

## [California Public Adjusters Legislative Conference in Sacramento, February 27 and 28](#)

Merlin Law Group

One of the easiest and best presentations I will make this year will be on February 27 at the California Association of Public Insurance Adjusters (CAPIA) Legislative Conference in Sacramento. The topic is “Update to Significant California Property Insurance Legislation Recently Enacted.” California public adjusters will not want to miss it.

The reason it will be so easy is because Amy Bach of United Policyholders will be making the presentation with me. I think Amy Bach and United Policyholders had a hand in writing or debating every piece of significant California statutory and regulatory insurance law since the founding of United Policyholders in 1991. I do not know anybody with more wealth of knowledge about modern California insurance law initiatives than Amy Bach.

United Policyholders was founded by Amy Bach and insurance adjuster Ina DeLong.

The wildfire that sparked the founding of United Policyholders was the Oakland firestorm of 1991, also known as the Tunnel Fire or the East Bay Hills fire. The fire began with a small blaze on private property in the Oakland hills, which was initially extinguished by firefighters. However, smoldering embers reignited the following morning, and strong easterly winds transformed the fire into a devastating inferno. Over 3,000 homes were destroyed.

The fire had a profound impact on community awareness, fire safety regulations, and urban planning. The disaster prompted changes in building codes and the management of vegetation in the fire-prone areas. For instance, fire hydrant connectors were standardized to facilitate firefighting efforts, and inter-

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departmental communication was improved through shared radio frequencies and codes for fire management.

I am proud to be a board member and financial supporter of United Policyholders. Its mission aligns with the mission of Merlin Law Group—the protection and education of policyholders. If your “why” or purpose of your professional life is answered by serving policyholders, United Policyholders is an organization that you should support.

The CAPIA event also has insurance claims expert Sandra Moriarty speaking about “Important California Property Claims Handling Regulations.” Sandra has extensive experience as a former claims adjuster. Sandra has done extensive work with United Policyholders’ Roadmap To Recovery program.

Finally, my friend and colleague, Joel Gumbiner, will make a presentation titled “Ethical Guidelines and Procedures for Public Adjusters. ”

The next day is largely devoted to public adjusters meeting with their legislative representatives in Sacramento. Democracy only works when citizens help educate their elected representatives. The problem for the public is that the insurance industry uses policyholder premium money to lobby for anti-policyholder public policy. CAPIA’s and other public adjuster events like this help the good cause.

While I hope to see as many public adjusters as possible in Sacramento, if you are not coming, you can always support United Policyholders.

#### Thought For The Day

Each fire survivor community, if they’re organized and if they’re big enough, they get something good done.

—Amy Bach

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