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### BULLETIN 2021-01 MISSISSIPPI INSURANCE DEPARTMENT

#### EXTENSION OF BULLETIN 2020-12 WAIVER OF ON-SITE REVIEW REQUIREMENTS DURING COVID-19 EMERGENCY

**January 7, 2021**

#### **Purpose**

The purpose of this bulletin is to extend the provisions of MID Bulletin 2020-12 through calendar year 2021.

The Mississippi Insurance Department (MID) issued MID Bulletin 2020-12 to advise all insurance companies regarding compliance with regulatory requirements during the COVID-19 public health emergency based upon guidance from the Centers for Disease Control and Prevention (CDC) that encouraged individuals to practice social distancing to the extent possible in order to mitigate their chances of getting or spreading COVID-19. Furthermore, CDC guidance, “*Travel During the COVID-19 Pandemic*”, cautioned that travel increases individuals’ chances of getting and spreading COVID-19. As a result, many companies have suspended or limited business travel to protect the health and safety of their employees and communities. As the pandemic has continued, the MID finds it wise to encourage insurance companies to continue to follow the cited guidance as issued by the CDC.

#### **Waiver of On-Site Review Requirements**

Pursuant to *Miss. Code Ann.* §83-18-109(3)(Rev. 2011), insurers are required to, at least semiannually, conduct an on-site review of the underwriting and claims processing operations of a managing general agent.

Pursuant to *Miss. Code Ann.* §83-18-13(3)(Rev. 2011), insurers are required to, at least semiannually, conduct a review of the operations of its third-party administrator in cases where an administrator administers benefits for more than one hundred (100) certificate holders, subscribers, claimants, or policyholders on behalf of an insurer, and at least one such review must be conducted on site.

To support the recommendations of the CDC, and in the interest of the public health and safety, the MID will not require insurers to conduct any on-site reviews of managing general agents or third-party administrators in 2020 or 2021. Through calendar year 2021, insurers may conduct reviews of managing general agents or third-party administrators through electronic information to satisfy their on-site review obligations under *Miss. Code Ann.* §83-18-13(3)(Rev. 2011) and §83-18-109(3)(Rev. 2011).

Should you have any questions regarding this Bulletin, please contact David Browning, Director of the Financial and Market Conduct Division, at (601) 359-9218, or at [david.browning@mid.ms.gov](mailto:david.browning@mid.ms.gov).

Sincerely,



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