



Roadmap to Recovery®  
Advocacy and Action  
Roadmap to Preparedness

April 15, 2024

The Honorable Senator Susan Rubio  
1021 O Street, Suite 8710  
Sacramento, CA 95814

The Honorable Senator Henry Stern  
1021 O Street, Suite 7710  
Sacramento, CA 95814

**RE: Letter of Support for SB 1295 – Fair Notice of Auto Insurance**

Dear Senators Rubio and Stern,

On behalf of United Policyholders,<sup>1</sup> I write to express support for your bill relating to SB 1295 which will protect consumers from unfair auto insurance cancellations and clarifies that consumers have ten days to cure a nonpayment.

Auto insurance premiums are at an all-time high for many Californians, and some insurers have reduced options for installment payment plans. People are struggling to stay current. Mailing and e-bill payment errors and delayed payments are common. We appreciate that this bill will help prevent lapses in coverage and the significant financial repercussions they cause for individuals, families and workers who rely on their cars to earn a living.

United Policyholders wholeheartedly endorses SB 1295.

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<sup>1</sup> United Policyholders (“UP”) is a non-profit organization that has been informing, helping, and speaking for insurance consumers in the United States since 1991. UP is funded by donations and grants and its work is largely done by volunteers. Through our Roadmap to Preparedness, Roadmap to Recovery and Advocacy and Action programs, UP informs and empowers consumers on buying adequate coverage and reaching fair and prompt claim settlements and promotes fair insurance sales and claim practices.

Thank you for your commitment to helping drivers stay insured and financially protected.

Sincerely,

A handwritten signature in black ink that reads "Amy Bach". The signature is fluid and cursive, with the first name "Amy" and the last name "Bach" clearly legible.

Amy Bach  
Executive Director