

# IMPORTANT INFORMATION:

## Simple Steps to Take to Prepare Yourself, Your Staff and Your Customers

*Courtesy of the member companies of the Utica National Insurance Group*

In the wake of the COVID-19 pandemic and its effects on the United States, it is important to be prepared to respond appropriately to questions and requests from your customers. Insurance agencies are not only faced with preparing for the effects of the pandemic on their business routines, but also with the ongoing business cycle of incoming clients, renewals and claims management for clients who have experienced losses.



From an agency errors and omission perspective, here are some simple steps to take to prepare yourself, your staff and your customers for the challenges that lie ahead:

- **Prepare for backup call service or update voicemail with contact information for claims reporting.**
  - You should NOT just close your operation.
  - If you are forced to (illness, isolation, quarantine, etc.) you must, at a minimum, alert your current clients and carriers. Update all client-facing portals, i.e., voicemail, email, website, Facebook, LinkedIn, etc., with your business's plans and provide contact information for servicing of accounts.
  
- **Communicate with your clients and carriers.**
  - While several states, including New York, are requiring the workforce to stay at home, excluding essential services, it is important to keep your clients informed of the status of your business operations, and the contacts for new business, renewals and claim submissions. To date, every state with a stay-at-home order considers insurance to be essential.
  - Likewise, if you will be unavailable, or your contact numbers have changed, alert the carriers that you work with and your state association, in the event they need to contact you.
  
- **Make sure antivirus and firewalls are updated frequently.**
  - While working remotely, there is even greater risk of cyber exposures; ensure that your computer system's security software is up to date.
  - Use a Virtual Private Network ("VPN"), where available.
  
- **Mobile devices and communications containing Personally Identifiable Information ("PII") need to be encrypted.**
  - If you are working from a laptop computer or other mobile device, such as an iPad or tablet computer, you should have the information on these devices encrypted with strong encryption software.
  - Any communication containing PII should always be encrypted to prevent release of sensitive information.

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- **Staff should ensure compliance with carriers' binding moratoriums in effect and communicate this to clients requesting changes in coverage.**
  - Several states have already issued notices regarding cancellation of policies and renewals. Make sure that you check with the State Department of Insurance where your clients have effective policies.
  
- **Have down-time procedures in place that are communicated with your staff.**
  - In the event remote workers are unable to access the servers where your agency management system is located, have a process to manually document client requests for policy changes, renewals, cancellations, etc.
  
- **Print a list of all policyholders, policy numbers, and important policy information and store it in a safe location, should you have issues connecting to the internet.**
  - The internet is seeing record amounts of traffic as many companies across the U.S. are transitioning to remote work. Should there be an issue connecting to the internet, or a specific server, you will want to have a paper backup of client information.
  
- **Print a list of all carrier claims information, including numbers to call and report claims, paper claims reporting forms, etc.**
  - As indicated above, should there be an issue with connection to the relevant server it will be helpful to have a paper printout.
  
- **Prepare for staffing needs post-event to handle your clients' claims-management needs.**
  - There will likely be in an influx of claims related to the COVID-19 pandemic. Are you properly staffed to efficiently relay those claims to the appropriate carriers?

**Should you need to report a claim, we are ready to assist you 24 hours a day, 7 days a week.  
Call us at 1-800-598-8422 or find us online at [www.uticanational.com](http://www.uticanational.com).**

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