



PUBLIC PROTECTION CABINET

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Governor

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

TO: All Insurance Companies, Insurance Agencies, Agents, Adjusters and other Insurance Licensees Operating in the Commonwealth of Kentucky

FROM: Sharon P. Clark, Commissioner
Kentucky Department of Insurance

RE: Continuity of Operations

DATE: March 30, 2020

The following guidance is issued to all insurance companies, insurance agencies, insurance agents, adjusters and other insurance licensees.

The business of insurance is considered an essential service in times of crisis under guidance from the United States Department of Homeland Security. The United States Cyber-Security and Infrastructure Security Agency reiterated this guidance to the states on March 19, 2020, and Governor Beshear identified insurance as a business that may remain open in Executive Order 2020-257.

Insurers have a responsibility to service customers, adjust claims, and maintain critical technology, and this responsibility does not cease during times of crisis. In fact, it often increases. Accordingly, insurance offices are deemed essential and are allowed to operate during the orders put in place by Governor Beshear and various governmental entities within the Commonwealth of Kentucky. Insurance company employees should seek to work remotely, or behind locked doors when possible, and should follow CDC guidelines that include social distancing and other recommended practices when in-person interaction is necessary.

<https://www.cisa.gov/news/2020/03/19/cisa-releases-guidance-essential-critical-infrastructure-workers-during-covid-19>

<https://www.cisa.gov/identifying-critical-infrastructure-during-covid-19>

https://governor.ky.gov/attachments/20200325_Executive-Order_2020-257_Healthy-at-Home.pdf

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