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BULLETIN NO. 2020-04

TO: All Insurers Carriers Authorized to Transact Business in the State of Alabama
and Other Interest Parties

FROM: Jim L. Ridling
Commissioner of Insurance 

DATE: March 30, 2020

RE: Continuity of Operations

EFFECTIVE: Immediate

On March 13, 2020, Alabama Governor Kay Ivey declared the first state of public health emergency in Alabama due to the COVID-19 pandemic. The Governor has since issued three supplemental declarations and more could follow. At this date, it is not certain when the public health emergency will be canceled. Additionally, several local governmental entities have issued some form of “shelter in place” order or have imposed local curfews. More local governmental entities in Alabama could issue similar orders before the pandemic ends. Therefore, after consulting with the State Health Officer, the Alabama Department of Insurance (ALDOI) hereby issues the following guidance to all insurers and their representatives authorized to transact business in the State of Alabama:

On March 19, 2020, the U.S. Department of Homeland Security, Cybersecurity & Infrastructure Security Agency (CISA), issued a [Memorandum on Identification of Essential Critical Infrastructure Workers During COVID-19 Response](#). The memorandum makes clear that the business of insurance and related financial services are considered essential operations and services in times of crisis.

Accordingly, as insurance companies, underwriters, producers (agents & brokers), related insurance claims, agency services, and related financial services are deemed essential services and operations, they are allowed to operate during the various orders which have been or may be issued by local governmental entities within the State of Alabama. Insurance company employees should seek to work remotely or behind closed doors when possible, and should follow all CDC guidelines that include social distancing, good hygiene, and other recommended practices when in-person interaction is necessary. The ALDOI believes this bulletin meets the standards for operations under all statewide health orders currently in force.

The ALDOI has a responsibility to protect insurance consumers in Alabama. Insurers have a responsibility to serve their customers, adjust claims, and maintain critical technology. Such responsibilities do not cease during times of crisis.

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

JLR/MF/RN/ct