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# STATE OF CONNECTICUT

#### INSURANCE DEPARTMENT

**April 20, 2020** 

## NOTICE TO ALL LIFE INSURANCE COMPANIES AUTHORIZED TO CONDUCT BUSINESS IN CONNECTICUT

#### **CONCERNING**

### COVID-19 RELATED QUESTIONS IN LIFE INSURANCE APPLICATIONS

The coronavirus disease 2019 (COVID-19) outbreak in the United States including Connecticut continues to effect the lives of all individuals as it is a respiratory disease that spreads easily from person to person and poses a risk of serious illness or death. Public health officials have yet to determine the long term effects on individuals who have contracted or come in contact with the disease. The Governor of Connecticut has declared public health and civil preparedness emergencies proclaiming a state of emergency throughout Connecticut as a result of the COVID-19 outbreak and has issued executive orders to protect the public.

The Insurance Commissioner, pursuant to his authority, has issued Bulletins, Notices, and Guidance as a result of the COVID-19 outbreak to protect the public interest in accordance with his duties and hereby issues this Notice for such purpose.

All life insurance companies authorized to conduct business in Connecticut are hereby advised 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.

This prohibition shall continue until the declaration of public health and civil preparedness emergency issued by the Governor is terminated.

Please contact the Insurance Department Life and Health Division at <a href="mailto:cid.lh@ct.gov">cid.lh@ct.gov</a> with any questions.