SCOTT A. WHITE

COMMISSIONER OF INSURANCE

STATE CORPORATION COMMISSION

COMMONWEALTH OF VIRGINIA

Requirements of § 38.2-510 of the Code of Virginia and 14 VAC 5-400-10 et seq.

Because of the current pandemic, the Bureau of Insurance recognizes that insurers and other regulated entities may have a limited or otherwise adversely impacted workforce available and that insurers may ask or require that their claim adjusters and other employees limit their direct or personal contact with others, including vendors, third-party contractors, claimants or policyholders.

The Bureau encourages insurers to continue to adjust/process claims during this public health emergency as expeditiously as possible and to utilize all possible methods of adjusting claims remotely, such as telephone, mail, and mobile applications while striving to meet normal time frames in place for adjusting/processing claims whenever possible.

The Bureau also recognizes that some claims must be adjusted in person and that strict adherence to normal time frames may not be possible because of staffing and social distancing due to the COVID-19 public health emergency. However, once an insurer has received the necessary supporting documentation on a claim, the insurer must issue the claim payment or properly deny the claim without delay.

While the Bureau is not able to unilaterally modify statutory requirements or those in the Administrative Code, it also understands the extenuating circumstances presented by these recent events and will take such circumstances into account if a subsequent compliance issue arises.

Questions regarding this communication should be directed to Donald Beatty, Deputy Commissioner of Policy, Compliance & Administration at:

Donald.Beatty@scc.virginia.gov.

This communication does not address any other claims handling/processing requirements in the Code of Virginia or the Virginia Administrative Code.

3-25-20