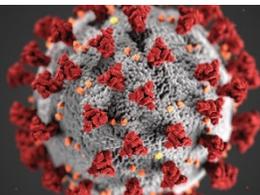


Welcome to your weekly Wednesday update from MAIA.



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### Coronavirus

## Yes, the Governor Deemed Insurance an Essential Business No, That Does Not Mean Your Agency Must Stay Open

In our March 23rd Special Bulletin, we reported Governor Baker's decision to include "insurance services" among the list of "essential" businesses that are exempt from his mandatory shutdown order. This announcement generated many questions from members, and we want to clarify some key points about what the order DOES and DOES NOT mean:

- The Governor ordered all "non-essential" businesses to be physically closed – with the ability to continue to operate remotely. This order was issued by the Governor of Massachusetts.
- The Governor included "Insurance Services" on the list of "essential" businesses, meaning insurance carriers and agencies are exempt from the *mandatory* shutdown.
- Being deemed essential does NOT mean your agency must remain physically open, but it leaves the option open for an insurance agency to conduct business during the state of emergency.
- If the entity *CHOOSES* to open, it is up to the insurance agency/carrier to determine how they will operate based on their own personal judgment, business needs, and capabilities. Considerations include whether to work remotely, in the physical office, or a combination of the two; whether to allow customers to physically come in the office; and whether employees will work remotely or in the office. A best practice is to remain accessible to your clients in some fashion, whether it's in-person, by email, phone, etc., and to share that information with your clients so they can reach you for business purposes.
- The order does NOT address employee compensation. Employment matters are governed by state and federal labor laws and agency-specific employment policies/agreements. *For more information, read: [Workplace Impacts of Families First Coronavirus Response Act](#) from Affinity HR.*

As a reminder, MAIA is not a regulatory body and does not make the rules. We work hard to bring our members timely, useful information and insights. MAIA special bulletins and publications are meant to inform our members about relevant news, laws and regulations but should not be considered legal or tax advice.

READ THE DOCUMENTS: [Governor's Order](#) and [List of COVID-19 Essential Services](#)

## It's Official: Insurance Licenses ARE Extended

If your MA insurance license in good standing has expired or will expire during the state of emergency, it will remain valid until 90 days following the termination of the state of emergency. After receiving conflicting reports MAIA got the answer in an Executive Order from Governor Baker. [READ MORE](#)

## Boston Software Providing FREE Tool to Create, Stamp & Submit RTAs to the Registry from Home

With so many agencies transitioning to work-from-home arrangements, Boston Software, in partnership with the RMV and MAIA, is providing free access to its SinglePoint Forms tool and carrier eStamps to allow agents to submit copies of Registration and Title Applications (RTAs) to the RMV remotely. The RMV has suspended its requirement for a rubber "wet stamp," and WILL accept electronically signed submissions. Agents can get access to this free tool via a link. [READ MORE](#)

## DOI Asks Carriers for Flexibility to Ensure Continuation of Coverage

The MA Division of Insurance (DOI) on March 23 issued [Bulletin 2020-05](#) to all insurance carriers and self-insurance groups that provide coverage in Massachusetts. The Bulletin outlines the DOI's expectations for carriers to "provide as much flexibility as is reasonably possible" with regard to collection of premiums, submission of paperwork, and cancellations/non-renewals during this unprecedented disruption in the business environment. [READ MORE](#)

## What the Families First Coronavirus Response Act Means to Employers

Among the provisions of the Families First Coronavirus Response Act, expected to take effect April 2, are two acts that apply to employers with fewer than 500 employees: the Emergency Paid Sick Leave Act and the Emergency Family and Medical Expansion Act. Affinity HR Group has put together a clear analysis of the requirements, responsibilities, and exemptions of these two acts as they apply to employers of various sizes. [READ MORE](#)



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