



March 23, 2020

The Honorable Tony Evers
Governor
115 East State Capitol
Madison, WI 53707

RE: Insurance Operations as an Essential Service

Dear Governor Evers,

Thank you for your leadership of our state during this unprecedented crisis. I am the president of the Wisconsin Association of Mutual Insurance Companies (WAMIC). We are a state trade association representing 60 mutual insurance companies. Our members have provided insurance for Wisconsin homes, farms, and businesses for well over a century.

A typical WAMIC insurer has a staff of less than five people and operates in a handful of counties. However, every one of these companies has a significant impact on the communities they serve. Our companies, as a group, are the 2nd largest farm insurer in the state of Wisconsin. Many of these companies are the largest employer in their community.

Most importantly, however, our members provide essential insurance coverage for Wisconsin residents. Fires, hail, wind, lightning, thefts, and vandalism will continue to occur despite this outbreak. Over the past week I have talked with the many of our members. They are committed to taking care of our customers by delivering on the promise we made when we sold them a policy.

The mutual insurance industry is willing to do its part during this crisis. We want to make sure that the suffering already caused by lay-offs, cut hours, lost jobs, and decreased income is not compounded by a disruption to their insurance coverage. Wisconsinites should be secure in the knowledge that, if they experience a loss, their insurance company will be able to help them.



Some of our larger members have already closed their offices while they work remotely. Even these larger companies still have functions that can only be accomplished at the office. Most of our members are unable to maintain their operations remotely. The protocols adopted by many of our members include:

- Closing offices to walk-in business
- Minimum staffing of offices
- Shortened office hours
- Minimized field services

We understand that you plan to issue a “Safer at Home” order tomorrow. We therefore respectfully request that you designate insurance companies as an essential service and grant our members an exemption from such an order. Specifically, we support incorporation of the Cybersecurity and Infrastructure Security Agency (CISA) standard into any potential stay at home order. The CISA standard identifies the “Financial Services Sector” as critical infrastructure and includes insurance companies as part of that sector.

WAMIC is happy to discuss these issues in greater detail with you and Commissioner Mark Afable as well as answer any questions you may have.

Thank you for your consideration,

Patrick W. Laws
President

cc: Commissioner Mark Afable, Office of the Commissioner of Insurance