



**United Policyholders**  
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August 27, 2012

Assemblymember Bob Wieckowski  
Chair, Assembly Judiciary Committee  
State Capitol, Room 4162  
Sacramento, CA 94249

**RE: SB 1212 OPPOSE UNLESS AMENDED**

**Board of Directors**

**Amy Bach**  
Executive Director

**Alice J. Wolfson**  
Chair, Board of Directors

**David Baria**  
Mississippi State Senator

**Hon. Stanley G. Feldman**  
Chief Justice (RET)  
Arizona Supreme Court

**Larry P. Ginsburg, CFP®**  
Ginsburg Financial Advisors, Inc.

**William H. Hedden**  
Consolidated Adjusting, Inc.

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Industry Ventures

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Mannion & Lowe

**Shirley Roberson**  
Non-Profit Consultant

**Deborah Senn**  
Insurance Commissioner (1993-2001)  
Washington State

**William M. Shernoff**  
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Ex Officio

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Dear Assemblymember Wieckowski,

We are writing to respectfully register our strong opposition to Senate Bill 1212 in its current form. If the bill is amended, it can accomplish the stated objective of reducing paper waste without increasing the incidence of important insurance notices not actually reaching consumers. The bill can be amended to require that a consumer ***affirmatively select*** to receive notices from their insurer via email before that becomes the exclusive communication method. And, it should require insurers to implement email delivery receipt confirmation procedures, among other consumer protection amendments suggested by the California Department of Insurance.

You and your colleagues in the Assembly and Senate have worked hard to create a mandatory homeowners insurance disclosure form (Ins. Code 10102) for the purposes of alerting and reminding consumers at renewal time that there are different levels of protection and that they may need to adjust theirs to assure adequate protection. This initiative came after victims of the 1991 Oakland/Berkeley wildfire and subsequent disasters in Southern California left thousands of homeowners homeless *and severely underinsured*.

SB 1212 will undermine the hard work that has gone into that effort and lead to inadvertant policy lapses and other high stakes missed communications.

There remain myriad technological reasons why people don't receive emails that get sent to them; spam blockers, junk mail filters, connection and server problems. In its current form this bill creates a significant risk that people will fail to receive important notices related to financial protection for their biggest asset: their home.

**We join the California Department of Insurance in opposing this bill in its current form.**

Sincerely,