



**State of Utah**  
GARY R. HERBERT  
*Governor*

SPENCER COX  
*Lieutenant Governor*

# Insurance Department

TODD E. KISER  
*Insurance Commissioner*

## BULLETIN 2020-2

To: Insurers Offering Property & Casualty Insurance Coverage  
From: Todd E. Kiser, Utah Insurance Commissioner  
Date: March 23, 2020

### **Subject: Guidance for Business Interruption Claims Related to COVID-19 or the March 18 Earthquake**

The Utah Insurance Department issues this Bulletin to remind property and casualty insurers of their obligations in the wake of the 5.7-magnitude earthquake on March 18, 2020 and the ongoing COVID-19 (coronavirus) outbreak.

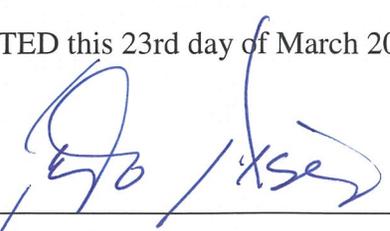
The Department recognizes that earthquake damage and unforeseen business closures can cause financial stress, and strongly requests that insurers work to remediate their insureds in a timely manner. The Department also understands that insurers may see more and different kinds of insurance claims due to the earthquake's occurrence within the COVID-19 outbreak.

The Department urges insurers to promptly process and pay claims related to earthquake or COVID-19 — particularly claims for business interruption losses — to minimize the impact to insureds. Further, the Insurance Commissioner encourages insurers to contact the Department whenever it can be of assistance in handling such claims.

Utah Insurance Rule [R590-190](#), Unfair Property, Liability and Title Claims Settlement Practices Rule, offers additional guidance regarding settlement practices.

Property and casualty insurers with questions related to this Bulletin, or who need assistance handling claims described in this Bulletin, are advised to contact the Property & Casualty Division at 801-538-3035.

DATED this 23rd day of March 2020.

  
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Todd E. Kiser  
Insurance Commissioner