

**STATE OF MICHIGAN  
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES**

**Bulletin 2020-12-INS**

**In the matter of:**

**Executive Order 2020-21:  
Essential Insurance Services**

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**Issued and entered  
this 30<sup>th</sup> day of March 2020  
by Anita G. Fox  
Director**

On March 10, 2020, Governor Whitmer issued Executive Order 2020-04, which declared a state of emergency across the State of Michigan due to the COVID-19 pandemic. On March 23, 2020, Governor Whitmer issued Executive Order 2020-21, directing Michigan residents to remain at home or in their place of residence, with limited exceptions. Executive Order 2020-21 takes effect on March 24, 2020 at 12:01 a.m. and continues through April 13, 2020 at 11:59 p.m.

Executive Order 2020-21 allows critical infrastructure workers to continue work. These workers include some workers in the insurance industry, but only to the extent that their work cannot be done by telephone or remotely. This includes insurance companies, health maintenance organizations, third party administrators, nonprofit dental care corporations, producers, adjusters, and any workers necessary to the continued operation of these entities.

Any in-person business operations must abide by all applicable conditions in Executive Order 2020-21, such as social distancing practices and other mitigation measure to protect workers and patrons. Businesses in the insurance industry that remain open for in-person work must take aggressive steps to minimize the spread of coronavirus, including but not limited to:

- Promoting remote work to the fullest extent possible.
- Restricting the number of workers present in-person on the job.
- Keep employees at least six feet from one another to the maximum extent possible and enabling social distancing for customers who are standing in line.
- Any other social distancing practices and mitigation measures recommended by the Centers for Disease Control.

All claims must continue to be processed and paid in a timely manner. Insurers must continue to make all required filings with DIFS, including but not limited to filings that are required to comply with PA 21 and 22 of 2019 (no-fault reform). Entities and persons regulated by DIFS must continue to comply with all applicable statutory and regulatory deadlines and requirements unless such deadlines and requirements are expressly waived or modified by the Director.

Companies that experience difficulty in meeting any statutory or regulatory deadline or requirement as a

result of the COVID-19 pandemic must contact DIFS immediately.

Any questions regarding this Bulletin should be directed to:

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/s/

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Anita G. Fox  
Director