

The Honorable Commissioner Ricardo Lara
300 Capitol Mall, 17th Floor
Sacramento, CA 95814

March 25, 2020

RE: Support for Insurance Carriers Covering Business Interruption

Dear Commissioner Lara,

We are writing today to ask for your help to Save Small Business in California.

As you know, our business community has been hit hard by the closures, restrictions, and isolation guidelines resulting from the spread of COVID-19. We support our California and Riverside County public health officials and have gratitude for their leadership during these uncertain times.

The Greater Coachella Valley Chamber of Commerce is part of a nationwide coalition of over 60 Chambers of Commerce, the Save Small Business Coalition, that is asking for the State Insurance Commissioner to mandate Insurance Carriers cover business interruption under existing policies due to the Civil Authority closing of businesses to help cope with the COVID-19 emergency.

We are aware that these claims are not usually a covered event and encourage any help or guidance you might be able to supply on this issue. We view this as an important “fix” we need to save our business community. Specifically, we are asking you to allow claims to be filed under Civil Authority as the cause for business interruption, not a virus. We ask that government funding be provided to the insurance carriers to streamline this process to help save our small businesses across the country, without adversely impacting the overall insurance safety net.

Thank you for your consideration and any assistance you can provide.

Respectfully,



Joshua R. Bonner
President and CEO
Greater Coachella Valley Chamber of Commerce

Cc:

Congressman Raul Ruiz, M.D., United States Congress, CA 36th District
Assemblymember Chad Mayes, CA State Assembly, 42nd District
Assemblymember Eduardo Garcia, CA State Assembly, 56th District