



**PUBLIC PROTECTION CABINET**

**Department of Insurance**

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**Andy Beshear**

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Commissioner

*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