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Commissioner's Bulletin # B-0020-20

April 15, 2020

To: All insurance companies, corporations, exchanges, mutuals, county mutuals, reciprocals, associations, Lloyd's plans, other insurers writing property and casualty insurance in Texas, including workers' compensation insurance; agents and representatives; premium finance companies; and other relevant parties

Re: COVID-19: Commercial premium adjustments and midterm premium audits

Governor Greg Abbott has issued a disaster declaration in response to the COVID-19 pandemic. The premium for many commercial property and casualty policies are calculated using an auditable exposure such as payroll or sales. Because of the impact the COVID-19 outbreak has had on Texas businesses, the Texas Department of Insurance (TDI) expects insurers to work with commercial policyholders that have reduced operations due to the COVID-19 outbreak.

For policies calculated using an auditable exposure that may have changed as a result of the COVID-19 outbreak, TDI encourages insurers to:

- Conduct midterm premium audits if requested by policyholders. Many policies allow midterm audits and do not require an onsite audit.
- Allow policyholders to self-audit and report changes in the auditable exposure the company used to calculate the premium.
- Consider any reduced risk for businesses that change operations or elect to continue paying employees when they are not working.
- Make other adjustments to reduce the premium as appropriate.

A midterm audit, self-audit, or other premium adjustment does not replace a final audit permitted or required by the policy.

For questions about this bulletin, contact the Property and Casualty Division at PropertyCasualty@tdi.texas.gov.

For more information, contact: PropertyCasualty@tdi.texas.gov

Last updated: 4/17/2020

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