



# OFFICE OF INSURANCE AND SAFETY FIRE COMMISSIONER

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## BULLETIN 20-EX-4

TO: ALL GEORGIA COUNTIES AND MUNICIPALITIES

FROM: JOHN F. KING  
INSURANCE AND SAFETY FIRE COMMISSIONER

DATE: MARCH 24, 2020

RE: INSURANCE AS ESSENTIAL BUSINESS

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In its March 19, 2020 guidance, the U.S. Department of Homeland Security, identified 16 critical infrastructure sections that are needed to maintain the "services and functions Americans depend on daily." The Financial Services Sector, which includes insurance services, is identified as one of the critical sections.

Counties and municipalities that determine non-essential businesses should be closed should consider insurance services as essential business services. Although some insurance business can be handled remotely, insurance companies must have individuals on-site to complete the following core functions:

- Providing IT support for those employees working remotely
- Processing mail, to include receiving claims and other time-sensitive items
- Claims adjusting, including processing and payment of claims. Because some claims, including disability and worker's compensation, are paid on a regular, periodic basis, and claimants are dependent on receiving timely payments.
- Security for both facilities and information access.

Moreover, both Fulton and Bibb counties contain extensive facilities for national insurers that serve millions of customers throughout the Southeast, Midwest, Florida, and New York regions. An interruption to these facilities would affect insurance claims across broad swaths of the United States at a critical time.

Accordingly, Commissioner King requests that counties and municipalities across Georgia determine that insurance services are an essential business. Moreover, at a minimum, these local governments should permit employees to work on-site who are fulfilling the core functions outlined above.



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INSURANCE AND SAFETY FIRE COMMISSIONER  
STATE OF GEORGIA