

**Notes – Assemblymember Sabrina Cervantes Small Business Insurance Tele Town Hall  
Thursday, May 21st**

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 businesses closed and drastically reducing payroll. Insurance Commissioner Ricardo Lara in partnership with Assemblymember Sabrina Cervantes hosted the following small business experts to address issues faced by California’s small businesses:

**Participants:**

- California Assemblymember **Sabrina Cervantes**, District #60
- California Insurance Commissioner **Ricardo Lara** and CDI staff
- Regional Director for Inland Empire and Orange County Small Business Development Center, **Mike Daniel**
- Senior Consultant Committee on Jobs, Economy and Economic Development, **Toni Symonds**

**Assemblymember Sabrina Cervantes, California Assembly District 60**

Hello, everyone good afternoon I hope that each of your families are healthy and safe in these challenging times. I am grateful to have this opportunity to have this discussion on this very important issue. I represent the 60<sup>th</sup> Assembly District in the State Legislature. I am currently in my 4<sup>th</sup> year and my 2<sup>nd</sup> year as Chair of the Assembly Committee on Jobs, Economic Development, and the Economy. As Chair of the Committee, there is no greater priority for me than supporting the upward mobility and economic prosperity for all Californians.

Unfortunately, during these times many of our small businesses have really felt the brunt of the economic impact of this pandemic. It has brought us together for this conversation. We want to hear directly from you all about the challenges you are facing. Your input is critical to our decision making as we move forward at the State and local levels in implementing policies.

Many small business owners have already contacted my office. They have shared their personal stories and inquired about the many resources that are available to them through these trying times.

Many of these inquiries intersect with the world of insurance, including business interruption insurance. I am happy to be joined today by California Insurance Commissioner Ricardo Lara and his staff. Commissioner Lara’s Office has served as a great resource for my constituents who have experienced insurance related issues.

During these times of financial uncertainty, we cannot underestimate how far a dollar can go. For some of our families it can mean all the difference.

Like the Department of Insurance, the Orange County Inland Empire Small Business Development Center has served as a great resource for our communities and local businesses in their region. Also joining us on this call to discuss resources available for small businesses is the Regional Director Mike Daniel.

I want to take the opportunity and remind everyone that May is small business month. Now more than ever one of the best ways to honor our small businesses is to support them. We are in uncharted territory but I know that together we are up to the task. We are all in this together and together we will overcome. With that being said, I would like to hand it over to Commissioner Lara.

### **California Insurance Commissioner Ricardo Lara:**

Thank you, Assemblymember Cervantes, for your leadership during this difficult time. As we look ahead to getting our economy back on track, we have a lot of work to do to assist small businesses and their workers.

New data continues to show unprecedented job losses in Riverside County.

The Department of Insurance has taken a number of steps to help small businesses: On April 13, I ordered insurance companies to return a portion of premiums to businesses and drivers affected by the COVID-19 pandemic for March and April. "Stay at home" orders and reduced losses have now continued – and last Friday I extended my order to include May as well.

My order at least six lines of insurance where the risk of loss has fallen as a result of the pandemic.

- ***Private passenger automobile insurance*** – this is your own individual auto policy that protects you from liability if you hurt someone or damage their property with your car. It can also cover damage to your own vehicle, either from an at-fault accident or from other perils, like fire, falling objects, animals or theft.

- ***Commercial automobile insurance*** – this covers the cost of accidents involving business-owned vehicles. It also covers vehicle theft, vandalism, and certain types of vehicle damage. It covers any business that has a commercial fleet of vehicles such as companies that deliver goods and products to other businesses or directly to customers.

- ***Workers' compensation insurance*** – this covers medical expenses and a portion of lost wages for employees who become injured or ill on the job. Coverage also includes employee rehabilitation and death benefits. All businesses with employees must have this coverage, including those affected by the economic slowdown such as restaurants and construction.

- **Commercial multi-peril insurance** - Commercial multi-peril policies offer coverage for a variety of losses such as business crime, business auto, boiler and machinery, marine and farm, as well as general liability. Most businesses need this coverage, especially if they have their own building or premises and conduct their business on premises.

- **Commercial liability insurance** - A Commercial General Liability policy protects your business from financial loss should you be liable for property damage or personal and advertising injury caused by your services, business operations or your employees. It covers non-professional negligent acts -- for example, companies that sell products need coverage against product defect claims.

- **Medical malpractice insurance** - Medical malpractice coverage is for legal claims arising from allegations of medical negligence and malpractice. A variety of medical professionals who have medical malpractice insurance have seen their practices or office hours being reduced or even closed due to COVID-19 -- including dentists, orthodontists, chiropractors, optometrists, psychiatrists, psychologists, podiatrists, and elective surgery situations such as plastic or cosmetic surgeons.

With many businesses closed due to the COVID-19 emergency, you need relief from premiums that no longer reflect your present-day risk of loss. By requiring insurance companies to return premiums, it puts money back in your pockets or reduces your future costs when you need it most.

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

This could be in the form of a premium credit, reduction, return of premium, or other adjustment that gets funds back to you or reduces what you owe in the future.

The amount you get back will vary by company and policy. In many cases, it will be a percentage of your premiums for March, April and May.

You can also contact your insurance company to provide your actual or estimated change in payroll or business receipts, and possibly qualify for a larger discount.

This builds on an action I took last month to request insurance companies give, at minimum, a 60-day grace period for businesses to pay premiums. Many insurance companies have honored that request by offering flexibility to consumers and businesses during this national emergency. Last week, I extended my grace period request for an additional 60 days because Californians continue to face unprecedented challenges due to the pandemic.

My Department has also received a number of complaints regarding business interruption insurance.

Many businesses have looked to their insurance policies for possible coverage. Each insurance 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 proper interpretation of these policies and whether such policies cover losses due to COVID-19.

While these cases move through the courts, I have taken several significant steps to address business interruption.

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

On April 14, 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.

On May 6, Governor Newsom signed an executive order extending workers' compensation eligibility for workers who were exposed to or contracted COVID-19.

This order applies to any workers who tested positive or were diagnosed with COVID-19 after the stay at home order was issued on March 19, and within 14 days of performing a labor or service at a place of work.

The Governor's action will help people recover and get back to work, and give peace of mind to those who are keeping our economy going as we take steps to reopen the state.

This is a rebuttable presumption, meaning that employers will have a chance to prove that the illness is not work-related. The presumption will stay in place for 60 days from the date of the executive order.

It is important to note that it will take some time to see the impact of COVID-19 on our workers' compensation system.

Businesses that are closed or have drastically reduced payrolls may see their workers' compensation insurance costs reduced in the short term -- and my orders for premium rebates include worker's compensation insurance for that reason.

Under the current workers' compensation regulations, payrolls include payments to employees who are furloughed even though they are not working, which means that Employers' rates would remain the same as if those employees were still in the workplace performing their regular duties.

Employers that provide workers with the opportunity to transition from regular work duties to lighter, home-based clerical work are still paying rates based upon the higher job classification.

Earlier this week, my Department held a hearing to consider proposed emergency regulations, which would make changes in light of the pandemic. I will review the proposed regulations and determine whether they are consistent with my overall mandate to reduce premiums to reflect reduced risks.

I also want to urge all businesses to be on the lookout for fraud and insurance scams – and report any suspicious activity to the Department of Insurance.

We have 300 sworn investigators and enforcement personnel, with nine (9) regional offices – including an office in Rancho Cucamonga, which serves Riverside County.

Here are some points for small business owners and managers to keep in mind to help protect your interests as you do business during the uncertainty surrounding COVID-19.

- Be on the alert for those offering bogus workers' compensation policies. Verify the legitimacy of the selling agent and the policy offered. You can verify the agent's license on our website and contact the insurance company directly to verify the policy.
- Be on the alert for fraudulent workers' compensation claims by employees that may occur as the result of layoffs or COVID-19 related illness.
- Report suspected insurance scams and fraud by calling CDI at 800-927-4357 or through our website at [insurance.ca.gov](http://insurance.ca.gov).

Today two of our Department staff are on this call to answer questions:

Deputy Commissioners Tony Cignarale and Bryant Henley.

**Regional Director Mike Daniel, Small Business Development Center Orange County and Inland Empire**

Thank you Assemblymember Cervantes for having me on and I also want to thank the Insurance Commissioner. Probably like many of you, I filed a business interruption claim and within the hour, I received a denial letter that was definitely amazing information.

I work with the Inland Empire Small Business Development Center (SBDC) Network. We are a federally funded program and receive funding through the Federal Government through the Small Business Administration (SBA), through the State of California, and through many other resources.

We provide one on one training and consulting for businesses. In these difficult Covid-19 times we are helping business how to survive today and hopefully how to recover as we move forward into phases where we are hopefully starting to reopen our businesses.

I own a few businesses myself with one location currently open and two that I am waiting to open. Like many of you who have been hit hard and are trying to understand what is available through funding. There is the Economic Injury Disaster Loan (EIDL), the Paycheck Protection Program (PPP), the State of California has a loan program and there are grant programs. Trying to navigate what is available to you among other things is what we can help you on a one on one basis.

Out of one thousand businesses that have a commercial lease, we found out that 90% of them were not offered any form of deferment or abatement. We can help you to negotiate with your landlord and empower you with information to negotiate positively.

# RICARDO LARA

## INSURANCE COMMISSIONER

California Department of Insurance

If you have a loan prior to Covid-19 call your lender and ask to defer your payment. Most lenders are willing to defer payments for 90 days with nothing more than either a telephone call or an email to them.

We can bring you up to speed with the Economic Injury Disaster Loan and the Paycheck Protection Program. Just so you are aware there are five million applications that they are trying to get through. Even though that is a tremendous amount we are starting to see progress.

People that applied between March 30th and April 15th are starting to see funding. With the EIDL funding we are starting to see businesses get anywhere from \$1,000 to the maximum of \$150,000.

The PPP loan is very hard to understand. We have a daily call at 3pm where we are showing you, explaining the program, and providing guidance. We will help you understand it on a one on one basis. If you weren't able to receive PPP assistance there is still about 100 billion dollars in that program with plenty of lenders that are still lending. The one closest to this area that I would suggest you calling is AmPac CDC in Grand Terrace in San Bernardino County. Another one is PayPal Online. You can be a sole proprietor, an independent contractor, or LLC.

In addition, as you start through the reopening process the State of California has a loan program through iBank if you were not able to get any funding or assistance. We are also helping cities and counties with loan and grant programs.

We want to help you recover. Call us at 1-800-616-7232 or you can visit us on the web at [www.ociesmallbusiness.org](http://www.ociesmallbusiness.org).

Thank you Assemblymember for having us and we will be here to answer questions.

### **Assemblymember Sabrina Cervantes, California Assembly District 60**

Thank you Mike for that great information. Now I would like to introduce our moderator for today's call, Toni Symonds, Chief Consultant for the Jobs Committee.

#### **1. I paid my insurance and understood it included business interruption coverage, why isn't loss of business due to the COVID19 pandemic covered?**

**Commissioner Ricardo Lara:** While many commercial policies have terms and exclusions that create a challenge to getting claims paid under your Business Interruption coverage, not all policies are the same.

We would need to look at the specific policy to better understand that coverages and exclusions may exist.

If you have Business Interruption coverage, but your insurance company is telling you that these losses are not covered due to exclusions in your policy, we recommend that you file a formal claim with your insurance company.

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.

We issued a Notice on April 14 to all agents, brokers, and insurance companies reminding them of their obligations under the law to accept, forward, acknowledge, and fairly investigate all business interruption insurance claims submitted by businesses.

I would like Tony Cignarale, our deputy commissioner for consumer services to provide more details on this issue.

**Deputy Commissioner Tony Cignarale:** While it is more complicated than this, many commercial policies have exclusions for loss due to contamination by virus and similar perils. Many policies also require that your 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, as Commissioner Lara mentioned we would need to see the entire policy as well as the circumstances applicable to your loss event to know what conditions or exclusion may or may not exist for a particular business.

If a business has not filed a formal claim, it should do so immediately. If the business has filed a formal claim and that claim has been denied, we recommend you to file a "Request for Assistance" with CDI at 1 (800) 927-4357 or through our website at [www.insurance.ca.gov](http://www.insurance.ca.gov).

We will look at the facts of the claim, the policy provisions, and contact the insurance company if we determine there is an issue with their determination.

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

2. **We received several questions relative to the reopening of the economy and when we can expect to go to Phase 3 and why don't we give safety guidelines to all small businesses and let them open now?**

**Assemblymember Sabrina Cervantes:**

- Because this situation continues to evolve in real time, it is difficult to provide a precise timeline for reopening...
- In a state as expansive as California, each region has its own unique and distinctive needs.
- The Administration is working with our county and cities to assure that small businesses meet the criteria for Stage 2 of reopening our economy.
- This week, the state modified the criteria for counties to continue to advance into Stage 2 expansion, which would allow even more businesses to reopen statewide.
- Last week, the County of Riverside announced that they have submitted their County Variance Attestation to be able to enter into the next phase of Stage 2.
- The County is currently working with surrounding counties and the state to move us into the second part of Stage 2 while ensuring that businesses are well equipped to minimize risk to their employees and customers is a top priority.
- Bear in mind, consumers also require a level of confidence in order to resume opening the economy while exercising health and safety practices.
- <https://www.latimes.com/california/story/2020-05-20/inside-trump-fight-with-california-over-opening-churches>

3. **I am a small business owner I applied for PPP/SBA with three different banks and never received an answer about my applications. Do you have a list of lenders that are willing to work with small businesses during this pandemic?**

**SBDC Regional Director Mike Daniel:** Great question. People were very frustrated in the first round and as I mentioned there are still 100 billion dollars in PPP funding available.

I will just name a few, without supporting any particular one; these are just some that we have seen to have a lot of success. There is AmPac CDC in Grand Terrace, San Bernardino. Another one is Clearinghouse CDFI, in Lake Forest in Orange County. PayPal Online, Lendio, and Kabbage.

There are also community banks and community development financial institutions as well.

What I would caution you to do is to make sure that the other lenders have pulled your application, just in case they are trying to get it through the system.



I am going to give you my direct email address so I can forward it to the SBA District Office to see where you are at in the process. My direct email address is midaniel@fullerton.edu

**4. 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 don't have any Business Interruption coverage, you should look at the various federal, state, and local programs available through the SBA and other sources.

**Deputy Commissioner Tony Cignarale:** 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. 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.

**5. Any word on Mount Rubidoux being reopened? I understand social distancing is an issue but is there any way of trying to control the amount of people that are being admitted to the park?**

**Assemblymember Sabrina Cervantes:**

- On 5/15, Riverside City Council voted in favor of reopening Mount Rubidoux tomorrow, Friday, May 22.
- The City has established specific entrance restrictions, but it will be open to the public once again, as well as the public restrooms and the parking lot at Ryan Bonaminio Park across the street.

**6. How can micro sole proprietor businesses, such as barbers, tour guides, nail salons, gardeners, etc. without any employees get financial assistance?**

**SBDC Regional Director Mike Daniel:**

- Absolutely. There are a couple of things that may be available to you based on the state of your business.
- If you are no longer in business, you can qualify for the Paycheck Protection Program. To calculate how much you would qualify for under the program you will need the last 1040 tax form that you filed. Go to line #31, divide that listed amount by 12, and multiply by 2.5. That is the calculation the SBA uses to determine the amount that you would qualify for.
- You may also qualify for the Economic Injured Disaster Loan although at this moment it is no longer open however, it may open up again in the future.
- Also, the State of California has a small business debt relief program that is available to you as well.
- If your business has been shut down or had a dramatic decrease in sales, you can also apply for Pandemic Unemployment Assistance. This is a 16-week program through the EDD. For more information go to [www.edd.ca.gov](http://www.edd.ca.gov).

**7. You issued a bulletin requiring insurance companies to refund premiums -- will that be for my total monthly payment and when will I get that?**

**Commissioner Ricardo Lara:** I ordered premium refunds because for many people the risk of accident or loss is much lower due to the statewide stay-at-home order. We are seeing:

- Fewer accidents or injuries on the road
- Falling business payroll and receipts
- Reductions in liability exposure due to the temporary closure of many businesses

Premium reductions and refunds should reflect that.

My Department will be watching to make sure that the amount insurance companies are returning is adequate, and they are not short-changing you.

I want our Deputy Commissioner Bryant Henley to give more details about this:

**Deputy Commissioner Bryant Henley:** The amount you get back will vary by company and policy.

In many cases the reduction or refund will be a percentage of your premiums for March, April and May as these stay at home rules continue.

This will not be a 100% refund of your premium; the reductions will be tied to the change in risk during the months Californians are subject to “stay at home” orders.

We have already seen a number of insurance companies announce rebates and credits.

Commissioner Lara's bulletin directed all insurers to make an initial premium refund to all adversely impacted California policyholders as soon as possible, but no later than 120 days from the date of the bulletin (which will be August 11, 2020). This directive applies to the following lines of insurance:

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

Recognizing the unique nature of each insurer's policyholder base and insurance coverage offered, we directed each insurance company to propose the best way to immediately return premium to policyholders. We also directed each insurer to report to the Department how each insurer will fulfill this directive within 60 days (or by June 12, 2020).

Persons who have not received premium relief in spite of a reduction in the covered risks under a policy are strongly encouraged to contact their insurance company. If you are not satisfied with the answers you get or have other questions, you may contact us at 1 (800) 927-4357 or through our website at [www.insurance.ca.gov](http://www.insurance.ca.gov).

Commissioner Lara has also requested an extended grace period to pay your premium. If you are having trouble paying your premium, contact your insurance company.

## 8. How can we better control nursing home outbreaks among our vulnerable populations?

### **Assemblymember Sabrina Cervantes:**

- There are an estimated 9,000-licensed facilities for seniors in adult care in our state.
- It is important we distinguish the difference between skilled nursing facilities and assisted living facilities.
- Skilled nursing facilities are run by the Department of Public Health, have much more access to PPE, and are run under a medical model.

- Assisted living facilities are run by the Department of Public Social Services, have much less access to PPE, and are run under a social model.
- These are the most vulnerable populations in this pandemic.
- Data indicates that many assisted living facility staff work at multiple locations due to low pay in the profession. This complicates the physical distancing and isolation requirements needed to protect vulnerable populations. Ultimately, COVID-19 has exposed the system's fragile balance of depending on staff not making a livable wage but increasing patient risk from working at multiple facilities in order to make a living.
- The experts I have heard from recommend that staff at both facilities should be tested on an ongoing basis to make sure they are not spreading the virus.
- Another thing we can do is make sure both skilled nursing facilities and assisted living facilities have increased access to critical PPE.
- I am aware that our County is currently working with these facilities and creating a response team to provide ongoing training and resources.
- In addition, the State Secretary of Health and Human Services, Dr. Mike Ghaly announced that we should be expecting further developments in this area on a statewide basis

**9. Our company qualifies for a PPP loan but we have no opportunity to apply through a bank. Are there any other programs or support available?**

**SBDC Regional Director Mike Daniel:** Yes. We can help you find a lender to choose from based on the current status of your business.

There are other options than the PPP program although they may not be forgivable programs such as grants or other types of loans. You may call our office so we can walk you through it.

**10. My business has increased delivery – and may even be driving more miles because of the stay at home orders. Will the premium refunds apply to operators of commercial vehicles as well as personal vehicles?**

**Commissioner Ricardo Lara:** Yes -- there are strong indicators demonstrating that the risk of accidents has fallen sharply due to Governor Newsom's stay at home orders. Obviously, those who are not driving pose very little risk of loss, but for those essential businesses that must use our roads; these drivers are traveling on roads with substantially less traffic. Early evidence, including a U.C. Davis Special Report on the Impact of COVID-19 Mitigation on Numbers and Costs of California Traffic Crashes, suggests that the number of accidents in the state have declined substantially.

My April 13, 2020, bulletin covers risks in many lines, including personal and commercial automobile insurance lines. I encourage commercial trucking and delivery businesses, like all commercial businesses, to contact their insurance provider to ask how your company is fulfilling the Order.

On April 10, I also asked insurance companies extend auto insurance coverage for drivers who are using their personal vehicles to fulfill deliveries for California's essential businesses during the COVID-19 pandemic. This action ensures that businesses can continue to provide essential goods to residents and families at their homes and that delivery workers are protected at all times so that they may continue their work.

**11. I have been waiting several weeks to hear back on my Unemployment Insurance (UI) cases- Why is there such a delay? Can your office help?**

**Assemblymember Sabrina Cervantes:**

We have heard from many constituents regarding this matter and our office is diligently reaching out to EDD on every constituents request.

- There have been more than 4.6 million Californians seeking unemployment assistance since March 12.
- Guiding the community in navigating the EDD process has been a focus of our office's efforts during the Stay At Home Order especially while phone demands are exceeding EDD's capability.
- It is frustrating when I hear from constituents who have not received payment and will already be returning to work. Cases need to be processed in a timely and judicious manner.
- That is why, I was pleased to see that Governor Newsom and his administration are committed to increasing EDD staffing by an additional 1500, in addition to the monetary investment; both of which are critical to expedite the processing of EDD claims.
- Although, each case is different. I would encourage you, if you have not done so, to contact my office and we can open a case on your behalf.

**12. My question is regarding private contractors and freelance workers. Freelance workers are considered business owners, yet no assistance has been afforded to them. Since these individuals are ineligible for unemployment benefits, how do you plan to help them during this time? How and where can I try to submit for assistance? What documents are needed?**

**SBDC Regional Director Mike Daniel:** Pandemic Unemployment Assistance is something you should definitely look at for independent contractors and freelance workers. Again, visit the EDD at [www.edd.ca.gov](http://www.edd.ca.gov).

Other funding assistance programs may be available and also maybe rethinking how you do business. Think and see if there are any innovative ways to continue your business during these trying times.

**13. My business is not considered essential, but I am continuing to employ workers and pay my workers' compensation insurance. Can worker's comp insurance companies exclude COVID-19 from their coverage, whether or not they are considered essential businesses?**

**Commissioner Ricardo Lara:** 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 the Governor, 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 6 to remind insurance companies about these existing legal protections for undocumented workers.

**14. Covid-19 affects businesses differently which impacts their timeline for reopening. How can we assist businesses with staggered timelines for reopening?**

**SBDC Regional Director Mike Daniel:**

- As we move into phase 2 and partial reopening of retail, restaurants, and dental offices you need a recovery plan that is defined by your own business
- Determine what you think your sales will be. Do you need to reduce staff and inventory?
- Think technology changes as well. For example for restaurants, menus may become obsolete, with cashless transactions becoming more popular.

# RICARDO LARA

## INSURANCE COMMISSIONER

California Department of Insurance

### Additional Resources

#### ***Listen to the entire Small Business Tele-Town Hall:***

Recording Conference:  
Recording ID:

#### ***Request Assistance with the Department of Insurance:***

(800) 927-4357 [www.insurance.ca.gov](http://www.insurance.ca.gov)

#### ***FAQs and complete PPP information can be found here:***

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

#### **Small Business Administration**

[www.sba.gov/local](http://www.sba.gov/local)

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

**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)** – The SBA is currently unable to accept new applications for the Paycheck Protection Program based on available appropriations funding. During this time, in preparation of the event that additional appropriations are made to the PPP, contact a lender to discuss your options, and/or work with a small business center to get ready.
- **SBA Economic Injury Disaster Loans (EIDL) and EIDL Advance** – the SBA is unable to accept new applications at this time for the Economic Injury Disaster Loan (EIDL)- COVID-19 related assistance program (including EIDL Advances) based on available appropriations funding. Applicants who have already submitted their applications will continue to be processed on a first-come, first-served basis.
- **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.

#### ***Small Business Majority Resources***

<https://venturize.org/> - Enter your zip code and find a local resource counselor to help you with your Paycheck Protection Plan (PPP) and Economic Injury Disaster Loans (EIDL) questions.

# RICARDO LARA

## INSURANCE COMMISSIONER

California Department of Insurance

<https://venturize.org/resources/payroll-protection-program-lenders> - PPP lenders still taking applications

Research Report released on 4/21 on California Small Businesses impacted by COVID19

<https://smallbusinessmajority.org/our-research/entrepreneurship/ca-small-business-owners-report-devastating-impacts-covid-19-need-immediate-cash-assistance>.

Small Business Majority's Daily Updates for Small Business COVID-19 Resource page: <https://smallbusinessmajority.org/covid-19-daily-updates-for-small-businesses>

Small Business Majority's Policy Agenda: <https://smallbusinessmajority.org/policy-agenda/covid-19>

Small Business Majority's Daily Updates in Spanish: <https://smallbusinessmajority.org/es/espanol>

Sign-on Campaign for business owners to advocate for more aid: <https://go.smallbusinessmajority.org/l/229072/2020-03-19/6z7mt>

One-Stop Hub on Venturize.org RE: federal, state, and local lending sources: <https://venturize.org/resources/covid-19-resources>

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