

1
2
3 **BEFORE THE INSURANCE COMMISSIONER**
4 **OF THE STATE OF CALIFORNIA**
5

6 In the Matter of Additional Entities Eligible
7 to Purchase Blanket Insurance Pursuant to
8 California Insurance Code §10270.2.5(a)
9

**ORDER APPROVING ADDITIONAL
DISCRETIONARY BLANKET GROUP
PURSUANT TO CALIFORNIA
INSURANCE CODE SECTION
10270.2.5(a)**

10
11 WHEREAS, pursuant to California Insurance Code section 10270.2,¹ blanket insurance is
12 that form of insurance providing coverage for specified circumstances and insuring by description
13 all or nearly all persons within a class of persons defined in a policy issued to a master
14 policyholder, and not by specifically naming the persons covered, by certificate or otherwise,
15 although a statement of the coverage provided may be given or required by the policy to be given,
16 to eligible persons.

17 WHEREAS, the permitted types of blanket insurance are set forth in Section
18 10270.2(a).

19 WHEREAS, pursuant to Section 10270.2.5(a), in addition to the permitted types of
20 blanket insurance set forth in Section 10270.2, the Commissioner may, in his or her discretion,
21 add other entities that may be eligible to purchase blanket insurance for any class of risks relating
22 to benefits for death or dismemberment, or for hospital, medical, surgical, or nursing expenses,
23 resulting from accident which may be properly eligible for blanket insurance.

24 WHEREAS, the authorization of an additional discretionary blanket group as set forth
25 herein will further the implementation of Proposition 22, enacted by voters on November 3, 2020,
26 by authorizing network companies, as defined below, to purchase blanket group insurance for the
27 benefit of their app-based drivers, as defined below.

28

¹ Unless otherwise specified in this Order, all statutory references are to the California Insurance Code.

1 WHEREAS, Insurance Commissioner Ricardo Lara has determined that it is appropriate
2 to exercise his discretion pursuant to Section 10270.2.5 to add other entities that are eligible to
3 purchase blanket insurance for any class of risks relating to benefits for death or dismemberment,
4 or for hospital, medical, surgical, or nursing expenses resulting from accidents, which may be
5 properly eligible for blanket insurance.

6 NOW, THEREFORE, Insurance Commissioner Ricardo Lara hereby exercises his
7 discretion pursuant to Section 10270.2.5 to authorize network companies as entities that are
8 eligible to purchase blanket insurance for the benefit of their app-based drivers for any class of
9 risks relating to benefits for death or dismemberment, or for hospital, medical, surgical, or
10 nursing expenses, resulting from accidents which may be properly eligible for blanket insurance.
11 “Network company” has the meaning set forth in California Business & Professions Code (B&P)
12 section 7463(l), and “app-based driver” has the meaning set forth in B&P section 7463(a).
13

14 IT IS SO ORDERED THIS 29th day of July, 2021.
15

16 RICARDO LARA
17 Insurance Commissioner

18
19
20
21
22
23
24
25
26
27
28


