

Karima M. Woods, Commissioner


BULLETIN
20-IB-3-11/23

**TO: ALL PROPERTY AND CASUALTY INSURANCE COMPANIES
LICENSED IN THE DISTRICT OF COLUMBIA**

FROM: KARIMA WOODS, COMMISSIONER

DATE: NOVEMBER 23, 2020

**SUBJECT: TEMPORARY POSTPONEMENT OF PROPERTY AND CASUALTY
RATE INCREASES DURING THE PUBLIC HEALTH EMERGENCY**



The purpose of this Bulletin is to notify all property and casualty insurers that for the duration of the coronavirus (COVID-19) Public Health Emergency, the Department of Insurance, Securities and Banking (“Department”) will temporarily postpone all rate increases filed during the Public Health Emergency to provide further relief to policyholders, effective immediately.

On March 11, 2020, Mayor Muriel Bowser declared a Public Emergency and Public Health Emergency pursuant to Mayor’s Orders 2020-045 and 2020-046. Thereafter, the Council of the District of Columbia enacted the COVID-19 Response Emergency Amendment Act of 2020, effective March 17, 2020 (D.C. Act 23-0247; 67 DCR 3093) (“Act”) and Mayor Bowser issued a Stay at Home Order (Mayor’s Order 2020-054), among others, to address the impact of the COVID-19 pandemic in the District. The Public Health Emergency was extended by legislation and Mayor’s Order 2020-103 until December 31, 2020. The findings in the Act and Mayor’s Orders are incorporated by reference here.

To provide relief to policyholders, the Commissioner issued Commissioner’s Order 03-2020 on April 27, 2020. To supplement those measures, the Commissioner, pursuant to § 302 of the Act, codified at D.C. Official Code § 31-104.01, which grants the Commissioner emergency authority, including the powers to impose a “temporary postponement of premium increases,” announces that for the duration of the Public Health Emergency, the Department will not approve any rate increases or permit any insurer to “file and use” rates without the Commissioner’s prior approval. This temporary postponement of premium rate increases shall not apply to filings to reduce premiums rates.

Any questions or concerns regarding this Bulletin may be directed to Robert Nkojo at robert.nkojo@dc.gov.

For information and resources regarding the District's response to COVID-19, please visit: coronavirus.dc.gov/.