

RICARDO LARA

INSURANCE COMMISSIONER

California Department of Insurance

-Notes -

Assemblymember Tasha Boerner Horvath Insurance & Small Business Tele-Town Hall Thursday, July 30, 2020

California businesses of all sizes are suffering great losses because of the COVID-19 Pandemic. While we have encountered business interruption questions in the past following wildfires or other disasters, we have seen nothing on this scale – with thousands of business closed and drastically reducing payroll. Insurance Commissioner Ricardo Lara in partnership with Assemblymember Tasha Boerner Horvath hosted the following small business experts to address issues faced by California's small businesses:

Participants

- **Tasha Boerner Horvath**, *Assemblymember*
- **Ricardo Lara**, *California Insurance Commissioner*
- **Xiomara Peña**, *California Program Director & National Latino Entrepreneurship Director Small Business Majority*
- **Jamye Pritchett Solorzano**, *Economic Development Specialist/Admin Officer, Small Business Administration*

TASHA BOERNER HORVATH – Assemblymember: I want to welcome everybody to our town hall on small businesses and insurance. My name is Tasha Boerner Horvath and it is an honor to serve as your state Assemblymember, some of my territory cover the areas of Carlsbad, Oceanside Vista and Camp Pendleton. When I first took office, I never thought I would be leading during a worldwide pandemic. Since the governor declared a state of emergency due to the coronavirus in early March, the legislature has various ways to support our coronavirus response.

We know our local businesses are really struggling. I want to thank everybody who's out there following the rules, making sure that they're protecting public health while opening up their businesses to keep our economy going. We know it is a very difficult time.

I am so excited to have a great set of panelists, starting with our own insurance commissioner, Ricardo Lara. For those of you who do not know Commissioner Lara, he's in charge of the nation's largest state consumer protection agency and has been charged with protecting California consumers.

So obviously, during covid-19 pandemic, he has been busier than ever with the largest public health emergency any of us have seen in our lifetime. Also joining us today, we have two incredible experts in the business industry. We have Jamye Pritchett Solorzano, who's an economic development specialist officer for the U.S. Small Business Administration, and Xiomara Peña, who is the California program director and national entrepreneurship director at the Small Business Majority. Thank you, all three of you, for being here today.

But before we get started, we just want to do some housekeeping and let everybody know how a Tele Townhall works. All of our guests will introduce themselves and talk about their role in protecting the public, during the COVID-19 pandemic when it comes to business, insurance, compliance and extensions. We also have common questions and concerns that were submitted by constituents who want to learn more about how to assist businesses moving towards economic recovery. Thank you, to all of our listeners, for submitting the questions via email.

We are going to try to answer all of these questions today. But if not, you are going to be able to have your questions answered after the fact. We are going to put them on both the department's website as well as on our own to make sure our panel is heard by everybody everyone is on listen mode.

With that, I'd like to turn to Commissioner Lara, let's go ahead and start with you. Could you please talk a little bit about yourself? I know we know each other from our joint work in Sacramento, but maybe for some of the folks here in North San Diego County you can inform us what you do and what have you been working on, I'm sure you've been doing a lot.

RICARDO LARA - California Insurance Commissioner: Thank you Assemblymember Boerner Horvath, for having me today.

Since the pandemic started, I have joined more than 30 virtual town halls like this one -- and reached more than 7,000 consumers.

One way that the Department of Insurance is supporting our fellow Californians during this time is by ensuring accurate and timely information and services when it comes to the insurance needs of our communities.

Together, we all have a lot of work to do to assist businesses and their workers as we continue to try to cope with this pandemic and the future of our economy and the state.

- *PREMIUM RELIEF*

I have taken a number of steps to help businesses and consumers, including ordering insurance companies to return a portion of premiums to businesses and drivers affected by the pandemic.

This directive applies to the following lines of insurance:

- Private passenger automobile
- Commercial automobile
- Workers' compensation
- Commercial multi-peril
- Commercial liability
- Medical malpractice
- Any other line of coverage where the risk has become substantially overstated as a result of the pandemic.

To date, as a direct result of my directive, California automobile insurance companies have provided \$1.2 billion in savings to drivers.

That \$1.2 billion includes:

- More than \$1 billion in premium relief for more than 18 million drivers for the first three months at the start of the pandemic.
- And an additional \$180 million in savings on future rate increases that insurance companies had to reduce in response to my orders.

My action goes farther than any other state by including businesses where the risk of loss has fallen as a result of the pandemic.

If you want to know what relief your insurance company is providing, you can go on our website and see reports that they submitted at insurance.ca.gov.

My Department is currently reviewing all the reports we received from insurance companies about how much premium they are returning from commercial policies – to verify that these amounts are sufficient.

As a business owner, you should not have to do anything to receive the refund or credit, and insurance companies must provide this relief as soon as possible.

I expect these savings for consumers will continue to grow.

I have also extended my order for premium relief to include the month of June and beyond for as long as the risk of accident and loss remains lower due to the pandemic.

We encourage businesses to contact our Department at 1-800-927-4357 or by visiting our website at insurance.ca.gov.

- *BUSINESS INTERRUPTION*

In addition to getting premium money back to businesses, there are a few other major issues we are monitoring, including business interruption insurance.

My Department has received a number of complaints regarding claims for business interruption insurance related to COVID-19 closures.

Many businesses have looked to their insurance policies for possible coverage.

As you know, each policy is a legal contract between the business owner and the insurance company – and, since early March, we have seen dozens of lawsuits around the country, including California, which concern the interpretation of these policies and whether these policies cover losses due to the pandemic.

I can tell you we are monitoring these cases as they move through the courts. Meanwhile I have taken several significant steps to address business interruption. For example, we have been learning

that some insurance companies are denying business interruption claims without a thorough investigation or even discouraging business owners from even filing a claim. That is simply unacceptable.

In response to numerous complaints from businesses, public officials, and other stakeholders, I required insurance companies to comply with their contracts and California law by fairly investigating all business interruption claims caused by COVID-19 – just as they would for any disaster.

My Department will be watching to make sure they do and ensure everyone is getting a fair claim.

- *FRAUD*

I want to urge all businesses to be on the lookout for fraud and insurance scams – unfortunately during these times is when you see businesses targeted for fraud.

If you see any red flags or suspicious activity, please report it to the Department of Insurance. We have 300 sworn investigators and enforcement personnel, with 9 regional offices across the state, including one in San Diego.

I would also tell businesses to be on the alert for those offering bogus workers' compensation policies. Verify the legitimacy of the selling agent and the policy offered. Verify the agent's license on our website and contact their insurance company directly to verify the policy.

Again, you can report any issues to my Department at 800-927-4357.

XIOMARA PENA – Small Business Majority: I want to thank you Assemblymember Boerner Horvath and to your staff and for your leadership as well as California Insurance Commissioner Ricardo Lara. It is incredibly impactful, especially now as small businesses, are facing an unprecedented moment, unlike any in history that we can recall. Our organization, Small Business Majority, is a national nonprofit which seeks to serve entrepreneurs and small business owners through research, advocacy, and education. Since March, we have been responding to the emergency needs of small business owners, especially as it pertains to obtaining financial resources, whether it's through the federal, state resources or in some cases connecting folks to local resources through our online digital platform at venturize.org.

Additionally, we have been working with a number of small business owners collecting the stories around the impact they experienced as a result of the coronavirus, as well as the challenges they have faced in trying to access some of the federal loan products that were made available in recent months. We have recently conducted a survey and those findings are available on our website. It really showcases the disproportionality between the access points for some of the federal loan programs, like the Paycheck Protection Program and the SBA Economic Injury Disaster loan program.

However, for many small business owners, if you are still looking for capital, it should be noted that those programs are still available. There are many intermediaries that have been approved by the SBA to be able to accept and process the Paycheck Protection Program loans as well. You can directly submit your loan application to the SBA for the Economic Injury Disaster Loans program. Now, in addition to our research work and our advocacy work, we also have been doing a series of

educational workshops.

We have also created a one stop hub for COVID-19 related resources, which include daily updates, webinars and a whole host of resources that can be made available by visiting venturize.org and the content is also available in Spanish in some cases. So please make sure you visit there, because I know over the next five minutes or so I'll be covering a little bit more information around the resources that exist. First, I want to address some of the federal conversations taking place since I know a lot of business owners are wondering whether they will see a second round of PPP added in the next stimulus package or what can be expected.

We don't know all that will be included in the next stimulus package however, we do know that small business owner support is still a top of mind issue and concern for policymakers in Congress. Amongst the things that have been discussed has been automatic forgiveness of small dollar loans of less than \$150,000 thousand dollars. Additionally, an application for a second loan has been also presented as a possibility. However, that would have some restrictions.

If you recall, the eligibility requirement for the Paycheck Protection Program was that you have to be a business with less than 500 employees and had to showcase some need for that capital. In this case, that would be restricted to employers with less than 300 employees. From what we've seen there may be additional requirements to showcase the eligibility in terms of loss of revenues due to COVID. Additionally, there has been another expansion of the categories as well.

For small business owners, continue working with your small business development centers in order to obtain technical assistance, because this information is changing by the day. And so your Small Business Development Center on the SBA website might be the best resources to get the information. I know I will be answering some questions but I do want to mention that today we did see a bill proposed that would essentially protect small business borrowers from predatory lenders and loans carrying unfair terms and conditions at the national level. I am happy to be here to answer any additional questions.

JAMYE PRITCHETT SOLORZANO-Small Business Administration: I'm Jayme Pritchett Solorzano from the small business administration and I work here in a San Diego district office, we serve San Diego and Imperial County.

I'm on the front lines helping all the folks that need to apply for both our Economic Disaster loan and our Paycheck Protection Program, and also handling a lot of the inquiries that come in from the small business owners about how to process them. I work at that interface between SBA and our office of disaster and small businesses, so when they are facing challenges, this is a huge rollout. We are there to provide support to all of our small business owners in our area.

I know that communication has not always been perfect, and I heard some folks talk about some of the challenges. But there are people out there to support small businesses. I can share my email address and contact information so that when you have small business owners, independent contractors, self-employed that are trying to access those federal programs and they need help, we're here to assist. So that is what I spend the majority of my time trying to deliver and provide better service for our community. Thank you.

-QUESTIONS-

Question 1: I paid my insurance and understood it included business interruption coverage, why isn't loss of business due to the COVID 19 pandemic covered?

RICARDO LARA - California Insurance Commissioner: The first thing people need to know is that not all policies are the same.

We need to look at the specific policies to better understand what coverages and exclusions of policyholder have. If a business has business interruption coverage but the insurance company is telling them that these losses are not covered due to the exclusions in their policy, we recommend that you file a formal complaint with their insurance company to start creating that important paper trail. Insurance companies are legally required to fairly investigate a claim and formally respond back with their coverage decision and the reasons for any denials that they may make.

While it is more complicated than this, many commercial policies have exclusions for loss due to contamination by a virus and similar perils. This has been going on since the swine flu and the bird flu and H1N1. Many policies also require that a loss be caused by direct physical damage or loss to the insured property that results from a cause covered by the policy. These conditions and exclusions do create hurdles to obtaining coverage. However, we need to see your entire policy as well as see what the circumstances applicable to the loss event to really know what conditions or exclusion may or may not exist for a particular business.

I would recommend if you are a business that has not filed a formal claim, please file a claim immediately with your insurance company. If the business has already filed a formal claim and the claim has been denied, we recommend they file what we call in our department, a "Request for Assistance" with our department by calling us at (800) 927-4357 or through our website at: www.insurance.ca.gov.

While it is true that many commercial policies have provisions that may exclude coverage for business interruption under the circumstances, my Department will review the claim to ensure that the insurer is properly investigating your claim and following all the laws and the provisions in your contract.

Sometimes we have been able to get people some money back. What is due them, because we find discrepancies in some of the information that the insurance company has provided or realize that there's other parts of the contract that have been triggered, so it all depends.

If you filed a complaint with your insurance company and have been denied and you are still not satisfied. Give us a call to the number that I just provided. And we can go through your policy with a fine-tooth comb to make sure we don't miss anything.

Question 2: What resources do small business have available to assist them during the pandemic. How do they know if they qualify for any of them?

XIOMARA PENA – Small Business Majority: So first and foremost, there are a lot of programs available. We have federal resources, state resources and local resources. I think it's always critical that a small business owner, if they aren't already connected to a small business development center, which is funded by the SBA, that they make an appointment and we have in North San Diego the

Small Business Development Center, which you can also get connected to through our “Ventris” platform.

I know that in the post follow up, you guys will have access to the links that we'll be talking about. So that will be included in there as well. The Small Business Development Center can provide one on one technical assistance and help you map out a plan of which loan products or grant products may be available for you as a small business owner.

But I will also say that for some of those business owners that may not be able to access federal loan programs, the state of California has made an allocation to small business loans through the state loan guarantee program or the Small Business Disaster Relief Loan Guarantee program through the bank. It's important to note that through this program, you will be able to obtain capital regardless of your legal status and I-10 holders are eligible for a micro loan through CDFI lenders.

We will send you a link so that you can access those participating CD, community development, financial institution groups. Additionally, there was an announcement made recently of a new SBA program, which is the SBA CARL or Community Advantage Recovery Loan Program, which rolled out last year, was rolled out last week. And it can potentially help you if you need capital to maintain your business afloat during these challenging times. The two major benefits are that it leaves all the packaging and SBA guarantee fees, which can result in significant savings and the SBA makes the first six months of payments on the loan under the CARES ACT.

However, not every applicant will qualify for this program, and the deadline to apply is September 27, 2020 and they are giving priority to businesses located in low to moderate income communities, as well as veteran owned businesses.

A local community development corporation in the region, in your district is CDC small business finance, and there are several others that may also be able to support you through the application process, including Axiom, which is another site that does a lot of work in San Diego.

All to say, there are grants, there are loans, there are resiliency funds that are being established, which offer small dollar grants and there are state backed capital resources. There are your traditional community development financial institutions which offer alternative capital options. We encourage you to have an advocate by your side by contacting the Small Business Development Center and working with a technical assistance provider.

JAMYE PRITCHETT SOLORZANO-Small Business Administration

I just want to break it down so as a small business owner you know where to start, right? We have all these loans, we have all these programs, and not everybody knows about the various levels of government. At the SBA, we're a federal agency and there are two programs that are out there which I will mention:

1. **Economic Injury Disaster Loans.** Is available to provide relief to businesses to overcome the temporary loss of revenue. These would be working capital loans and you would apply for an Economic Injury Disaster loan, it's really easy. You would can go to www.sba.gov and visit that internet site and you can submit an application directly online.
2. **Paycheck Protection Program.** This is an SBA loan that helps businesses keep their workforce employed during the coronavirus crisis. The Paycheck Protection Program is really important. One of the awesome features about the Paycheck Protection Program is that it

has a loan forgiveness feature. As an example, if you apply for the Paycheck Protection Program, you have 24 weeks to spend down the funds from the program, if you allocate 60% percent on payroll and then the remaining on rent and utilities, you can apply for what's called loan forgiveness, and that entire loan can be forgiven. To effectuate an application for the Paycheck Protection Program I am going to share my information with everybody on the call so that you can see the various online lenders and financial institutions that are accepting those applications because that program is still open but it's closing soon.

And what I found is a lot of folks have either put in an application for the Economic Injury Disaster loans or the Paycheck Protection Program. You can apply for both or just one depending on your situation, but you want to make sure that those are two programs you have vetted. If there is any question in your mind as to whether you have eligibility, I'm going to give you my contact information so you know where to go and apply for them and we'll support you.

Do not let the application process be overwhelming, rely on us to break that down for you. I know it's hard. I know everybody is going through a lot. And when you are facing a federal application, you're thinking, wow, there's a lot involved, but it's not that difficult and we can help with that.

Now, I know we keep mentioning the small business development centers. They are our resource partner, partially funded by the Small Business Administration. What is awesome about them is you can reach out to them and speak with the business advisor so they can break down the various types of programs, whether it's in the city of San Diego, the county of San Diego, the state or the federal level.

Those people are in the know as to all the emerging programs, loans, grants and are going to be able to customize information based on your small business needs. Secondly, I just want to mention if anybody has already applied and they are facing challenges, definitely reach out to us because we are here to service all small businesses and independent contractors, self-employed and also our ranchers. Lots of folks are eligible for both Economic Injury Disaster loans and Paycheck Protection Programs.

Everybody needs to make sure that they have completed an application and it is better to submit it and get consideration early and go from there. So, reach out and do not allow the fear of the application process to stop you because we want your business to succeed.

TASHA BOERNER HORVATH - Assemblymember: Jayme, could you quickly answer the question? When the program first came out, we heard that not a lot of small businesses were getting the loans and the Paycheck Protection Program ran out of money.

Then we heard from FEMA that there might be two more coming. Is there money for the Small Business Assistance Program? Is that money depleted or is it still out there?

JAMYE PRITCHETT SOLORZANO – Small Business Administration: Initially when the program launched there was a huge demand. Because we are in the coronavirus crisis, there is a huge demand. The money has been reallocated. The program is open today. There is at last count, close to a billion dollars in those funds.

Everybody that is a small business owner, independent contractor, self-employed, and this includes our Lyft drivers. We are going to send out an email, it's going to have that information in there, and they need to investigate their eligibility because there's money left and I don't want people to go without submitting an application because they don't know where to go. I want to make that clear, there is money in the Paycheck Protection Program, but it is closing soon. We want you to get the information together and submit that application. It is not a difficult application to complete and we want you to submit that as soon as possible. I will be sending out information that we can share with the group today.

QUESTION 3: Can workers comp insurance companies exclude covid-19 from their coverage, whether or not they are considered essential businesses?

RICARDO LARA - California Insurance Commissioner: This is another big issue that we get calls from workers compensation insurance companies cannot exclude covid-19 from their coverage. All workers affected by COVID-19 on the job are eligible for workers' compensation benefits – whether or not they are considered essential services.

This includes workers engaged in front-line occupations such as health care, emergency services, food production, sales, and delivery, among others.

Workers' compensation also applies to undocumented workers. In 2015, when I was in the California State Senate, I authored SB 623, which was signed by Governor Brown, that expanded protections for undocumented workers in the event they are injured on the job, even if their employer does not carry workers' compensation insurance as required by law.

I issued a notice to insurance companies on April 6th to remind insurance companies about these existing legal protections for undocumented workers.

Governor Gavin Newsom signed an executive order creating a presumption that a worker contracted COVID-19 while on the job if the worker is diagnosed with COVID-19 or tests positive within 14 days of performing a labor or service at a place of work.

The order applies to all workers, whether or not they are deemed "essential."

But I have to say for our business owners, this is a rebuttable presumption, meaning that employers will have a chance to prove that the illness is not work-related.

It will take some time to see the impact of COVID-19 on our workers' compensation system – and on the premiums businesses pay.

Businesses that are closed or have drastically reduced payrolls due to stay at home orders may see their workers' compensation insurance costs reduced in the short term.

That is why I ordered insurance companies to return a portion of workers' compensation premiums to businesses.

I issued emergency workers' compensation regulations to make changes to reflect the lower risk of worker injuries in light of the pandemic.

I have Alec Stone from my legal team on the line who can further delve into this issue.

ALEC STONE – CA Department of Insurance: Thank you commissioner. Under these emergency regulations, employers are permitted to reclassify an employee if the employee's duties have changed to a clerical classification, reflecting that employee's lower risk of injury when compared to the employee's previous classification. This reclassification will reduce the employer's premiums for employees who are a lower risk because they are now working from home even though they may not have previously done so.

This change would be retroactive to March 19, 2020, the first day of the Governor's statewide stay-at-home order and conclude 60 days after the order is lifted.

These emergency regulations also will lower premiums for some employers by excluding from premium calculations the payments made to an employee, including sick or family leave, while the employee is not performing duties of any kind for the employer.

Typically, these payments would be used as a basis for the employer's workers' compensation premium. This change will lower the employer's rate by reducing the amount of payroll assessed, and the employer will not pay premium for paid workers who are otherwise being furloughed. This new regulation also excludes claims related to a COVID-19 diagnosis from being included in future rate calculations so that employers are not penalized with higher rates due to COVID-19 claims.

I have also adopted rules that will permit my statistical agent to collect COVID-19 related claims data so that I can continue to monitor the overall effect of this pandemic on the workers' compensation market.

Question 4: We also received a lot of questions from small business owners about liability due to COVID-19 exposure. How can businesses deal with these liability issues?

RICARDO LARA - California Insurance Commissioner: I have held dozens town halls, and I am extremely sympathetic to our businesses. Even when you reopen, businesses are going to need time to recover. I know liability due to COVID exposure is a legitimate concern.

The Department of Insurance is going to be watching closely to make sure that insurance companies are giving you as much flexibility as possible and that they are fully abiding by their contracts.

I understand the burdens being placed on businesses as they attempt to reopen while keeping their employees and customers safe. It is not an understatement to say that lives are at stake here.

Businesses should follow the Governor's Resiliency Roadmap, as well as local guidelines, for what processes the business must follow, and that will go a long way towards helping California lead the way through this pandemic.

As businesses reopen, they should have a conversation with their agent or insurance company to get guidance regarding how to safely return to business and to make sure businesses have the right coverage in place.

If you need an expert from the department to help you decipher your coverage or you're not satisfied with the answers you're getting from your agent/broker, please contact our Department at 800-927-4357.

As I discussed earlier, workers are specifically covered if they contract COVID-19 while on the job.

Question 5: AD 76 is a diverse district. My district has a large Latino population. What are some of the common things you have been hearing from our Latino business owners? Small Business Majority – could discuss capital options for ITIN holders. (SBA)

XIOMARA PENA – Small Business Majority: We know that women and minority owned businesses have been hit especially hard, when you look at the numbers of deaths from COVID-19. It is disproportionately higher among the Latino community as it is for other ethnicities. So, what are some of the common things we've been hearing from Latino women or minority owned businesses?

Prior to COVID-19, women and in particular Latina women, were one of the fastest growing segments in terms of small business ownership. Based on the data we have so far, there have been a number of comprehensive studies that have started to look at the immediate impacts to businesses based on ownership and the demographics of those small businesses. Our organization has also put out a couple of surveys and has released some studies that do showcase that by nature, these smaller businesses who do not have access to the cost of technology and are unable to expand their digital footprint, therefore they have faced additional challenges.

One of the common issues we have heard from the Latino community has been if they are visa holders and still able to obtain an Economic Injury Disaster loan or apply for other loan programs. If a small business owner has been denied a loan because of a visa, there is an appeal process to go through. Again, working with the Small Business Development Center or the SBA directly, you may be able to resolve this and get your appeal through.

So that is one of the common things we have heard from some of the business owners that have reached out to us with challenges in accessing capital and other pieces around loss of health insurance and so forth. For those who lost their health insurance because they were let go from their

job, you may consider contacting Covered California, which is our state marketplace, where you may be able to obtain health insurance. A good number of Californians have entered the marketplace over the last couple of months, and the deadline to apply has further been extended through the end of August.

Another thing I want to mention very briefly is that the state has over \$120,000,000 million dollars now in the state loan guarantee program. These loans do not have any forgivable aspect to it but these loan products are available and you can be eligible regardless of your immigration status or whether you are an ITIN holder.

Various CDFI's, Community Development Financial Institutions, which again are alternative lenders, may be able to provide you with a low cost or low interest loan.

Assemblymember, it is so important that everyone is aware there are a lot of scams taking place right now. A lot of fraud is happening, and folks are falling victim to predatory players that are looking to take advantage of the situation, which is so unfortunate. This can be in several different forms. We have seen folks who have paid someone to help them with their application or their Economic Injury Disaster loan application, pay a fee in the form of a percentage of the total loan they would qualify for. We have seen folks fall victim to online lenders who are looking for cash flow. We understand these are challenging times in the online space. While there has been some headway in trying to restrict some of the abusive practices taking place in the online lending world, it is still much the Wild, Wild West.

A consumer or a business owner can go on a website and qualify for a loan product quickly through an online short-term marketplace lender but end up with a product where they're paying double digit interest, and in some cases, we have seen it be triple digit interest for a loan product. A lot of these programs are targeted in Spanish, English and other languages. So, again, it is critical because being a small business owner can be very isolating, and it's important to know you're not alone. There are several different resources like ours and others that are there to support you through this process. We are ecosystem builders and we want you to be connected to your ecosystem.

Question 6: What are my options if I do not have coverage for business losses due to the COVID-19 virus?

COMMISSIONER RICARDO LARA: If you truly do not have any Business Interruption coverage, you should look at the various federal, state, and local programs available through the SBA and other sources.

However, if you have a commercial policy, but your insurance company is telling you that you don't have Business Interruption coverage, or that there is no coverage when losses are caused by a virus, we recommend that you file a formal claim with your insurance company. As I mentioned before, insurance companies are legally required to fairly investigate your claim and formally respond back to you with their coverage decision and the reason for any denials they may make. The Department of Insurance can also walk you through your policy to make sure what the insurance company is telling you is accurate.

Additional Resources

Assemblymember Boerner Horvath Contact Information

<https://a76.asmdc.org/>
Capitol Office, Room 4130
P.O. Box 942849,
Sacramento, CA 94249-0076;
(916) 319-2076
District Office
325 Carlsbad Village Drive, Suite A-2,
Carlsbad, CA 92008;
(760) 434-7605

Request Assistance from the California Department of Insurance:

- <https://www.insurance.ca.gov/>
- 800-927-4357

FAQs and complete PPP information can be found here:

<https://home.treasury.gov/policy-issues/cares/assistance-for-small-businesses>

Small Business Administration

San Diego District Office
U.S. Small Business Administration
(619)727-4878 office
jamye.pritchetsolorzano@sba.gov
For details on SBA assistance, visit

- www.sba.gov/coronavirus

To apply for a disaster loan, visit

- www.disasterloan.sba.gov/ela

For details on all federal assistance, visit

- www.usa.gov/coronavirus
- www.gobierno.usa.gov/coronavirus

Check Status of my Economic Injury Disaster Loans: (800) 659-2955

- **SBA Economic Injury Disaster Loans (EIDL) and EIDL Advance** – the SBA can answer your questions and provide guidance.
- **SBA Small Business Debt Relief** - if you are a current borrower under SBA 7(a) not through PPP, 504-loan program or a microloan, you are eligible for debt relief and SBA will cover all loan payments for 6 months. Contact your lender directly to confirm if funds are still available.

Government-backed loan programs are available, including special disaster assistance at the state and federal levels:

Federal resources through U.S. Small Business Administration (SBA)

- **SBA Paycheck Protection Program (PPP)** –During this time, contact a lender to discuss your options, and/or work with a small business center to get ready.

Small Business Majority

Xiomara Peña
California Program Director & National Latino Entrepreneurship Director
Small Business Majority
(818) 470-0377
Visit our new COVID-19 resource portal for small businesses.
Need financial assistance, visit Venturize.

- <https://smallbusinessmajority.org/>
- <https://venturize.org/>

FAQs and complete Paycheck Protection Program information can be found here:

- <https://home.treasury.gov/policy-issues/cares/assistance-for-small-businesses>