From: Silva, Robert
To: Ho, Fion
Cc: Swift, Kevin; Ferri, Rick; Robitaille, Adam; RSBCovid19PR
Subject: Metropolitan P&C Covid-19 Premium Credit Reports
Date: Wednesday, December 23, 2020 3:35:59 PM
Attachments: image001.png

Good afternoon!

I am responding to the following note you sent to Kevin Swift last week.

As required, I submitted Covid-19 reports for Metropolitan Direct Property & Casualty Insurance Company on June 11, 2020 and September 30, 2020. Those reports came from the address rdsilva@metlife.com. There was a question about the first report, to which I replied on June 12, 2020.

You have also requested several additional reports for other writing companies. These companies either have no written premium, or are not licensed in California though. The status of each company is as follows:

Metropolitan Direct Property Casualty Insurance Company – Reports submitted on June 11, 2020 (amended June 12, 2020), and September 30, 2020.
Metropolitan Property and Casualty Insurance Company – Not Licensed in CA
Metropolitan Casualty Insurance Company – Not Licensed in CA
Metropolitan General Insurance Company – Not Licensed in CA
Metropolitan Group Property Casualty Insurance Company (Met Group) – Licensed in CA. However, not writing in CA.
Economy Fire & Casualty Company (EFAC) - Licensed in CA. However, not writing in CA.
Economy Preferred Insurance Company - Not Licensed in CA
Economy Premier Assurance Company - Not Licensed in CA

Please let us know how you would like to proceed. I'm happy to resubmit the original two reports I created for our only writing company in California.

Sincerely,

Rob Silva

RE: Reports Pursuant to California Department of Insurance Bulletins 2020-3, 2020-4, 2020-8 and Amended 2020-8 on Premium Refunds, Credits, and Reductions in Response to COVID-19 Pandemic

FOR: Company Name: Metropolitan Drt Prop & Cas Ins Co
NAIC#: 25321
E-mail: kswift@metlife.com

Date: December 18, 2020

To the President of Metropolitan Drt Prop & Cas Ins Co:

On December 3, 2020, Commissioner Lara issued an Amended Bulletin 2020-8 ordering all property and casualty and workers' compensation insurers in California to make appropriate premium adjustments during the months of September to December of 2020 because the projected loss exposures of many California insurance policies may have become overstated or misclassified as result of the ongoing effects of the COVID-19 pandemic. Bulletins 2020-3 (April 13, 2020), 2020-4 (May 15, 2020), and 2020-8 (June 25, 2020) were previously issued to capture the insurers' premium adjustments during the earlier months of March to May, 2020, and the months of June to August 2020. To ensure compliance with the Bulletins, each insurer must submit a separate report to the Department that satisfies the requirement described in each of the bulletins, even if the insurer provided no premium refunds or adjustments during a reporting period. If an insurer provided no premium refunds or adjustments in a given reporting period, an insurer must submit a report for that reporting period indicating no premium refunds or adjustments had been provided. The reporting forms and instructions can be downloaded below. If you have not already submitted your reports to us, including reports identifying that no premium refunds were provided in a given reporting period, please do so as soon as possible.

The Department expects Metropolitan Drt Prop & Cas Ins Co to comply with its obligation to file the reports required by the Bulletins. Any questions, please e-mail it to RSBCovid19PR@insurance.ca.gov.

Sincerely,

RSB Covid19PR Team

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