



**RICARDO LARA**  
CALIFORNIA INSURANCE COMMISSIONER

## NOTICE

April 13, 2021

Commercial Insurance Survey (CMIS-2021)

**TO: All admitted insurers and the California FAIR Plan**  
**RE: Request for information regarding commercial insurance programs**

---

In response to a growing concern about the availability of commercial insurance coverage for a variety of California's business sectors, the Department of Insurance is seeking information related to each admitted insurer and the California FAIR Plan's commercial insurance programs. Commissioner Lara has spoken with numerous stakeholders from California's business community who have been unable to obtain critical insurance coverage following our state's recent wildfires. Commissioner Lara is seeking information related to all commercial property and multi-peril insurance programs, including but not limited to insurance programs that provide coverage for the following types of risks:

- Agribusiness;
- Farmowners;
- Ranchowners;
- Timber harvesting or forestry;
- Prescribed burn;
- Cotton gins;
- Summer camps; and
- Wineries.

In particular, the Department is seeking the following types of information:

- Total premium written by program;
- New or recently revised wildfire underwriting restrictions;
- Consideration of wildfire or location in rating and eligibility;
- The number of new policies written from January 1, 2017-present;
- Non-renewals due to wildfire risk; and
- Total exposure and policy count.

Each insurer and the California FAIR Plan shall, to the extent available, provide the foregoing information regarding commercial insurance programs within 60 days or no later than June 14, 2021. An accompanying Excel workbook will be sent in a subsequent communication with specific instructions.

Questions about this notice should be directed to: [Micah.Mumper@insurance.ca.gov](mailto:Micah.Mumper@insurance.ca.gov)

The Department will, to the extent permitted by law, maintain confidentiality of insurer submissions made pursuant to this Notice. However, the Commissioner reserves the right to make public the aggregate information received in a manner that would not identify an individual insurer's submission.