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Hon. Tony Mendoza, Chair  
Standing Committee on Insurance, California State Senate  
State Capitol, Room 5100  
Sacramento, CA 95814

April 6, 2017

Re: S.B. 569 - SUPPORT

Dear Sen. Mendoza:

We write to respectfully register our support for S.B. 569 (Monning) - Insurance: disasters: *identification of insurer*. S.B. 569 helps to solve a problem that arises after disasters: The damaged or destroyed property is covered by an insurance policy but the policyholder (or their legal representative) has no record of the policy number or name of the issuing insurer. Policyholders who find themselves in this situation have sought help from our non-profit organization numerous times over our 25 years in operation, and we've been hard-pressed to help them. This bill provides a simple fix.

Wildfires destroy homes and their contents, which generally include important documents such as insurance policies. To address this, Cal. Ins. Code 2071 – *Requirements in Case Loss Occurs* obligates insurers to promptly comply with requests from disaster victims by providing a complete and current copy of the policy on their home. However, situations routinely arise where the insured either cannot recall or find evidence of their current insurer's name, has died without giving a legal representative access to their policy information. There are also situations where insurance was force-placed on the property by a lender, and the property owner doesn't know the issuing insurers name.

S.B. 569 would address these scenarios by allowing the insured or their legal representative to submit a request to Department of Insurance ("CDI") for assistance locating the policy. The CDI would then contact all insurers, who must respond whether they insure the property at issue within 30 days. Once the identity of the insurer is known to the CDI, the insured will be notified within 14 days.

United Policyholders ("UP") is a California based national non-profit organization that informs, helps and speaks for insurance consumers. 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 consideration of our perspective and, in advance, for your support.

Sincerely,

Amy Bach, Esq. Executive Director

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