

Comparison of State COVID-19 BI Bills

State	Date Introduced	Action to Date	Number of Employees for Business to be Eligible	Makes COVID-19 a Covered Peril	Nullifies Virus Exclusions that are Grounds for Claim Denial	Prohibitions on claim denials	State Would Financially Assist Carrier with Coverage
New Jersey	3/16/2020	Reported out of Assembly Committee (3/16/2020)	Less than 100 full-time (25 or more hours per week) employees	Yes	No	No	Yes
Ohio	3/24/2020	Introduced	100 or less full-time (25 or more hours per week) employees	Yes	No	No	Yes
Massachusetts	3/24/2020	Referred to Joint Committee on Rules (4/7/2020)	150 or fewer full-time equivalent employees	Yes	Terms of bill would apply notwithstanding exclusions to coverage	Yes; prohibited reasons for claim denial: <ol style="list-style-type: none"> 1. COVID-19 is a virus (even if policy excludes losses resulting from viruses) 2. No physical damage to policyholder's property 	Yes
New York	3/27/2020	Amended and Referred to Committee on Insurance (4/8/2020)	Less than 250 full-time (25 or more hours per week) employees	Yes	Yes	See virus exclusion column	Yes
Louisiana House of Representatives	3/31/2020	Introduced	Less than 100 full-time employees	Yes	No	No	No
Louisiana Senate	3/31/2020	Introduced	Not specified	Yes	No	No	No
Pennsylvania	4/3/2020	Referred to Committee on Insurance	Less than 100 full-time (25 or more hours per week) employees	Yes	No	No	Yes
South Carolina	4/8/2020	Referred to Senate Committee on Banking and Insurance	150 or fewer full-time equivalent employees	Yes	Terms of bill would apply notwithstanding exclusions to coverage	Yes; prohibited reasons for claim denial: <ol style="list-style-type: none"> 1. COVID-19 is a virus 2. No physical damage to property of insured or to any other relevant property 3. Orders issued by any civil authority, or acts or decisions of a government entity 	Yes