

## [CA legislature enacts helpful insurance reforms](#)

The California legislature, after hard work by [North Bay lawmakers](#), the [Department of Insurance](#), concerned citizens, and [United Policyholders](#) enacted several useful [insurance-related bills](#) this session that are awaiting the Governor's signature. Although retroactivity provisions were removed, (which means victims of the 2017 wildfires can only use them indirectly as leverage toward better settlements), they will help future victims.

One small silver lining of wildfires is what we learn from them about preventing and minimizing future losses of lives and property and improving the flow of insurance dollars to finance repairs and rebuilding. United Policyholders gathers data on victims' experiences during evacuations and the recovery process and uses it for education and reforms. Reforms that expedite insurance payouts, reduce confusion and frustration and speed and improve recovery. Education that inspires people who haven't lost a home to take action to be better prepared and insured.

UP has used past data to help draft and enact *many* useful legislative reforms after disasters in several states. We're able to do this where we have survey data to share and can mobilize survivor volunteers to travel to state capitols and speak to lawmakers and the media. Where the state's insurance regulator is willing to go to bat for consumers and stand up to insurance industry lobbying, we've had significant successes in strengthening fair claim handling legal requirements.

Here are some of the ways we're improving the flow of post-disaster insurance dollars through legislation:

- Laws that require [temporary rent benefits to be available for at least two years or more](#), given that it takes most people that long to rebuild/replace a destroyed home.
- Laws that give underinsured disaster survivors [flexibility](#) to use contents benefits to fill dwelling

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coverage gaps.

- Laws that [relieve](#) traumatized (often sleep-deprived) victims from having to remember and record every single item – big and small – just to get a full and fair contents settlement
- Laws that aim to prevent homeowners from being [innocently/unintentionally](#) underinsured

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