September 7, 2016



STATE FARM

FARMERS

LIBERTY MUTUAL INSURANCE

PROGRESSIVE

ALLSTATE

MERCURY

NATIONWIDE

Honorable Edmund G. Brown Jr. Governor of the State of California State Capitol, First Floor Sacramento, CA 95814

Attn: Michael Martinez, Deputy Legislative Secretary

Request for Signature on SB 1302 (McGuire) Basic Property Insurance: California FAIR Plan

Dear Governor Brown:

The Personal Insurance Federation of California (PIFC), representing insurers who write the majority of homeowners insurance sold in the state, including State Farm, Farmers, Liberty Mutual Group, Progressive, Allstate, Mercury and Nationwide, requests your signature on SB 1302, Basic Property Insurance: California FAIR Plan, by Senator Mike McGuire.

The Fair Access to Insurance Requirements (FAIR) Plan is the residual fire insurance company that was created by the State of California to offer fire insurance coverage to property owners who find themselves without traditional fire insurance coverage. As the devastating wildfires of 2015 and 2016 have shown, many of these impacted homeowners are unaware of the FAIR Plan.

SB 1302 would mandate that insurance agents and brokers educate the public of the FAIR Plan insurance option if they receive notice of cancelation or non-renewal of their fire insurance. Insurance agents and brokers would need to assist homeowners by performing any one of the following: provide the toll-free number and website address of the FAIR Plan to assist the consumer in securing fire insurance; make an application for the consumer through the Plan, at the consumer's request; or, make an application, at the consumer's request, with an insurer that offers basic property insurance coverage.

PIFC member companies have been involved in making sure all Californians are covered in case a devastating wildfire strikes. For this reason, **PIFC supports**Senate Bill 1302 and respectfully requests your signature on this bill. If you have any questions, please contact Kara Cross at (916) 442-6646.

Sincerely,

Rex Frazier (

Kara Cross

General Counsel

cc: Honorable Mike McGuire, Author

Robert Herrell, Legislative Director, CA. Department of Insurance