




North Dakota Insurance Department

Jon Godfread, Commissioner

BULLETIN 2020-6

TO: Insurance Carriers, Producers, Agencies and Adjustors in North Dakota
FROM: Jon Godfread, Commissioner 
DATE: March 25, 2020
SUBJECT: Social distancing with consumers during COVID-19 (Coronavirus) pandemic

In response to Executive Order 2020-03 issued by Governor Doug Burgum declaring a state of emergency in North Dakota in response to the public health crisis resulting from COVID-19 (Coronavirus), the North Dakota Insurance Department issues this Bulletin to encourage all resident insurance producers to limit in-person contact with consumers throughout the COVID-19 pandemic.

COVID-19 is a highly contagious, viral disease for which the only known method of prevention is to avoid being exposed to the virus by reducing contact with other individuals. This requires the practice known as social distancing, which can be achieved by employers allowing employees to work from home.

The Insurance Department encourages producers, carriers, agencies and adjustors to practice social distancing and to follow the Center for Disease Control and Prevention's (CDC) guidelines for businesses and employers during the COVID-19 pandemic. Guidelines can be found at <https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html>

The CDC guidelines also provide recommendations for individuals that are unable to work from home. If an individual is working in an office setting and develops any illness, that individual must stay home.

To facilitate social distancing, the Insurance Department encourages producers to only contact consumers by telephone or through electronic means, such as email or video chat. Producers are furthermore encouraged to post notices that consumers are to initiate contact by phone or email.

Agencies are encouraged to facilitate social distancing by closing offices to the public and allowing employees to work remotely. This includes the forwarding of phone calls to personal phones and providing employees with a computer to be used at home.

The Insurance Department recognizes that adjustors are often obliged to have in-person interactions with consumers. The Insurance Department encourages adjustors to contact consumers by telephone or through electronic means, such as email or video chat, as much as possible. When required to meet with a consumer, adjustors are encouraged to maintain a distance of six (6) feet from the consumer, to wear protective gloves while handling the consumer's property, and to thoroughly wash their hands following the interaction.

Additionally, carriers are encouraged to implement policies which provide for remote appraisals in a nondiscriminatory fashion for the duration of the COVID-19 pandemic.

Bulletin 2020-6 will expire and be rescinded upon the rescission of Governor Burgum's Executive Order issued on March 20, 2020, unless otherwise renewed by the department.