



July 12, 2017

The Honorable Hannah-Beth Jackson
Chair, Senate Judiciary Committee
California State Capitol, Room 2032
Sacramento, CA 95814

RE: AB 646 (Kalra) Rental property: Flood Hazard Zone Disclosure SUPPORT

Dear Senator Jackson:

The Personal Insurance Federation of California (PIFC), Association of California Insurance Companies (ACIC) and the Pacific Association of Domestic Insurers Companies (PADIC) write to express our support of AB 646, which would require owners of residential rental property to provide written notice to a prospective tenant of the fact that the property is located within a special flood hazard area prior to execution of a rental agreement.

Importantly, the required notice to potential tenants, would also inform them that the owner's policy will not cover the loss of their personal possessions, and would encourage potential tenants to consider obtaining renters and flood insurance.

As an industry, we always want to help with preparing individuals in the event of a loss. Educating the public about their risk of loss and ways to protect against loss, is essential in achieving this goal.

For these reasons, we encourage your "aye" vote on AB 646.

Please feel free to contact Kara Cross, PIFC General Counsel ([916-442-6646](tel:916-442-6646)/kcross@pifc.org), Mark Sektan, ACIC President ([916-449-1370](tel:916-449-1370)/mark.sektan@acicnet.org), or Shari McHugh on behalf of PADIC ([916-769-4872](tel:916-769-4872)/smchugh@mchughgr.com) should you have any questions.

cc: Members, Senate Judiciary Committee
The Honorable Ash Kalra, Member, California State Assembly
Margie Estrada Caniglia, Chief Counsel, Senate Judiciary Committee
Tim Conaghan, Policy Consultant, Senate Republican Caucus