



C A L I F O R N I A

DEPARTMENT OF JUSTICE

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March 25, 2025

Dan Smyrl, President
Admiral Insurance Group



By U.S. Priority Mail

RE: AB 571 Compliance

Dear Mr. Smyrl:

I am writing to remind Admiral Insurance Group, of its legal obligations under California Assembly Bill 571 (2023) (Petrie-Norris). AB 571 prevents insurers from refusing to issue or renew, or terminating, professional liability insurance for a licensed healthcare provider, based solely on their provision of abortion, contraception, or gender-affirming services, if the services are performed in and lawful in California. (Ins. Code, § 11589.1, subds. (a)(1) and (d).) Additionally, under AB 571, insurers may not increase premiums or impose surcharges on healthcare providers who offer these services. (*Id.* at subd. (b).) Finally, insurers may not deny coverage for liability for damages arising from offering or performing abortion, contraception, gender-affirming healthcare, or care related to those healthcare services, if those services are within the scope of the insured's license, the services are lawful in California, and the policy would otherwise cover liability arising from performing or rendering other services within the scope of the insured's license. (*Id.* at subd. (c).)

Please provide, by April 24, 2025, your policies demonstrating compliance with AB 571. You may contact me at Martine.DAgostino@doj.ca.gov to coordinate.

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Removing barriers to the provision of the provision of reproductive health services by licensed healthcare providers in California is critically important. I appreciate your assistance in ensuring that Admiral Insurance Group has policies in place to prevent discrimination against abortion providers.

Sincerely,

A handwritten signature in black ink, appearing to read "Martine D'Agostino".

MARTINE N. D'AGOSTINO
Deputy Attorney General

For ROB BONTA
Attorney General