



RICARDO LARA
CALIFORNIA INSURANCE COMMISSIONER

March 2021

TO: All admitted and non-admitted property & casualty and workers' compensation insurers who operate in California.

RE: Supplemental Report per California Department of Insurance Bulletin 2021-03 on Premium Refunds, Credits, and Reductions in Response to COVID-19 Pandemic – For Reporting Months of March through December 2020

As stated in Bulletin 2021-03, for the private passenger automobile line of insurance and for other lines where loss experience now shows that premiums were over-collected, companies are to report to the Department information about the additional premium relief that they provide to consumers. Please note that this supplemental report of additional premium relief is to identify refunds that have NOT previously been reported to the Department using our prior quarterly reporting forms.

The report must include "all actions taken and contemplated future actions to refund premium in response to or consistent with this Bulletin. It shall include California-specific information and an explanation and justification for the amount and duration of any premium refund, and how those measures reflect the actual or expected reduction of exposure to loss." If no premium relief is provided to policyholders in this reporting period, the report submitted must indicate that no premium relief was provided to policyholders with an explanation of the reason(s) why no premium relief was provided for the line of insurance written by the company. To satisfy the reporting requirement, an Excel workbook has been created.

General Instructions:

- The report pursuant to Bulletin 2021-03 is due no later than April 30, 2021.
- Report forms within the Excel workbook to be completed and returned to the Department include:
 - 1) Cover Page – To be filled out by all CA admitted and nonadmitted companies, and companies transacted through a surplus line broker.
 - 2) Questionnaire – To be filled out by all CA admitted and nonadmitted companies, and companies transacted through a surplus line broker.
 - 3) Explanatory Memorandum – To be filled out only by Companies that write in one of the six lines identified in the Bulletin and/or other line(s) impacted by the COVID-19 pandemic regardless whether a refund is involved.
 - 4) Worksheet – To be filled out only by Companies that write in one of the six lines identified in the Bulletin and/or other line(s) impacted by the COVID-19 pandemic and a refund is involved.
- Completed reports and related questions should be submitted to the Rate Specialist Bureau at email address: RSBCovid19PR@insurance.ca.gov.

Additional instructions specific to each form is included separately.