



MIKE CAUSEY
INSURANCE COMMISSIONER

ADVISORY

To: All Insurance Companies and other Entities Licensed under Chapter 58 of the North Carolina General Statutes

From: Mike Causey, Commissioner of Insurance

Date: March 26, 2020

Subject: Insurance services essential business throughout COVID-19 health emergency

On Tuesday, March 24, North Carolina Insurance Commissioner Mike Causey requested that if Governor Roy Cooper issued a statewide “Stay at Home” or “Shelter in Place” order, that financial services, including insurance services, would be deemed essential businesses to remain open to the public throughout the COVID-19 health emergency. While Governor Cooper has not yet issued such an order, many local units of government have done so. You can find a list of all the orders that have been issued on our website at the following link - <https://files.nc.gov/doi/documents/files/list-of-stay-at-home-orders.pdf>

This list contains all of the “Stay at Home” or “Shelter in Place” orders that have been issued by local units of government across our state, and includes a reference to whether the orders exempt insurance services. **Thus far, all of the orders that have been issued DO exempt insurance services.** This means that the insurance industry has the choice to have their essential employees (agents, adjusters, etc.) either work in the office or at home during the declared “Stay at Home” or “Shelter in Place” orders. It does not mean an office must open its doors. Instead, the insurance industry can have their essential employees be available either by phone, online or by appointment.

“This designation allows consumers to have access to information about their insurance products at all times during this critical period,” said Commissioner Causey. “However, in no way do I want to put insurance industry employees in harm’s way if they feel their health and well-being is jeopardy by meeting face-to-face with clients,” he added.

Commissioner Causey and the Department of Insurance will continue to operate to serve our citizens if and when a statewide “Shelter in Place” declaration is made. In addition, we will continue to update our regulated community on the impact of any such orders.