



# OFFICE OF INSURANCE AND SAFETY FIRE COMMISSIONER

**JOHN F. KING**  
COMMISSIONER OF INSURANCE  
SAFETY FIRE COMMISSIONER  
INDUSTRIAL LOAN COMMISSIONER

SEVENTH FLOOR, WEST TOWER  
FLOYD BUILDING  
2 MARTIN LUTHER KING, JR. DRIVE  
ATLANTA, GA 30334  
(404) 656-2056  
[www.oci.ga.gov](http://www.oci.ga.gov)

## DIRECTIVE 20-EX-5

TO: ALL LICENSED INSURANCE COMPANIES IN THE STATE OF GEORGIA

FROM: JOHN F. KING  
INSURANCE AND SAFETY FIRE COMMISSIONER

DATE: MARCH 20, 2020

RE: NEW ACTIONS TO PROTECT CONSUMERS AND INDUSTRY DURING  
CORONAVIRUS (COVID-19) SITUATION

---

1. The Commissioner directs all Property and Casualty Insurers to refrain from canceling any commercial policies, including business interruption or business income coverage, for the cause of non-payment for the next 60 days. Because the COVID-19 pandemic has created a hardship for many of Georgia's businesses, the Commissioner is directing insurers to cease canceling these policies for the time being. Should the pandemic last longer than expected, the Commissioner may lengthen the time this prohibition is in effect.
2. Likewise, the Commissioner directs all Health Insurers to refrain from canceling health policies for the cause of non-payment until further notice. People affected by the COVID-19 pandemic must have access to healthcare during this trying time.
3. To protect the health and safety of regulatory and industry staff, the Commissioner is suspending certain activities and functions that require in-person interaction. Accordingly, all in-person, onsite exams, audits, and licensing requirements are suspended until conditions improve, and the Commissioner deems it safe to return to normal practices.
4. The Commissioner is also making temporary and appropriate accommodations for certain insurer filing requirements and attendant deadlines during this period of national emergency. Accordingly, all non-federal filing deadlines are temporarily suspended, and all applicable late filing fees are waived until the Commissioner determines business operations may return to normal. This suspension is not applicable to product filings. Inquiries about these waivers should be directed to Steve Manders.
5. The Commissioner appreciates that, with the onset of COVID-19, the industry may see a dramatic increase in applications across many lines of insurance, as many families and

THE OFFICE OF INSURANCE AND SAFETY FIRE COMMISSIONER DOES NOT DISCRIMINATE ON THE BASIS OF RACE, COLOR, NATIONAL ORIGIN, SEX, RELIGION, AGE OR DISABILITY IN EMPLOYMENT OR THE PROVISION OF PROGRAMS OR SERVICES

businesses realize how stressed they could become due to the effects of the virus. As a result, many companies may find themselves repricing and refiling products. Accordingly, the Commissioner will be offering immediate and expedited review for products that are critical due to the COVID-19 outbreak or its effects.

6. The Commissioner has been made aware that Pearson VUE has made the decision to temporarily close its Georgia-based Pearson Professional Centers for at least 30 days through April 15, 2020, after which they will re-open the centers if it is safe to do so based on local conditions. PSI has also made a similar decision. With test centers closed, any applicants who have not taken their tests will be unable to do so until they re-open. The Commissioner directs applicants who have not yet taken their test to compile all necessary documentation for a license and to submit it to the Department. After the test centers re-open the Department will be able to process their applications speedily.



---

JOHN F. KING  
INSURANCE AND SAFETY FIRE COMMISSIONER  
STATE OF GEORGIA