P&C Form, Rate and Rule Filings?
Did you know Westmont can assist you with your due diligence needs?
Did you know Westmont can obtain TPA licenses?