

## STATE OF CONNECTICUT

## INSURANCE DEPARTMENT

BULLETIN No. FS-37 April 9, 2020

TO: ALL INSURANCE COMPANIES, HEALTH CARE CENTERS, AND FRATERNAL BENEFIT SOCIETIES AUTHORIZED TO DO BUSINESS IN THE STATE OF CONNECTICUT.

SUBJECT: Extension of Licensing Deadlines in Light of COVID-19

The coronavirus disease 2019 (COVID-19) outbreak in the United States including Connecticut continues to severely impact businesses, supply chains, workforces and consumers. The COVID-19 has led to disruptions to transportation, limitations on social and business gatherings, imposition of quarantines, self-isolation and social distancing policies by government and businesses such as working remotely and use of virtual-only meetings and teleconferencing in lieu of in-person meetings in order to help slow the spread of the virus and minimize the resulting serious illness or death.

The Connecticut Insurance Department (CID) recognizes the severity of COVID-19 and in order to comply with the social distancing policies, many of its employees are working remotely to the greatest extent possible while still accomplishing the essential functions of their jobs. However, the social distancing restrictions and the limitations of personnel in the office will disrupt certain scheduled practices, including the processing and issuance of license renewals for insurance companies, health care centers and fraternal benefit societies as the current procedure requires the presence of numerous personnel in the office to manually process, print, and physically mail out each of the licenses. Connecticut Governor Ned Lamont, in recognition that it may be necessary to extend statutory and regulatory administrative deadlines in order to properly respond to the COVID-19 pandemic, has issued Executive Order No. 7M, dated March 25, 2020, to permit department heads, including the Insurance Commissioner, to extend statutory, regulatory, or other time limitations by up to 90 days.

Therefore, in light of the current COVID-19 situation, the Insurance Commissioner finds that it is in the public interest and consistent with efforts to slow the spread of the virus and minimize serious illness or death for the CID to extend the renewal date for licenses issued to insurance companies, health care centers and fraternal benefit societies as described herein.

This action is in accord with the authority set forth above and pursuant to Conn. Gen. Stat. § 38a-8, which gives the Commissioner "all powers specifically granted, and all further powers that are reasonable and necessary to enable the Commissioner to protect the public interest" in accordance with the duties imposed on the Commissioner by the insurance statutes.

Being mindful of the current COVID-19 restrictions, and in order to provide the CID with sufficient time in which to issue new licenses, all licenses previously issued by the CID to insurance companies, health care centers and fraternal benefit societies bearing an expiration date of May 1, 2020 shall now be valid until July 1, 2020. At the time of such renewal, the licensee shall be responsible for the payment to the CID of all license fees specified by law. Insurance companies, health care centers and fraternal benefit societies will not receive a separate license or individual notices regarding their licenses, this bulletin shall suffice as a valid documentation for each company.

This extension does not have any affect on the status of any insurance company, health care center or fraternal benefit society; such entities in good standing shall remain licensed in good standing unless otherwise notified, and such entities that have previously been notified that their license has been restricted or suspended will not be restored to good standing status unless otherwise notified. This extension is only being granted in response to the COVID-19 pandemic, it will not extend any future licensing expiration dates and only applies to licenses set to expire on May 1, 2020. The new licenses that are issued will only be valid through May 1, 2021.

The CID intends to continue to monitor the current situation and the time period for any or all of the relief may, if necessary, be extended further with any additional conditions that are deemed appropriate. The CID may issue other relief as necessary or appropriate as the COVID-19 crisis progresses.

Andrew N. Mais

**Insurance Commissioner**