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CALIFORNIA INSURANCE COMMISSIONER

NOTICE

March 26, 2020

Business Interruption Survey (BIS-2020)

To: All Admitted and Non-Admitted Insurance Companies

Re: Request for Information: Business Interruption and Related Coverage in California

In response to the outbreak of the novel coronavirus ("COVID-19"), the California Department of Insurance has immediate questions related to "business interruption" coverages provided by commercial insurance policies. The expanding prevalence of COVID-19 within California and recent social distancing and "shelter in place" directives from local governments and the Governor to reduce the continued rapid spread of the virus have left California businesses and the state facing uncertainty and weighing public policy options. In order to understand the number and scope of business interruption type coverages in effect, and the approximate number of policies that exclude viruses such as COVID-19, the California Department of Insurance is issuing an urgent data survey of insurers related to their commercial business interruption policies.

Each Insurer receiving this request should, to the extent it is available, provide the following data regarding business interruption related insurance matters to the California Department of Insurance by **April 9, 2020**. An accompanying Excel Workbook will be sent in a separate, subsequent communication with submission instructions. Questions should be directed to Submissions2@insurance.ca.gov. Affiliated companies with the same commercial product offerings across all companies may submit one Excel workbook.

In particular, each Insurer should provide to CDI the volume of business interruption coverage, civil authority coverage, contingent business interruption coverage, and supply chain coverage the Insurer wrote that has not lapsed as of the date of this letter, which should be expressed in policy types and numbers of policies written of each type, consistent with the subsequent Excel Workbook. For the coverages identified above, each insurer should provide information on the following questions:

1. How many policies are covered under each coverage identified above?
2. Out of these policies, how many policies fall under businesses with more than 500 employees, or alternatively, meet your definition of large business?
3. Out of these policies, how many policies fall under businesses with less than 500 employees, or alternatively, meet your definition of medium size business?
4. Out of those with less than 500 employees, how many policies fall under businesses with less than 100 employees, or alternatively, meet your definition of small business?