Regulatory Materials Related to Business Interruption Insurance Coverage

Last Updated: June 21, 2020

Alabama

- Alabama Department of Insurance Issues FAQs Regarding Business Interruption Insurance and COVID-19
- Alabama Department of Insurance Issues Guidance on Business Interruption Insurance and COVID-19

Alaska

- Alaska Division of Insurance Issues Consumer Alert on Business Interruption Insurance and COVID-19

Arkansas

- Arkansas Insurance Department Issues Bulletin Regarding Business Interruption Insurance and COVID-19

California

- California Department of Insurance Orders Insurance Data on Business Interruption Coverage to Assist California Small Businesses
- California Department of Insurance Issues FAQ on Business Interruption Insurance and Other Issues Affecting California Small Businesses
- California Department of Insurance Issues Notice Regarding Requirement to Accept, Forward, Acknowledge, and Fairly Investigate All Business Interruption Insurance Claims Caused by the COVID-19 Pandemic

Connecticut

- Connecticut Insurance Department Issues Guidance on Business Interruption Insurance and COVID-19

Colorado

- Colorado Insurance Division Issues FAQs Regarding Business Interruption Insurance and COVID-19

Washington D.C.

- Washington D.C. Department of Insurance, Securities and Banking Issues FAQs on Health Insurance, Travel Insurance and Business Interruption Insurance In Connection With COVID-19

Georgia

- Georgia Office of Insurance and Safety Fire Commissioner Issues Additional Directives (Health and Business Interruption Insurance) in Connection With COVID-19

Idaho

- Idaho Department of Insurance Issues Bulletin Regarding Applicability of Business Interruption Coverage to COVID-19 Related Claims
Illinois

- Illinois State Legislature Passes Bill to Establish a Task-Force to Study Business Interruption Insurance Needs

Kansas

- Kansas Insurance Department Issues Directives (Health Insurance, Business Interruption Insurance and Licensing) in Connection With COVID-19

Louisiana

- Louisiana Department of Insurance Issues Guidance to Consumers on Health, Travel and Business Disruption Insurance
- Louisiana House of Representatives Introduces Bill to Retroactively Expand Business Interruption Insurance Policies to Cover Losses Due to the Coronavirus Outbreak
- Louisiana State Senate Introduces Bill to Retroactively Expand Business Interruption Insurance Policies to Cover Losses Due to the Coronavirus Outbreak

Maryland

- Maryland Insurance Administration Issues Advisory on Business Interruption Insurance

Massachusetts

- Massachusetts Senate Introduces Bill to Retroactively Expand Business Interruption Insurance Policies to Cover Losses Due to the Coronavirus Outbreak
- Massachusetts Division of Insurance Issues FAQs Regarding Insurance-Related Issues

Michigan

- Michigan House of Representatives Introduces Bill to Retroactively Expand Business Interruption Insurance Policies to Cover Losses Due to the Coronavirus Outbreak

Minnesota

- Minnesota Department of Commerce Issues Consumer Alert Regarding Business Interruption Insurance and COVID-19

Missouri

- Missouri Department of Commerce and Insurance Issues Consumer Guidance Regarding Business Interruption Insurance and COVID-19

NAIC

- NAIC Issues Guidance Regarding Health, Travel and Business Interruption Insurance in Connection With COVID-19

New Hampshire

- New Hampshire Insurance Department Issues Guidance on Business Disruption Insurance and COVID-19
New Jersey

- New Jersey State Assembly Introduces Bill to Force Business Interruption Insurers — Despite a “Virus” Exclusion in their Policies — to Provide Coverage for Losses Attributed to COVID-19

New York

- New York State Department of Financial Services Provides Guidance Regarding Business Interruption Insurance
- New York Assembly Introduces Bill to Retroactively Expand Business Interruption Insurance Policies to Cover Losses Due to the Coronavirus Outbreak

North Carolina


Ohio

- Ohio General Assembly Introduces Bill to Retroactively Expand Business Interruption Insurance Policies to Cover Losses Due to the Coronavirus Outbreak

Oregon

- Oregon Division of Financial Regulation Website Offers Guidance on Health, Business Interruption and Travel Insurance

Pennsylvania

- Pennsylvania House of Representatives Introduces Bill to Retroactively Expand Business Interruption Insurance Policies to Cover Losses Due to the Coronavirus Outbreak

South Carolina

- South Carolina Department of Insurance Issues Guidance on Health and Business Interruption Insurance in Connection With COVID-19
- South Carolina Senate Introduces Bill to Retroactively Expand Business Interruption Insurance Policies to Cover Losses Due to the Coronavirus Outbreak

Utah

- Utah Department of Insurance Issues Guidance for Business Interruption Claims Related to COVID-19 or the March 18 Earthquake

Virginia

- Virginia Bureau of Insurance Issues Guidance Regarding Interpreting Business Interruption Insurance Coverage In Connection With COVID-19

Washington


West Virginia

Sidley’s Global Insurance and Financial Services Group has assembled a compendium of materials that the NAIC and U.S. state insurance departments have issued in response to COVID-19. Click here to view materials on other insurance topics in the compendium.

Guidance from the state insurance departments pertaining to the COVID-19 pandemic is changing on a daily basis. Accordingly, this compendium of state insurance departments materials issued in response to COVID-19 may become outdated very quickly. While we will endeavor to update this compendium on a periodic basis, we assume no obligation to do so. Please contact us if you have any questions about any of the materials referenced in this compendium.

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