The following guidance is to advise the reader of the current position of the Kentucky Department of
Insurance (“the Department”) on the specified issue.

FROM: SHARON P. CLARK, COMMISSIONER

RE: INSURANCE INDUSTRY CONSIDERED LIFE-SUSTAINING BUSINESS

DATE: MARCH 25, 2020

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The Kentucky Department of Insurance (“Department”) issues this guidance pursuant to
Executive Order 2020-257.

Governor Beshear has issued Executive Order 2020-257 encouraging Kentuckians to stay Healthy
at Home. Pursuant to the order, only life-sustaining businesses may remain open. Please note that
pursuant to paragraph 1. o. insurance services are considered life-sustaining businesses:

1. o. Professional Services. Professional services, such as legal services, accounting
services, insurance services, real estate services (including appraisal and title services).
Professional services firms must implement telecommuting and remote work to the fullest
extent possible, and should only use in-person interaction to support Minimum Basic
Operations or where telecommuting is impossible.

/s/ Sharon P. Clark
Sharon P. Clark
Commissioner, Department of Insurance