

NOTICE

To: All health insurers, third part administrators, and other insurance related service providers doing business within the State of West Virginia.

From: The West Virginia Offices of the Insurance Commissioner

Date: August 11, 2009

The West Virginia Offices of the Insurance Commissioner is issuing notice to remind all carriers doing business in West Virginia of the necessity of establishing business continuity plans that ensure policyholder access to insurance benefits during and after all public health emergencies and/or disasters. This is in accordance with the National Association of Insurance Commissioners' *Financial Condition Examiners Handbook*. As noted at Section 3.III.D of the *Handbook*, reviewing a carrier's business continuity plan is an established part of financial condition examinations. Each insurance carrier doing business in West Virginia should ensure that its business continuity plan appropriately meets the objectives set forth in the *Handbook*:

- minimizing financial loss;
- continuing to serve policyholders and financial market participants; and
- mitigating the negative effects that disruptions can have on a carrier's strategic plans, reputation, operations, liquidity, credit ratings, market position and ability to remain in compliance with laws and regulations.

Additionally, in the event of worsening pandemic conditions, the Center for Disease Control and Prevention (CDC) has developed a checklist to aid national and regional health insurers in providing key responsibilities such as protecting employees, providing coverage and services to enrollees, and coordinating access to care through the provider community. Please access the CDC's checklist at <http://www.pandemicflu.gov/>.

Should you have any question regarding this matter, please contact Tom Barton, Assistant to Commissioner at 304-558-6279 ext. 1127 or Tom.Barton@wvinsurance.gov.