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## CORONA VIRUS (AMENDED)

To: All Property and Casualty Insurers Licensed in Oklahoma

From: Glen Mulready, Insurance Commissioner

Date: March 20, 2020 (Updated April 29, 2020)

Re: **CORONAVIRUS (COVID-19)**

The Governor of the State of Oklahoma has issued a Declaration of Emergency. That Executive Order 2020-07 was issued March 15, 2020.

All property and casualty carriers, other insurance industry representatives and other interested parties are encouraged to review the latest Oklahoma information about COVID-19 released by the Oklahoma Department of Health. (<https://coronavirus.health.ok.gov/>).

The Department is issuing this bulletin to assist individuals and entities regulated by the Department in effectuating the provisions of insurance-related services during this urgent public health challenge.

The Oklahoma Department of Insurance is directing all property and casualty carriers providing coverage to Oklahoma residents to take the following immediate measures related to the potential impact of COVID-19.

- All carriers shall review their internal processes and continuity of operations, including ability to telecommute, to ensure that they are prepared to serve their members, including by providing insureds with information and timely access to all services. As the COVID-19 situation continues to evolve, carriers shall continually assess their readiness and make any necessary adjustments. This includes notifications to producers and brokers to keep consumers up to date.
- Access to accurate information and avoiding misinformation are critical. Therefore, carriers shall inform insureds of available benefits specifically related to business interruption insurance, quickly respond to insured inquiries, and consider revisions needed to streamline responses and benefits for insureds. Carriers shall make all necessary and useful information available on their websites and staff their help lines accordingly.
- Property and casualty carriers shall extend any applicable grace period for nonpayment of premium by forty-five (45) days. This grace period extension does not relieve an insured of the obligation to pay premiums but merely is a deferral of the payment due date. This provision is also applicable to premium financing arrangements. The Department expects that all insurers and premium finance companies will afford the extended grace period for consumers to pay their premiums. If the premium or premium finance installment payment isn't subsequently paid by the insured, the policy is cancelled back to the original due date.

- Property and casualty carriers shall suspend all claims reporting deadlines for the duration of the emergency declaration and extend all policyholder rights or benefits related to deadlines until 90 days after the state of emergency ends.
- Property and casualty insurers and other entities regulated by my office, shall accept as valid and binding, any claim or claim related document bearing an e-signature or an e-notary as otherwise authorized pursuant to Oklahoma law.

### Medical Professional Liability Insurance

- In discussing medical professional liability coverage (“MPL”) with various insurers, we are pleased to report that companies are taking the lead to ensure that physicians’ coverage is being expanded in a number of ways designed to facilitate delivery of health care in connection with COVID-19. Coverage limitations regarding state licenses have been generally relaxed to provide coverage in states other than the doctor’s principal licensor state, subject to state or federal waivers. We ask that all MPL insurers are following this initiative.
- For answers to additional questions about MPL coverage for COVID-19 claims, providers please check your carrier’s website for FAQs. For information involving coverage for transmission of the virus to employees, review your workers compensation policy for potential coverage. For claims involving transmission of the virus to members of the general public, please review your general liability policy for potential coverage.

The provisions of this bulletin are in effect until the state emergency is no longer in effect.

Questions or comments applicable to this bulletin should be directed to Mike Rhoads ([mike.rhoads@oid.ok.gov](mailto:mike.rhoads@oid.ok.gov)) or Ron Kreiter ([ron.kreiter@oid.ok.gov](mailto:ron.kreiter@oid.ok.gov)), Oklahoma Insurance Department, 400 NE 50<sup>th</sup> Street, Oklahoma City, OK 73105-1816.

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Oklahoma Insurance Department 400 NE 50th Street, Oklahoma City, OK. 73105  
[405.521.2828](tel:405.521.2828) | Business Hours: 8:00 AM 5:00 PM

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