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## Pandemic Business Interruption Insurance

*The COVID-19 crisis exposed the challenge of insuring businesses against pandemics.*

*The NAIC supports a forward-looking federal mechanism to help ensure widespread availability of business interruption insurance for pandemic risks without jeopardizing the financial condition of the insurance sector or undermining state insurance consumer protections.*

### Background

When the COVID-19 pandemic began, many existing business interruption (BI) policies had exclusions for viruses or diseases and required