



**MIKE CHANEY**  
Commissioner of Insurance  
State Fire Marshal

**MARK HAIRE**  
Deputy Commissioner of Insurance

**RICKY DAVIS**  
State Chief Deputy Fire Marshal

## MISSISSIPPI INSURANCE DEPARTMENT

501 N. WEST STREET, SUITE 1001  
WOOLFOLK BUILDING  
JACKSON, MISSISSIPPI 39201  
[www.mid.ms.gov](http://www.mid.ms.gov)

MAILING ADDRESS  
Post Office Box 79  
Jackson, Mississippi 39205-0079  
TELEPHONE: (601) 359-3569  
FAX: (601) 359-2474

### BULLETIN 2020-12 MISSISSIPPI INSURANCE DEPARTMENT

## WAIVER OF ON-SITE REVIEW REQUIREMENTS DURING COVID-19 EMERGENCY

**September 1, 2020**

### Purpose

The purpose of this bulletin is for the Mississippi Insurance Department (MID) to advise all insurance companies regarding compliance with regulatory requirements during the COVID-19 public health emergency. This flexibility is being provided in light of guidance from the Centers for Disease Control and Prevention (CDC) that individuals 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*”, cautions 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. In addition, some state and local governments may require people who have recently traveled to stay home for fourteen (14) days.

### 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.

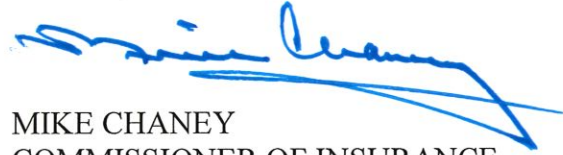
Pursuant to *Miss. Code Ann.* §83-18-13(3)(Rev. 2011), insurers are required to, at least semiannually, conduct a review of the operations of its third-party administrator in cases where an administrator administers benefits for more than one hundred (100) certificate holders, subscribers, claimants, 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. For 2020 only, 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,



MIKE CHANEY  
COMMISSIONER OF INSURANCE