

**From:** [Lee, Todd](#)  
**To:** [RSBCovid19PR](#)  
**Subject:** RE: Bulletin 2020-3 on Premium Refunds, Credits, and Reductions in Response to COVID-19 Pandemic  
**Date:** Wednesday, June 3, 2020 7:46:11 AM  
**Attachments:** [image001.png](#)

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Thank you, Mr. Hirschhorn. Balboa has not written business in California since 2014, and there are no longer any policyholders. I appreciate you getting back to me on this. Stay safe and take care.

**Todd E. Lee**  
**Lead Insurance Compliance Analyst, NGLS Regulatory Affairs**  
**Internal Control Manager, NGHC CRIM**  
**5630 University Parkway**  
**Winston-Salem, NC 27105**  
**Phone: 949-434-5779**  
**Mobile: 562-278-6865**  
**Email: [Todd.Lee@ngic.com](mailto:Todd.Lee@ngic.com)**



**From:** RSBCovid19PR [mailto:RSBCovid19PR@insurance.ca.gov]  
**Sent:** Tuesday, June 02, 2020 7:20 PM  
**To:** Lee, Todd <Todd.Lee@NGIC.COM>  
**Subject:** RE: Bulletin 2020-3 on Premium Refunds, Credits, and Reductions in Response to COVID-19 Pandemic

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Dear Mr. Lee:

Thank you for the email where you inquired about companies that are in run off.

If no business is written in California, a report is not required. However, if any business is written in California, even if it is runoff business, a report is required to identify whether or not there are any California policyholders that were adversely impacted by having their projected loss exposure overstated or misclassified, and what corrective premium refund actions, if any, were taken.

Should you require anything further, please feel free to contact us at:  
[RSBCovid19PR@insurance.ca.gov](mailto:RSBCovid19PR@insurance.ca.gov)

Sincerely,

William Hirschhorn

Associate Insurance Rate Analyst  
Rate Specialist Bureau  
California Department of Insurance  
300 South Spring Street, 11<sup>th</sup> Floor  
Los Angeles, CA 90013  
(213)346-6771

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**From:** Lee, Todd <[Todd.Lee@NGIC.COM](mailto:Todd.Lee@NGIC.COM)>

**Sent:** Tuesday, May 19, 2020 11:41 AM

**To:** RSBCovid19PR <[RSBCovid19PR@insurance.ca.gov](mailto:RSBCovid19PR@insurance.ca.gov)>

**Subject:** Bulletin 2020-3 on Premium Refunds, Credits, and Reductions in Response to COVID-19 Pandemic

Dear Sirs,

On behalf of Balboa Insurance Group, including Balboa Insurance Company (NAIC# 24813), Meritplan Insurance Company (NAIC# 24821), and Newport Insurance Company (NAIC# 24848), there has not been any written premium for the companies in California since 2014. Does that preclude the filing of a report as part of Bulletin 2020-3?

Please feel free to let me know if there are any questions, and thank you in advance for your guidance.

**Todd E. Lee**

**Lead Insurance Compliance Analyst, NGLS Regulatory Affairs**

**Internal Control Manager, NGHC CRIM**

**5630 University Parkway**

**Winston-Salem, NC 27105**

**Phone: 949-434-5779**

**Mobile: 562-278-6865**

**Email: [Todd.Lee@ngic.com](mailto:Todd.Lee@ngic.com)**



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