

Governor Edmund G. Brown  
c/o State Capitol, Suite 1173  
Sacramento, CA 95814

September 20th, 2018

#### Our Mission

United Policyholders  
is a non-profit 501(c)(3)  
organization whose mission  
is to be a trustworthy and  
useful information resource  
and an effective voice for  
consumers of all types of  
insurance in all 50 states.

#### Programs

Advocacy and Action  
Roadmap to Preparedness  
Roadmap to Recovery™

Re: SB 824, the Wildlife Safety and Recovery Act

Dear Governor Brown,

We write to encourage you to sign SB 824 into law. Our organization helped draft this legislation to address shrinking availability and affordability of home insurance in and near wildfire-impacted regions throughout California, and we support it.

Under existing law, Cal. Ins. Code § 675.1, a home insurer must offer the owner of a primary residence that has been destroyed in a Governor-declared State of Emergency one additional term when their policy comes up for renewal after the loss. This right was codified because people who'd lost homes in wildfires were being victimized by patterns of non-renewals that were compounding their recovery challenges and making it hard for their communities to rebound. It is not unduly burdensome on insurers, and has given traumatized loss victims one less thing to worry about. SB 824 will extend that right to neighboring homeowners in the region.

Between 2015-2016, the number of policy non-renewals went from 8,796 to 10,151 across the state. The substantial risk of wildfire faced by California homeowners calls for greater protections in the aftermath of a state of emergency. As California recovers from a devastating wildfire season, it is more apparent than ever that insurance protection is the difference between recovery and ruin. Your signature on SB-824 will prevent insurers from reflexively canceling or not renewing policies *en masse* after disasters.

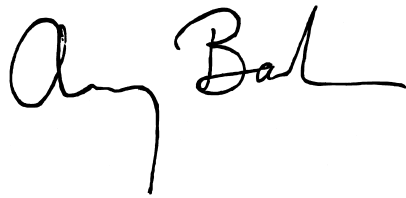
SB 824 also gives the California Insurance Commissioner a nominal amount of additional, appropriate authority to monitor home insurance non-renewals and help maintain options for consumers and a robust competitive marketplace for home insurance.

United Policyholders ("UP") is a non-profit organization that informs, helps and speaks for insurance consumers in California and across the nation.

UP is funded by donations and grants. UP does not sell insurance or accept funding from insurance companies. At [www.uphelp.org](http://www.uphelp.org), UP offers a variety of resources and tools for making good decisions when buying insurance and resolving claim and coverage disputes.

Thank you for your time and consideration of this legislation.

Sincerely,

A handwritten signature in black ink that reads "Amy Bach". The signature is written in a cursive style with a long, sweeping underline.

Amy Bach, Esq.,  
Executive Director