

Coronavirus State Activity

State	State Agency Activity/Closure	Legislative Activity/Closures	Courts	Business Closures
Alabama	<p>DOI is telecommuting until April 6.</p> <p><i>Added March 30:</i> Bulletin 2020-03 amends producer and adjuster licensing requirements.</p>	<p>The legislature is scheduled to reconvene on March 31 to consider how to address the remainder of session.</p>		<p><i>Added March 24:</i> The Department of Public Health issued an Order prohibiting all non-work related gatherings of 25 persons or more in which a consistent 6 foot distance between persons cannot be maintained. The Order requires Employers to take reasonable steps to meet these standards for employees and customers.</p>
Alaska	<p>As of March 17, DOI staff are still in the office.</p> <p>The DOI extended filing deadlines.</p> <p><i>Added March 20:</i> Bulletin B 20-08 prohibits terminating insurance contracts due to non-payment. This notice is effective through June 1.</p>	<p>Only legislators and staff will be able to access the capitol, starting March 14.</p>	<p>See this site for updates.</p>	<p><i>Updated March 24:</i> A health mandate requires all people arriving in Alaska to self-quarantine for 14 days. The mandate goes into effect March 25 at 12:01AM., and will be</p>

	<p><i>Added March 23:</i> Bulletin B 20-10 encourages insurers to allow policyholders to self-audit and self-report changes in their exposure or risk profile. This bulletin was issued March 20, and is effective until June 1.</p>			reevaluated by April 21.
Arizona		<p><i>Updated March 23:</i> The legislature is recessed until April 13.</p>		<p><i>Updated March 31:</i> A stay-at-home order effective March 30-April 30 exempts insurance.</p>
Arkansas	<p><i>Added March 31:</i> Bulletin No. 12-2020 directs personal lines insurers not to cancel or nonrenew the policies of policyholders based on nonpayment of premium for 60 days from March 11 if these persons are unemployed due to the coronavirus.</p> <p><i>Added March 31:</i> Bulletin No. 11-2020 gives individual producers who have failed to submit their producer renewal applications or pay renewal fees due to COVID-19 until May 10 to perform these actions.</p> <p><i>Added March 25:</i> Bulletin 6-2020 establishes a 60-day moratorium on the cancellation/non-renewal of insurance policies for the non-payment</p>			

	<p>of premiums for Arkansans diagnosed with/positively tested for COVID-19; requests that insurers provide a contact designed to field consumer contacts during the emergency and encourages insurers to use all possible methods to adjust claims remotely.</p> <p><i>Added March 30:</i> Executive Order 2020-17 allows agencies, including the DOI, to defer certain license-related requirements.</p> <p><i>Added March 25:</i> Bulletin No. 9-2020 is addressed to consumers and admitted and surplus lines insurers to inform consumers about Business Interruption Insurance. AID has reviewed and approved for us ISO's recently developed business interruption endorsement forms.</p>			
California	<p>The CDI announced it has instituted steps to maintain operations while protecting public health.</p> <p><i>Updated March 26:</i> The CDI issued a data survey of insurers related to their commercial business interruption. The should be provided by April 9.</p>	<p>The legislature has adjourned until April 13.</p>		<p><i>Added March 20:</i> Governor issued "stay at home" order; insurers are exempted. The CDI issued a notice providing guidance on allowable insurance business services during the order.</p>

	<p><i>Added March 20:</i> The CDI issued a notice providing guidance on allowable insurance business services during the “stay-at-home” order.</p> <p><i>Added March 20:</i> In one notice the CDI requested all insurance companies, including non-admitted companies, provide their policyholders with at least a 60-day grace period to pay insurance premiums. The second notice requested auto insurers forebear from considering driver license and vehicle registration expirations when underwriting policies. In the third notice, the CDI asked that insurers to do what is necessary during the coronavirus crisis be able to process and pay claims and provide other services in a reasonable and timely manner while adding the CDI will take into account the extraordinary circumstances when evaluating whether insurers have complied with legal and commercial obligations during the COVID-19 pandemic.</p> <p>The DWC announced modified hearing schedules and filing procedures. The offices in San Jose, Oakland, and San Francisco are temporarily closed.</p>			
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<p>Colorado</p>	<p><i>Updated March 18:</i> The Commissioner reported that one half to two thirds of DOI staff are working from home with more to transition soon. The Commissioner asked for patience. No new Market Conduct Exams will be called during the crisis. If the DOI is your registered agent, please provide email addresses. All complaint correspondence should be electronic.</p> <p><i>Added March 29:</i> Bulletin No. B-5.38 directs all insurers to make reasonable accommodations so that policies are not cancelled for nonpayment of premium.</p> <p><i>Added March 26:</i> Emergency Regulation 20-E--03 requires insurance companies to waive their policy restrictions in order for employees to continue to work while using their own personal automobile for commercial food delivery.</p> <p><i>Added March 25:</i> Emergency Rules require electronic communication and submission of documents with the DWC.</p>	<p>The legislature has adjourned to at least March 30. Leadership is seeking clarity from the Colorado Supreme Court on whether they can extend the lawmaking term past May 6, the constitutional requirement for the session to end.</p> <p><i>Updated March 19:</i> the Capitol building is closed.</p>		<p><i>Updated March 29:</i> An amended public health order temporarily closing all businesses that are not considered "critical business". Insurance is exempt.</p>
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<p>Connecticut</p>	<p>CID closed its offices to the public, but remains functioning by telephone and email.</p> <p><i>Added March 26:</i> Bulletin IC-41 requests auto insurers extend coverage to delivery drivers' personal vehicles in light of the disruption caused by the COVID-19 pandemic.</p> <p><i>Added March 26:</i> The CID issued a notice to insurance producers regarding its extended renewal period for resident and nonresident insurance producers in March, April, and May 2020.</p> <p><i>Added March 24:</i> Bulletin IC-40 requests that insurers provide insureds with a 60-day grace period for payment of insurance premiums.</p> <p><i>Added March 24:</i> FS-36 makes modifications to filing requirements for insurer license applications, financial statements, and insurance holding company filings, effective March 24 until June 15.</p> <p><i>Added March 24:</i> The CID issued a licensing renewal notice, which</p>	<p>The General Assembly is closed from March 12 - March 30.</p>	<p><i>Added March 24:</i> Executive Order 7K suspends Non-Critical Workers' Compensation Commission Operations and Associated Requirements, effective March 23.</p>	<p><i>Added March 23:</i> The Governor signed an order requiring the closure of all non-essential businesses effective March 23 through April 22. Insurance is included among the essential businesses that will be permitted to continue to operate.</p>
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	<p>provides that an extension of the licensing renewal and continuing education periods for the March 24 through May 31 will be extended to June 30.</p> <p><i>Added March 20:</i> The CID announced that effective March 23 they will accept service of process at limited days and times.</p> <p><i>Added March 19:</i> CID posted consumer-focused notice and FAQs on Business Interruption Insurance.</p> <p>CID issued a notice asking to accommodate travel cancellation.</p>			
Delaware	<p>The DOI issued a data call specific to travel insurance.</p> <p><i>Updated March 25:</i> The Sixth Modification of the Declaration of the State of Emergency prohibits cancellations or non-renewals of insurance policies due to nonpayment for those experiencing a loss of income due to the crisis.</p> <p>The DCRB has activated a remote work policy effective March 16 - March 27.</p>	<p><i>Updated March 19:</i> The General Assembly postponed the legislative session until further notice.</p>	<p><i>Added March 18:</i> Judicial emergency declared March 16 for 30 days, tolling requirements under Speedy Trial Guidelines and giving courts discretion to continue trials and hearings. Branch facilities are open.</p>	<p><i>Added March 23:</i> A “shelter-in-place” order closed all non-essential businesses. Insurance is considered essential and is exempt.</p>

<p>District of Columbia</p>	<p>Agency-specific telework schedules from March 16, to March 31, with the intent to maintain essential services.</p>	<p>The legislature remains in session, but with a modified schedule.</p>		<p><i>Added March 25:</i> Order 20202-053, ceases all non-essential business activities other than those conducted safely from home. Insurance is deemed to be essential and is exempt from the order.</p>
<p>Florida</p>	<p><i>Added March 25:</i> Informational Memorandum OIR-20-04M urges flexibility with policyholders regarding premium payments and allowing coverage for the use of person automobiles for the delivery of goods and services for the duration of the crisis.</p> <p><i>Added March 20:</i> The Agent and Agency Services Office altered its business operations practices as a result of COVID-19.</p> <p>The OIR issued Informational Memorandum OIR-20-03M to provide guidance on business continuity planning. Regulated companies must notify the OIR if they activate their</p>			

	<p>Business Continuity and/or Continuity of Operations Plan.</p> <p>The OIR issued a consumer press release regarding travel insurance.</p> <p><i>Added March 18:</i> DFS allows insurance customer representatives to work from home during the crisis.</p> <p><i>Added March 31:</i> The DWC issued a notice setting forth the requirements for appropriate billing and coding for telehealth and telemedicine services.</p> <p>The governor activated the Emergency Business Damage Assessment Survey.</p>			
Georgia	<p>The governor has directed almost all state employees to work from home.</p> <p><i>Added March 24:</i> Bulletin 20-EX-4 urge counties and municipalities to consider insurance an essential business service.</p> <p><i>Updated March 26:</i> Directive 20-EX-5, which orders certain steps to be taken by insurers in order to deal with the COVID-19 pandemic, including non-cancellation for commercial policies that include business interruption or</p>	<p>The Georgia assembly adjourned its regular session March 13 for an unspecified amount of time, though a Special Session convened March 16 to grant the governor the authority to declare a Public Health</p>	<p><i>Added March 19:</i> The Supreme Court declared a judicial emergency from March 14 to April 13. Courts remain open to deal with essential functions but proceedings should be held via videoconferencing if possible. Deadlines, time schedules, or filing requirements, including</p>	<p><i>Added March 24:</i> An Executive Order, issued March 23, limits the number of people allowed to gather in one place.</p>

	<p>business income coverage for the next 60 days.</p> <p>The Office of Insurance created an expedited approval process for Business Interruption coverage and waived Continuing Education requirements for agents through April 30.</p> <p><i>Updated March 18:</i> The Office issued a bulletin on business interruption insurance.</p> <p><i>Added March 31:</i> The BWC announced that hearings scheduled for the period March 16 through April 13 will be postponed.</p> <p><i>Added March 30:</i> A BWC order extended deadlines for all workers' compensation claims through April 13.</p>	State of Emergency.	statutes of limitations, are tolled.	
Hawaii	<p><i>Added March 31:</i> Memorandum 2020-31 encourages admitted and nonadmitted insurers to work with policyholders, both individuals and businesses, to ensure that coverages continue and policies do not lapse.</p>	The Legislature plans to recess for at least 3 days starting March 17.		
Idaho	<p><i>Added March 18:</i> Sheriffs are closing or limiting drivers license offices. The</p>	The legislature is pushing to finish its work about 2-3		<i>Added March 26:</i> Insurers are exempt

	DMV is giving a 90 days waiver on expired licenses.	weeks earlier than normal.		from the "stay-home" Order .
Illinois	<p>Company Bulletin 2020-2 requires a policy of travel insurance to cover COVID 19 unless the policy contains an applicable exception for that particular coverage.</p> <p>The Secretary of State's office closed through March 31, although online access will remain available to all lobbyists and authorized agents. Statutorily required deadlines are extended for 30 days.</p>	<p>The General Assembly postponed the legislative session until March 24.</p> <p><i>Added March 18:</i> The House extended the committee deadline for bills to April 3 and cancelled session days scheduled for the week of March 23.</p>		The governor issued a "stay-at-home" order effective March 21 at 5:00 p.m. until April 7. Insurance services are specifically excluded.
Indiana	<p>The DOI issued a notice warning insurers not to cancel liability insurance coverage for childcare facilities and businesses that remain open and provide meals to the community without filing an endorsement change in the terms of the policy with the DOI.</p> <p>Bulletin 252 asks insurers to institute a moratorium on cancellations and nonrenewals for nonpayment for 60</p>	The session adjourned sine die March 11.		<i>Updated on March 23:</i> Executive Order 20-08 directs all persons living in Indiana to stay at home, effective 11:59 p.m. on March 24. Insurance is deemed to be essential and are exempt from the order.

	<p>days. The DOI is implementing a 60-day grace period relating to renewals and cancellations for all licensees, and to premium tax filings.</p> <p><i>Added March 24:</i> Executive Order 20-09 closes all state government buildings to the public and extends certain occupational and drivers licenses.</p> <p><i>Added March 20:</i> DMV ordered to extend deadlines for license, title, and registration nonrenewals.</p>			
Iowa	<p>Per Bulletin 20-03, many of the IID team members are working remotely; all consumer protection, financial regulation, product review, and licensing operations are functional.</p> <p><i>Added March 27:</i> Proclamation of Disaster Emergency that temporarily suspends the requirements for an insurer to obtain a salvage title within 30 days of vehicle title assignment. The Proclamation, signed on March 26, is set to expire on April 16.</p> <p>A Proclamation of Disaster Emergency suspends continuing education rules and requirements for insurance</p>	<p>The legislative session is suspended for a minimum of 30 days.</p>		

	licensees and relaxes expiration dates. The emergency will continue until April 16.			
Kansas	<p><i>Added March 30:</i> A FAQ document provides guidance to consumers and insurers on coverage issues, grace periods, DOI operations, licensing and continuing education requirements, and compliance with the unfair claims settlement practices laws and regulations.</p> <p><i>Updated March 27:</i> KID is implementing alternative working arrangements for its employees, which may result in a delay in processing times for matters requiring KID approval. The Commissioner extended remote operations until April 26.</p> <p>KID is currently not suspending its unfair acts and claims settlement requirements.</p>		<p><i>Added March 19:</i> Jury trials are continued. All courts and offices are restricted to emergency operations. Court personnel work remotely. Only Criminal SOL, deadlines are affected.</p>	<p><i>Updated March 29:</i> Executive Order 20-16 requires residents to stay home; insurance services is considered an essential function and is exempt from the Order.</p>
Kentucky	<p><i>Added March 30:</i> The DOI issued guidance stating insurers may not deny a claim under a personal automobile insurance policy solely because the insured was engaged in delivery services.</p>	<p>The legislature cancelled sessions for March 13, and March 17, with plans to resume March 18.</p>	<p><i>Added March 19:</i> The Supreme Court cancelled most in-person appearances. Judges should use telephonic or video technology for meetings. All civil trials</p>	<p><i>Added March 18:</i> While the governor has ordered the closure of business, insurance is specifically excluded and may remain open.</p>

	<p>The DOI extends by two months the CE completion and submission requirement for March and April licensees and suspends insurance producer licensing examinations.</p> <p>KEMI will provide wage replacement benefits for first responders and medical personnel who have been quarantined for COVID-19.</p> <p>State meetings will take place by teleconference.</p>		<p>and hearings are postponed. Attorneys should use e-filings. The Order covers the period March 16 to April 10.</p>	<p><i>Added March 30:</i> The DOI issued guidance stating that insurance may stay open during the COVID-19 crisis.</p>
Louisiana	<p><i>Added March 29:</i> Emergency Rule 40 imposes a moratorium on policy cancellations and nonrenewals.</p> <p><i>Added March 27:</i> Emergency Rule 39 establishes a process where commercial lines policyholders with auditable exposures can demand a mid-term self-audit.</p> <p><i>Added March 25:</i> Emergency Rule 38 provides for the temporary licensing of insurance producers through May 15.</p> <p><i>Added March 23:</i> State office buildings are closed to the public.</p>	<p>The legislative session is suspended until March 31.</p>		<p><i>Added March 23:</i> Proclamation Number 33 JBE 2020 provides guidance for businesses that are permitted to remain open. In effect from March 23 at 5:00 p.m. - April 13.</p>

<p>Maine</p>	<p>Bulletin 442 addressed business continuity, expediting claims, accommodations for late payments, and travel insurance.</p> <p>The WCB announced new Nature and Cause of Injury Codes.</p>	<p>The legislature adjourned sine die on March 17.</p>		
<p>Maryland</p>	<p>State employees are expected to telecommute.</p> <p><i>Added March 31:</i> The MIA issued guidance regarding producer licensing.</p> <p><i>Added March 30:</i> Bulletin 20-15 encourages issuers of private passenger automobile policies to waive exclusions for an insured’s commercial use of their vehicle.</p> <p><i>Added March 30:</i> Order 20-03-30-04 authorizes remote notarizations.</p> <p><i>Added March 27:</i> Bulletin 20-14 addresses the treatment of premium receivable assets over 90 days past due.</p> <p><i>Added March 20:</i> Bulletin No. 20-09 requested insurers that issue travel insurance during the emergency provide an option for consumers to</p>	<p>Lawmakers are streamlining procedures during the final weeks of Session in response to COVID-19 outbreak. The State House will be closed to public access and will only be accessible to those persons with a State-issued badge.</p>	<p><i>Added March 26:</i> An administrative order closes state courts to the public until May 1.</p> <p>Federal jury trials are suspended until April 24, while state jury trials are suspended from March 16 to April 3.</p>	<p><i>Updated March 23:</i> The Governor has ordered non-essential businesses to close to the general public by 5 p.m. on March 23. Insurance companies are considered an essential business and are exempt from the closure order.</p>

	<p>purchase a Cancel For Any Reason waiver, or to otherwise offer an option to purchase trip cancellation coverage that will reimburse non-refundable costs if the trip is cancelled due to COVID-19.</p> <p><i>Added March 23:</i> Bulletin 20-10 encourages insurers to make reasonable accommodations so that individuals and businesses do not lose coverage due to non-payment of premium.</p> <p><i>Added March 24:</i> Bulletin 20-12 encourages a insurers to consider making rate filings that provide temporary relief to insureds.</p> <p><i>Added March 24:</i> The MIA postponed hearings occurring on or before April 1.</p> <p><i>Added March 26:</i> The MIA posted its webinar: COVID-19 and Maryland Licensed Insurance Professionals: What You Need to Know.</p> <p>The MIA asked insurers for information regarding their pandemic responsiveness.</p>			
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	<p>Commissioner Redmer issued a statement that the MIA is closely monitoring business insurance and will open investigations as needed.</p> <p>State Attorney General's Office will accept service of process by email.</p>			
Massachusetts	<p><i>Updated March 20:</i> Executive branch employees not performing core function to remain at home until April 3. Many are working at home and the state is ramping up its capability in that area.</p> <p><i>Added March 31:</i> Bulletin B-2020-08 provides information to medical malpractice insurers about the Division's expectations regarding steps Medical Malpractice Carriers are to take.</p> <p><i>Added March 24:</i> Bulletin 20-05 advises insurers to provide employers and individuals with as much flexibility as is reasonably possible to maintain their existing coverage despite difficulties making timely payment of premiums.</p> <p><i>Added March 27:</i> The RMV implemented a 60-day extension to</p>		<p><i>Updated March 18:</i> The Supreme Judicial Court issued an order that tolled all statutes of limitations through April 2. All deadlines that would otherwise expire before April 21, are extended to that date. The Order also provides that trials scheduled to commence between now and April 17 will be continued.</p>	<p>Added March 23: COVID-19 Order No. 3, effective at noon March 24, directs non-essential businesses to cease operation, while deeming insurance as essential and therefore exempt.</p>

	<p>vehicle inspections expiring in March and April.</p> <p><i>Added March 20:</i> The governor issued an order to authorize the Registrar of Motor Vehicles to extend the expiration date of licenses, registration certificates, and titles that will expire between March 1 and April 30. Motor vehicle safety and emissions inspections may be waived as well.</p> <p><i>Added March 31:</i> Advisory Ruling 2020-01 temporarily increases the damage threshold above which “personal inspection” of motor vehicle damage is required from \$1500 to \$3000.</p> <p>Government boards may meet without a quorum of members present and without affording public access to the physical meeting location, effective immediately.</p>			
Michigan	<p><i>Added March 30:</i> Bulletin 2020-12-INS provides guidelines for insurance operations.</p> <p><i>Added March 31:</i> an emergency rule specifies that a first responder who is diagnosed with COVID-19 is considered</p>	<p><i>Updated March 18:</i> The Senate adjourned until March 25.</p>		<p><i>Added March 24:</i> Executive Order 2020-21 restricts business operations with an exemption for insurance. The order is effective March 24 - April 13.</p>

	<p>to have a compensable workers' compensation claim.</p> <p>The DIFS issued a press release stating that staff has the capability and is committed to continued review of SERFF filings, even as some of our staff are working remotely over the next 60 days. Communications related to filings should continue through SERFF. Non-SERFF filing related questions should be sent to DIFS-OIRF@michigan.gov. Insurers should continue to monitor the DIFS website at www.michigan.gov/difs.</p> <p><i>Added March 26:</i> Bulletin 2020-08-INS encourages insurers to use maximum flexibility in rescheduling meetings or allowing alternatives to in-person policyholder or stockholder meetings.</p>			
Minnesota	<p><i>Added March 20:</i> The Commerce Department is requiring domestic insurers to provide information no later than March 31 on company actions to-date relative to the COVID-19 emergency.</p> <p><i>Added March 30:</i> A Commerce Department notice offers insurers</p>	<p>The legislature has adjourned until April 14 unless leaders agree to an earlier date.</p>		<p><i>Updated March 25:</i> The governor issued a stay-at-home order. Insurance companies are considered critical and are exempt from the order.</p>

	<p>flexibility on regulatory filings and examinations.</p> <p><i>Added March 30:</i> HF 4531 authorizes the Commissioner of Commerce to waive deadlines for licenses and allows for delayed submission of authorized fingerprints</p>			
Mississippi	<p><i>Updated March 18:</i> The DOI has closed their physical offices and advising urgent issues be addressed by phone call.</p> <p><i>Updated March 27:</i> Bulletin 2020-3, as amended, to issue a 60-day moratorium on the cancellation and non-renewal of policies for the nonpayment of premium effective March 24. The DOI clarified Bulletin 2020-3 in a questions and answers document.</p> <p><i>Added March 25:</i> Bulletin 2020-2 encourages insurers to allow mid-term audits, self-audits or other adjustment to rating bases.</p> <p>The WCC is closed through April 1; settlements must be mailed in or filed through ATOS. WCC Hearings will be</p>	<p><i>Updated March 18:</i> The legislature is suspended until at least April 1.</p>		<p><i>Added March 25:</i> Executive Order 1463 limits the allowed number of people in a social gathering to 10. Essential services including insurance may continue to operate. This order is effective until April 17.</p>

	<p>conducted telephonically as much as possible.</p> <p><i>Added March 31:</i> A bulletin temporarily expands 2019 medical Fee Schedule rules for telemedicine services until June 30.</p> <p><i>Added March 23:</i> The WCC expanded the scope of telemedicine coverage during the COVID-19 emergency.</p> <p>The DOI has issued a press release on coverage, including coverage of travel insurance.</p>			
Missouri	<p><i>Added March 29:</i> FAQs emphasize that compliance with Bulletin 20-05 is voluntary, though the DCI strongly encourages insurers to comply. The DCI would like the information mandated by the Bulletin by April 10.</p> <p><i>Added March 23:</i> Insurance Bulletin 20-05 encourages insurers, including surplus lines insurers, to provide grace periods to policyholders. The Department also requires insurers to provide information about the steps they will take in response to the Bulletin and how they will service the needs of policyholders.</p>	<p><i>Updated March 24:</i> The legislature adjourned early for spring break; the earliest they are expected to return is March 30.</p>	<p><i>Added March 19:</i> The Supreme Court determined that until April 3, the courts are open for essential business only. Oral arguments scheduled for April will not be held in-person.</p>	

	<p><i>Added March 24:</i> Insurance Bulletin 20-06 notified insurers, including surplus lines insurers, of the process for filings.</p>			
Montana	<p><i>Added March 26:</i> The Insurance Commissioner sent a letter to the insurance industry recommending flexibility with premium payments and expediting/expanding automobile coverage to cover personal vehicles while delivering food, medicine, or other essential provisions for commercial purposes during the COVID-19 crisis.</p>			<p><i>Updated March 27:</i> Executive Orders 2-2020 and 3-2020 closing non-essential businesses. Insurance is considered an essential business and exempt; effective March 28 until April 10.</p>
Nebraska	<p><i>Added March 31:</i> A DOI notice announces the DOI will be issuing temporary resident insurance producer licenses until Prometric testing becomes available.</p> <p><i>Added March 29:</i> A DOI notice allows insurers to relax certain requirements such as notice of loss, premium payment provisions, and cancellation and non-renewal timeframes.</p> <p><i>Added March 26:</i> A DOI notice provides that for producer licenses expiring this March or April, a 90-day extension for continuing education requirements can be granted.</p>			<p><i>Added March 18:</i> The governor has ordered temporary closures of bars, restaurants, theaters, gyms, concern venues.</p>

	<p><i>Added March 24:</i> Executive Order 20-05 suspends the expiration dates for motor vehicle titles, registration, licenses, and permits, effective March 19 until 30 days after the lifting of the state of emergency.</p>			
Nevada	<p><i>Added March 18:</i> The DOI has closed its Carson City and Las Vegas offices to the public, and most staff are working remotely.</p> <p><i>Added March 30:</i> The State Treasurer extended the deadline for insurers to file their unclaimed property holder reports from May 1 to June 1.</p>	<p>The Legislature is not in session this year.</p>		<p><i>Updated March 23:</i> Directive 003 closes all nonessential businesses with exceptions for insurance as long as insurers comply with certain rules. The directive was issued March 20, effective until April 16.</p>
New Hampshire	<p><i>Added March 30:</i> Bulletin 20-023-AB provides a two-month extension on producer license renewals.</p> <p><i>Added March 27:</i> Bulletin 20-022-AB provides guidance regarding financial regulation filing requirements through May 31.</p> <p><i>Added March 24:</i> Bulletin Docket No. 20-021-AB provides the steps insurers must take in regards to Title 37 mandated signature requirements.</p>	<p><i>Added March 18:</i> The General Court has suspended all legislative activities through April 10.</p>		<p><i>Added March 27:</i> The governor issued Executive Order 2020-04, a stay home order for non-essential businesses and workplaces effective 11:59 p.m. March 27, until 12:01 a.m., May 4. Insurance is an essential service.</p>

	<p><i>Added March 23: Bulletin Docket No. 20-019-AB provided guidance on audit requirements during the COVID-19 crisis.</i></p>			
New Jersey	<p><i>Added March 20: Bulletin 20-04 asks insurers to consider payment plans to prevent policy cancellations or nonrenewals and consider extending time frames to complete inspections and undergo medical exams.</i></p>			<p><i>Updated March 23: The governor issued a "stay-at-home" order effective March 21 at 9:00 p.m. The retail functions of banks and other financial institutions have been deemed essential. APCA believes this applies to insurance and will confirm the details.</i></p>
New Mexico	<p><i>Added March 31: Bulletin No. 2020-007 reminds the industry about the Health Department's release of a public health emergency order recognizing insurance providers as "essential businesses" that should remain open.</i></p> <p><i>Added March 23: Bulletin 2020-006 asks admitted and non-admitted insurance companies to refrain from cancelling or non-renewing policies due to the non-payment of premiums.</i></p>	<p>The legislature adjourned sine die on Feb. 20.</p>		<p><i>Updated March 24: A Public Health Emergency Order closes all businesses except for essential businesses. Insurance providers are considered exempt. The Order is effective on March 24.</i></p>

	<p><i>Added March 23:</i> The DMV issued an automatic 90-days extension for expiring drivers' licenses, vehicle registrations. Applies to expiration date of March 16 – April 30. Motorists are encouraged to use DMV's online services.</p>			
New York	<p><i>Added March 30:</i> Executive Order 202.13 imposed a moratorium on insurers cancelling, nonrenewing, or conditionally renewing insurance policies for 60 days. The DFS issued an emergency regulation to implement the moratorium.</p> <p><i>Added March 27:</i> The DFS relaxed requirements for filing or submitting hard copies and originals.</p> <p><i>Added March 26:</i> Circular Letter #9 temporarily suspends expiration of licenses and waives late fees.</p> <p><i>Added March 23:</i> Executive Order No. 202.8 tolls the statute of limitations until April 19; tolls the expiration of drivers' licenses and registrations, while requiring all transactions with the DMV to be online.</p>			<p><i>Updated March 23:</i> Executive Order 202.6, and No. 202.8 generally requiring businesses to use any tele-commuting or work from home procedures, and specifically directing them to reduce the in-person workforce at any work location by 100% no later than March 20 at 8 p.m. Deputy Supe't for Property Casualty, Stephen Doody, confirmed that insurance is included within "banks and related financial institutions" and is exempt from the 100% restriction.</p>

	<p><i>Added March 19:</i> The DFS extended the cybersecurity Certification of Compliance for calendar year 2019 from the original deadline of April 15 to June 1.</p> <p><i>Added March 19:</i> The DFS issued Insurance Circular Letter No. 7 (2020) to urge regulated entities to, among other things, offer payment accommodations, work with consumers to avoid cancellations and nonrenewals, and increase resources for claims handling.</p> <p>308 letters requesting information on business interruption coverage and travel insurance, with data due March 18.</p> <p>Circular Letter 4 addressed the DFS’s position on travel insurance policies.</p> <p>Circular Letter 5, which requests all regulated entities provide information regarding their preparedness plans.</p> <p>DFS by an order extended various deadlines for 45 days.</p>			
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	<p>FAQs on business insurance were posted.</p> <p><i>Added March 31:</i> A WCB notice announced that all Workers' Compensation, Disability and Paid Family Leave benefits insurance carriers are directed to cease cancelling, non-renewing, or conditionally renewing any insurance policy issued to an individual or small business.</p> <p><i>Added March 27:</i> The WCB announced it is not requiring injured workers to demonstrate that they are attached to the labor market in order to maintain partial disability payments.</p> <p><i>Updated March 23:</i> WCB issued a notice it is suspending until further notice the requirement for original handwritten signatures on specified forms which require the signatures.</p>			
North Carolina	<p>The governor has ordered most state employees to work from home.</p> <p><i>Added March 31:</i> Bulletin 20-B-06 notifies insurers that the Insurance Commissioner has issued an order activating the state of disaster</p>	<p>The General Assembly has cancelled all meetings until at least April 1. Leaders have expressed the hope</p>		<p><i>Added March 25:</i> Executive Order 117 forbids gatherings of more than 50 people at one time.</p>

	<p>automatic stay of proof of loss requirements, and premium and debt deferrals.</p> <p><i>Added March 25:</i> Commissioner of Insurance issued a request to the Governor that financial services, including insurance services, be deemed essential businesses and kept open during the COVID-19 response.</p> <p><i>Added March 25:</i> The DOI issued a press release encouraging insurers to be economically flexible, including relaxing due dates for premium payments and extending grace periods, among other things.</p>	<p>that the April 28 start date remains unchanged.</p>		
North Dakota	<p><i>Added March 30:</i> Bulletin 2020-8 urges insurers to provide flexibility and possibly relief from certain insurance requirements to policyholders.</p> <p><i>Added March 26:</i> Bulletin 2020-5 announces the Company Licensing and Examination Division is accepting all filings electronically.</p> <p><i>Added March 26:</i> Bulletin 2020-6 encourages all resident insurance producers to limit in-person contact with consumers.</p>			

	<p><i>Added March 27:</i> Bulletin 2020-7 grants resident insurance producers and consultants a one-month extension in reporting completion of CE requirements.</p> <p>Bulletin 2020-1 addresses the responsibilities of travel insurers.</p> <p><i>Added March 20:</i> OCI issued a bulletin providing guidance to insurers regarding filing approvals, extraordinary dividends, electronic filings and electronic signatures, on-site examinations, and regulatory filing deadlines.</p> <p><i>Added March 30:</i> Executive Order 2020-12 makes first responders and health care workers affected by COVID-19 either in quarantine or by testing positive eligible for workers compensation coverage.</p>			
Ohio	<p>The ODI remains open with most employees telecommuting. ODI anticipates only minimal interruptions.</p> <p><i>Added March 30:</i> Bulletin 2020-07 notifies insurers they must provide insureds with at least a 60-day grace</p>	<p>The legislature remains in session for now, with a handful of committee meetings</p>		<p><i>Added March 23:</i> A “stay-at-home” order requires all residents to stay home unless engaged in “essential activities”. Insurance is considered</p>

	<p>period to pay insurance premiums or submit information.</p> <p><i>Added March 18:</i> The ODI is reviewing what opportunities exist to provide flexibility when it comes to deadlines and/or to extend licenses, registrations and/or other government authorization.</p> <p>Bulletin 2020-02 relates to travel insurance coverage.</p> <p><i>Added March 24:</i> Bulletin 2020-06 prohibits insurers from cancelling or nonrenewing an auto policy because an insured's drivers license has expired.</p>	<p>scheduled for next week.</p>		<p>essential an is exempt.</p>
Oklahoma	<p><i>Updated March 27:</i> The OID announced it will temporarily waive testing requirements for new licenses issued to producers and adjusters.</p> <p><i>Updated March 20:</i> Bulletin PC 2020-01 outlines immediate measures to be taken by carriers including a 45 day grace period for the payment of premiums.</p> <p>The OID is currently closed to the public.</p>	<p><i>Added March 23:</i> The legislature will not meet the week of March 23 but have removed bill deadlines in hopes of continuing essential legislative action in the closing months of the session.</p>	<p><i>Added March 19:</i> Effective March 16, the civil statute of limitations is extended for 30 days. All jury terms are cancelled for 30 days and all deadlines and procedures are suspended for 30 days.</p>	<p><i>Added March 25:</i> Fourth Amended Executive Order 2020-07 shut down businesses; insurance is within the critical infrastructure and exempt.</p>

	<p>Amended Executive Order 2020-07 established a remote work policy for state employees, effective March 17 for 30 days.</p> <p>All occupational licenses that expire during the emergency will be extended for as long as Amended Executive Order 2020-07 is in effect (March 17 for 30 days). Licenses extended during the Order will expire 14 days after it is withdrawn or terminates.</p> <p><i>Updated March 29:</i> The WCC announced it will reopen its Oklahoma City office on March 30, while the Tulsa office remains closed to the public. All dockets, including those of the ALJ and all Commission appeals, will be stricken until April 30. Parties may contact the assigned judge or Chief ALJ by telephone or email only.</p> <p><i>Added March 25;</i> A WCC alert set forth the process for approvals of joint petition settlements.</p>			
Oregon	<p><i>Added March 26:</i> A DFR order requires all insurers to extend the grace period for insurance deadlines, ensure customers have all available options to make prompt insurance payments and</p>	<p>The Legislature will return for a special session once they have an emergency coronavirus</p>		<p>Executive Order No. 20-12 orders Oregon residents to "stay at home" and closes non-essential</p>

	<p>take certain steps regarding cancellations and non-renewals.</p> <p><i>Added March 27:</i> The WCD amended OAR 436-009-0040 to increase the maximum allowable payments for telephonic and digital evaluation management services, effective to March 31.</p> <p><i>Added March 26:</i> A WCD Industry Notice encourages claims processors to clearly document delays resulting from the COVID-19 issue and encourages the use of telehealth and telemedicine between workers and their providers, including for temporary disability authorizations</p> <p><i>Added March 25:</i> A DFR Memorandum prohibits admitted and nonadmitted insurers from cancelling or nonrenewing a child care provider’s liability insurance for an increase in hazard when the provider is abiding by the requirements set forth in Executive Order 20-12.</p> <p><i>Added March 24:</i> A memorandum asks insurers to refrain from using the expiration of policyholders’ driver</p>	<p>response package. The Special Joint Committee on Coronavirus Response will hold its first meeting on March 18.</p>		<p>businesses. Exceptions are made for essential businesses and operations, which includes insurance. Effective March 23 until terminated.</p>
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	licenses or vehicle registrations to change rates or to underwrite.			
Pennsylvania	<p><i>Added March 27:</i> The Insurance Department announced weekly webinars regarding COVID-19 issues on Mondays at 3pm.</p> <p><i>Added March 30:</i> The DOI issued a press release cautioning insurance licensees that in-person sales and brokerage are prohibited.</p> <p><i>Updated March 20:</i> The DOI issued guidance for complying with the governor’s closing of physical locations.</p> <p>The DOI issued a notice asked insurers to work with policyholders affected by COVID-19 by relaxing due dates for premiums payments; extending grace periods; waiving late fees and penalties; and allowing payment plans for premiums payments to otherwise avoid a lapse in coverage.</p> <p>The DOI posted a notice on its website stating that the Certificate of Authority renewal process has been delayed due to the challenges of responding to COVID-19.</p>			<p><i>Updated March 23:</i> The Governor ordered the closure of the physical office of all non-life-sustaining businesses as of 8:00 March 19. Insurance, was added to the list of life-sustaining businesses.</p> <p>The DOI issued guidance for complying with the governor’s order.</p>

	<p>The Department temporarily extended the licensing renewal deadline for licensees and will temporarily waive CE requirements.</p> <p>In another notice, the Department stated it would accept filings electronically for a limited time.</p>			
Rhode Island	<p><i>Added March 27:</i> Industry Alert 2020-1 allows for the deployment of emergency adjusters.</p> <p><i>Added March 26:</i> Insurance Bulletin Number 2020-4 requests that insurers be flexible regarding premium payments and claims processes.</p> <p><i>Added March 19:</i> The DBR will allow the remote appraisals of motor vehicle damage during the coronavirus emergency.</p> <p>The DBR also issued Insurance Bulletin Number 2020-3 regarding insurance licensing during the COVID-19 crisis.</p> <p><i>Updated March 20:</i> DMV satellite offices are closed; the main Cranston branch will only process commercial drivers licenses, dealer appointments and adjudications. Personal drivers</p>	<p><i>Updated March 20:</i> The legislature cancelled all sessions and hearings for the week of March 23.</p>		<p><i>Added March 23:</i> Executive Order 20-09 requires all business service personnel that can work from home to do so. To the extent an employer has business service personnel who cannot perform their normal functions except onsite, the business should permit only critical personnel to work on the business' premises so that only the minimal number of employees necessary to ensure that critical operations can</p>

	<p>licenses and registration services will need to be done online this week. Starting next week the DMV plans to have a reservation system in place. Any drivers licenses or registrations set to expire will be extended 30 days.</p>			<p>continue are present. The restrictions are effective at 5 p.m. on March 23.</p>
<p>South Carolina</p>	<p><i>Updated March 20:</i> The governor issued an executive order requiring all non-essential state employees to not report to work in-person starting March 20. The WCC announced it is closed but will still hold hearings.</p> <p><i>Updated March 25:</i> Bulletin No. 2020-02 requests an extension of premium payment deadlines, additional time before cancellations and nonrenewals become effective, and an extension of proof of loss deadlines for policyholders.</p> <p>The Hurricane Dorian Insurance Claim Data Call and the first quarterly report of the Wind Pool Data Call are now due May 15.</p> <p><i>Added March 27:</i> The WCC issued a notice which adds two new codes regarding the COVID-19 Pandemic; the systems will be modified to recognize the codes by April 1.</p>	<p>Senate announced it will take up emergency coronavirus funding. The House is currently in recess until the Senate acts on the budget.</p>		

<p>South Dakota</p>		<p>The legislature was effectively done with legislating for the year on March 13. Members are scheduled to return for one day only on March 30 to consider any veto actions.</p>		<p><i>Added March 24:</i> Executive Order 2020-08 provides guidance to businesses of actions to take. The Order does not order businesses to shut down.</p>
<p>Tennessee</p>	<p>State employees who are certified to work from home within the state’s Alternative Workplace Solutions (AWS) program will work from home through March 31, 2020.</p> <p><i>Updated March 26:</i> Bulletin 20-04 requests that personal auto insurers add delivery coverage to the policies of restaurant employees engaged in food delivery.</p> <p><i>Updated March 24:</i> Bulletin 20-03 asks insurers to provide policyholders with as much flexibility as practicable. Recommended actions include working with policyholders with concerns about timely paying premium and exploring eliminating late fees, non-sufficient fund fees, and installment fees.</p>	<p>Legislative business is limited to passing a balanced budget, and any associated actions to keep the state running. The legislature will be recessed until June 1 after this weekend session.</p>	<p><i>Added March 19:</i> The Supreme Court issued ADM 2020-00428, in effect from March 13 to March 31, suspending most in-person proceedings. Judges and court clerks should use telephonic or video technology. Statutes of limitations and statutes of repose that would expire between March 13 and April 6 are extended through April 6. Courts will remain open.</p>	<p><i>Added March 31:</i> Stay-at-home order exempted insurance. The governor's executive order took effect on March 31 and expires on April 14.</p>

<p>Texas</p>	<p>Many TDI staff are telecommuting, with the TDI recommending that insurers submit filings electronically.</p> <p>The TDI sent notice that they are postponing or creating online options for a number of scheduled meetings.</p> <p><i>Added March 31:</i> The TDI wants P&C insurers who are filing changes to policies that provide more coverage or relief to policyholders impacted by COVID-19 to email or call its office so that the filing can be quickly flagged and reviewed.</p> <p>Added March 25; Commissioner's Bulletin # B-0009-20 notifies insurers how to submit financial filings to the TDI.</p> <p><i>Added March 24:</i> Commissioner's Bulletin # B-0008-20 asked insurers to work with their policyholders as they prepare for and respond to the spread of COVID-19 and suspends certain licensing requirements and fees for insurance agents, adjusters, and other licensees.</p>			
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	<p><i>Added March 23:</i> Commissioner's Bulletin # B-0007-20 notified insurers that certain claims handling deadlines have been extended and encouraged carriers to work with policyholders to use grace periods for premium payments, among other things.</p> <p><i>Added March 30:</i> The DWC announced changes in its operations that will waive check, signature, affidavit, and notarization requirements and allow the faxing or electronic transmission of documents.</p> <p><i>Added March 30:</i> A DWC notice advises trading partners to include two new COVID-19 codes in their Claims Electronic Data Interchange (EDI) Reporting Systems.</p> <p><i>Added March 27:</i> Commissioner's Bulletin # B-0012-20 announces the suspension of rules - work search compliance standards for supplemental income benefits and designated doctor, medical improvement, and impairment rating recertifications.</p> <p><i>Added March 25:</i> Commissioner's Bulletin # B-0010-20 – the DWC will not</p>			
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	<p>order designated doctor exams and is suspending required medical examination and referral exams that have already been ordered. The DWC will also toll medical billing deadlines.</p> <p><i>Added March 25:</i> The DWC issued an update on measures the DWC is taking in response to the COVID-19 virus.</p> <p><i>Added March 18:</i> The DWC is not permitting walk-ins.</p> <p>The TxDMV waived for 60 days the time in which to apply for a title.</p> <p>Added March 24: The TDLR extended inspection deadlines for Boilers and Elevators with permits that expire in March, April and May, 2020.</p>			
Utah	<p><i>Updated March 19:</i> DOI employees are working from home.</p>	<p>The legislature sine died March 12, as previously scheduled.</p>		
Vermont	<p><i>Updated March 24:</i> Most DFR personnel are working remotely.</p> <p><i>Added March 24:</i> The DFR requests that insurers provide their policyholders with a reasonable grace period to pay insurance premiums.</p>	<p>The Legislature will be recessed March 13 with a scheduled return date of March 24. During this recess period, legislative</p>		<p><i>Added March 27:</i> The DFR issued guidance to the insurance industry regarding the Governor's "stay home" order;</p>

	<p><i>Added March 24:</i> The DFR issued guidance regarding the calculation of commercial lines premiums during mandatory closures due to COVID-19. The DFR also encourages insurers to be flexible with premium payment plans and premium deposit requirements for businesses that are temporarily closed.</p> <p><i>Added March 31:</i> Emergency Rule H-2020-02-E requires workers' compensation carriers to provide coverage of health care services delivered through telehealth, telephone, or store and forward means.</p> <p><i>Added March 24:</i> Public access to the DOL is limited. See the link for details.</p>	<p>leaders will be reviewing the possibility and logistics of conducting legislative business remotely in the event the recess needs to be extended.</p>		<p>insurance services are essential and thus exempt.</p>
Virginia	<p><i>Added March 30:</i> The Bureau issued a statement strongly encouraging insurers and other licensees to be flexible in relation to premiums and cancellations.</p> <p><i>Added March 26:</i> The Bureau issued guidance to policyholders concerning Business Interruption Insurance Coverage and COVID-19.</p>		<p>The Supreme Court suspended all non-essential and non-emergency court proceedings in all circuit and district courts, while all deadlines are tolled and extended until April 6.</p>	<p><i>Updated March 30:</i> Executive Order 55 prohibits in-person gatherings of more than 10 individuals; insurance is excluded. Executive Order 53 orders temporary restrictions due to COVID-19. Insurers are considered to</p>

	<p><i>Added March 20:</i> SCC issued orders revising its operating procedures. The offices are closed to the public and specified filings will be accepted electronically. The orders are effective until May 15 unless extended.</p> <p><i>Added March 20:</i> The Bureau issued a statement regarding insurer claims handling and the impact of COVID-19 on business operations.</p> <p><i>Updated March 18:</i> The DMV is closed until at least April 2, and is extending the validity of drivers licenses and vehicle registrations that expire between March 15 and May 15 for 60 days. The DMV recommends using online services.</p>			offer professional rather than retail services and may remain open but should utilize teleworking as much as possible.
Washington	<p><i>Updated March 18:</i> The OIC has closed its offices to the public.</p> <p><i>Added March 27:</i> The OIC urges insurers to immediately extend automobile insurance coverage for personal delivery drivers.</p> <p><i>Added March 26:</i> The OCI issued a special data call to insurers regarding business interruption and related commercial coverage written in</p>			<i>Added March 24:</i> Proclamation 20-05 requires persons and businesses to stay home for the period from midnight March 25, until midnight April 6. Insurance is excluded.

	<p>Washington state. All responses are due by April 1.</p> <p><i>Added March 26:</i> Emergency Order 20-03 prohibits insurers and surplus lines brokers from cancelling a policy for nonpayment of premium from March 25 , through May 9, unless directed by the insured.</p> <p><i>Added March 26:</i> Claims Advisory reminds authorized and unauthorized companies they must follow minimum standards of claims handling found in WAC 284-30-330 through WAC 284-30-380.</p> <p>Health care workers and first responders will be covered by workers compensation for any quarantine related to exposure to coronavirus.</p> <p>The OIC issued a notice on insurance information for businesses.</p>			
West Virginia	<p>Insurance State of Emergency declared March 13.</p> <p><i>Added March 27:</i> Insurance Bulletin 20-07 provides guidance cancellation and nonrenewal of insurance policies, requests for extraordinary dividends,</p>		<p><i>Updated March 24:</i> Order declared a Judicial Emergency, staying jury trials and tolling existing deadlines, including statutes of limitations</p>	<p><i>Updated March 24:</i> Executive Order 9-20 is a stay at home order that closes nonessential businesses effective March 24 at 8:00 p.m.</p>

	<p>electronic filings and electronic signatures, on-site examinations, administrative hearings, and premium tax payment deadlines.</p> <p><i>Due Date Updated March 27:</i> The OCI issued Bulletin 20-04 requiring foreign insurers to submit responses by April 2 10 describing their preparedness plans.</p> <p><i>Added March 27:</i> Executive Order 11-20 suspends the requirement that an individual making a statement or executing a signature appear personally before the notarial officer.</p> <p><i>Added March 25:</i> The due date for the West Virginia Annual Automobile Survey is delayed from April 3 to April 17.</p> <p><i>Updated March 18:</i> The OCI prohibits cancelling or nonrenewing policies because of the crisis or the state of emergency. Insurers are to be flexible with alternative payment arrangements.</p> <p>The OCI also issued a notice on its social distancing steps, including not holding any in-person meetings with</p>		<p>and statutes of repose, through April 11.</p>	<p>Insurance is deemed essential and exempt from the order.</p>
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	<p>anyone from outside the agency. The OCI also prohibits walk-ins, asking that visitors use phone, email, or regular mail.</p> <p><i>Added March 18:</i> OIC will allow for temporary licensure of producers without requiring testing or fingerprinting. The temporary licenses will be issued for 180 days, but may be rescinded sooner.</p> <p><i>Added March 24:</i> Emergency Order 20-EO-04 permits the deployment of emergency insurance adjusters.</p> <p><i>Added March 24:</i> Emergency Order 20-EO-03 suspends normal time standards for workers compensation claims handling, effective March 23.</p>			
Wisconsin	<p>Per Commissioner Afable, almost 100% of OCI staff is working from home.</p> <p>The OCI issued a bulletin dated March 15 relaxing annual meeting guidelines and providing point persons for questions about regulatory reporting requirements.</p> <p>The OCI issued a bulletin regarding filing approvals, extraordinary</p>	<p>The Senate Majority Leader is postponing the March 24 floor period and plans to call an extraordinary session sometime in spring.</p>		<p><i>Updated March 24:</i> Emergency Order #12 orders individuals to remain in their home during the COVID-19 response. There is an exemption for "essential businesses and operations" which includes insurance.</p>

	<p>dividends, electronic filings and electronic signatures, on-site examinations, and regulatory filing deadlines.</p> <p><i>Added March 24:</i> The OCI notified insurers that filings must be made electronically.</p>			
Wyoming	<p><i>Added March 25:</i> Executive Order 2020-4 provides a grace period for expired driver licenses and identification cards.</p>	<p>The legislature sine died March 12, as previously scheduled.</p>	<p><i>Added March 20:</i> Court proceedings are suspended, except emergencies, until April 10.</p>	<p><i>Updated March 29:</i> Governor has closed restaurants and bars, extended through April 17.</p>