



United Policyholders

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January 6, 2016

Senator Richard Roth, Chair
Senate Insurance Committee
State Capitol, Room 4034
Sacramento, CA 95814
senator.block@sen.ca.gov

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VIA EMAIL and U.S. MAIL

Re: SB 488- SUPPORT

Dear Chairman Roth:

We are writing to express our support for SB 488 (Block). We believe that SB 488 is a measured approach to protecting vulnerable disaster victims from overly aggressive solicitations while allowing professional public adjusters to provide valuable services.

SB 488 would bring California in line with the model legislation promulgated by the NAIC, by requiring minimum levels of education, examination, and background checks. In addition, SB 488 prohibits public adjusters from soliciting disaster victims where the emergency is still underway, emergency responders are still present, or an evacuation order remains in effect. SB 488 also clarifies that a public adjuster may not receive a portion of claim payments made before the public adjuster enters into a contract with the policyholder.

“We” are United Policyholders (“UP”), a non-profit consumer advocacy organization that serves as a voice and information resource for insurance consumers in all 50 states. UP is funded by individual and business donations and foundation grants. UP’s work is supported by volunteers and staff. UP does not sell insurance or accept any funding from insurance companies. At www.uphelp.org, UP offers a variety of resources and tools that help disaster victims settle insurance claims. UP regularly represents the interests of insurance consumers in the media, courts of law, state legislatures, and with regulators at the NAIC.

Sincerely,

Amy Bach, Esq.
Executive Director

cc: Senator Marty Block, bill sponsor;
All Senate Insurance Committee;
and
Josephine R. Figueroa, Deputy Legislative Director, California Department of Insurance