

State Message Received from Illinois

Business Type: Property & Casualty

Message Received: 04/10/2020 09:01 AM

Message Detail:

As a result of COVID-19, the Department has been seeing an increase number of insurers offering benefits, including partial return of premium and exclusions being lifted. The Department appreciates the accommodation being made by insurers. Benefits being offered, that are not currently provided under the insureds policy, must be added. This can be done by amending the policy language or by endorsement. A manual page would also need to be submitted under a separate filing if the policy is being amended or an endorsement is being added. The manual page requirement would only apply to those lines of business that require rates and rules to be submitted. Please refer to the appropriate checklists if you are not sure about rate and rule requirements. If the insured's current policy language already allows for these benefits, then no additional filing is required.