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PC BULLETIN NO 2020-01

From: Glen Mulready, Insurance Commissioner

Date: March 20, 2020

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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 Insurance Department is asking all carriers providing coverage to Oklahoma residents to take the following immediate measures related to the potential impact of COVID-19.

All carriers should 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 should 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 should 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 should make all necessary and useful information available on their websites and staff their helplines accordingly.

Property and casualty carriers should extend their applicable grace period for nonpayment of premium by an additional forty-five (45) days. This grace period extension does not relieve an insured of the obligation to pay premiums but merely is a deferral of the payment due date.

The provisions of this bulletin are in effect until the state emergency is no longer in place. Oklahoma Insurance Department, 400 North East 50th St., Oklahoma City, OK 73105-18

Questions or comments applicable to this bulletin should be directed to Mike Rhoads or Ron Kreiter

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ron.kreiter@oid.ok.gov

Check our COVID-19 [information page](#) for updates and previous messages to the industry.

About the Oklahoma Insurance Department

The Oklahoma Insurance Department, an agency of the State of Oklahoma, is responsible for the protection of the insurance-buying public and for oversight of the insurance industry in the state.

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Business Hours: 8:00 AM 5:00 PM

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