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BULLETIN 2020-7 MISSISSIPPI INSURANCE DEPARTMENT

GUIDANCE FOR COMPANY LICENSE/REGISTRATION RENEWALS AND FEES, REGULATORY FILING DEADLINES AND OTHER REGULATORY FILING REQUIREMENTS April 14, 2020

On March 14, 2020, Governor Tate Reeves declared a state of emergency to address the high risk for an outbreak of the novel coronavirus, identified as COVID-19, in this State. As a result of the COVID-19 pandemic, people have been quarantined and people have been encouraged to shelter in place.

The Mississippi Insurance Department (“MID”) is aware that as a result of these necessary actions, companies in this State may be unable to renew their licenses/registrations, pay applicable fees or make required filings pursuant to the Annual Statement Filing requirements in a timely fashion. As a result, the MID is offering the following guidance as it relates to these and other regulatory filing:

Company License/Registration Renewals and Fees

The MID is approaching several annual renewal dates which require companies to submit the appropriate renewal application and/or fees to renew their licenses or registrations for the upcoming year. Traditionally, renewal applications along with the applicable fees are mailed out to companies at least thirty (30) to forty-five (45) days prior to the due date. Given the circumstances noted above, this bulletin shall allow for an extension of time as specified in the chart below:

License/Registration Type	Original Due Date	Revised Due Date
Surplus Lines Filing Fees	May 1, 2020	June 30, 2020
Property & Casualty Insurer Renewals	May 31, 2020	June 30, 2020
Title Insurer Renewals	May 31, 2020	June 30, 2020
Accredited Reinsurer Filing Fees	May 31, 2020	June 30, 2020

Additionally, please note that any renewal application and/or applicable fee invoice will now be mailed to each license/registration type mentioned above at least thirty (30) days prior to the new revised due date.

Please direct any questions as it relates to the Company License/Registration Renewals and Fees to the Statutory Compliance Division at compliance@mid.ms.gov.

Regulatory Filing Deadlines

At this time, companies must still make all required electronic filings with the NAIC (e.g., quarterly financial statements, audited financial statements). If your company is not required to file electronically with the NAIC, these filings must continue to be submitted to the analyst assigned to your company. However, companies may request an additional thirty (30) days to complete the subject filings in accordance with the 2020 Annual Statement Instructions Filing requirements. Please note that the MID reserves the right to reject any such individual company requests based upon the financial condition and unique circumstances of that company. If your company believes that it will not be able to meet any of the financial filing deadlines required by law or by order, please contact the MID and submit an electronic request for waiver of the filing deadline. **This allowable extension of time does not apply to any filings with an original due date beyond July 1, 2020.**

Please note that for non-domiciliary companies, the MID will defer to guidance regarding any extension of time or waiver as approved by the domiciliary regulator. A copy of the approval will need to be provided to the email address provided below.

Electronic Filings and Signatures

Regarding filing requirements, the MID generally instructs companies to file certain documents in hard copy form with original (wet) signatures and notarizations, and in some cases these documents must be sent via certified mail or first-class mail. The hard copy, original signature, notary, mailing and related filing requirements are currently waived. Companies are expected to keep a list of all filings that were made electronically in lieu of hard copy, so that hard copy filings can be made within sixty (60) days after the State of Mississippi has allowed a return to work.

The MID expects electronic communication will be used by companies on all other financial related communication, with hard copies provided within sixty (60) days if required by law.

Please direct any questions or requests as it relates to Regulatory Filing Deadlines and Electronic Filings and Signatures to the Financial & Market Regulation Division at filings@mid.ms.gov.

On-site Examinations

Some companies have inquired whether the MID will continue to conduct on-site examinations during the COVID-19 pandemic. MID intends to fully comply with any government directives regarding public gatherings, and will not conduct any on-site examinations that are contrary to the spirit of any public health directive. To facilitate this, companies should be aware that the MID may need to request more information in electronic form. The MID expects independent auditors will take a similar position, thus an extended due date for that filing may be provided as noted above. The MID acknowledges that company response times may be slower as more company employees work from home.

This bulletin shall take effect immediately.



MIKE CHANEY
COMMISSIONER OF INSURANCE