



917 Irving St.  
San Francisco, CA 94112  
415.393.9990  
www.uphelp.org

April 10, 2026

The Honorable Assembly Member Lisa Calderon  
Assembly Insurance Committee Chair  
1021 O Street, Suite 4650  
Sacramento, CA  
*Submitted via Legislative Portal*

**RE: AB 1680 (Calderon) – FAIR Plan SUPPORT**

Dear Assembly Member Calderon,

I write on behalf of the non-profit organization United Policyholders to convey our strong support for AB1680.

Ensuring that reliable, adequate property insurance remains available and affordable for Californians remains a high priority for United Policyholders and the consumers we serve. We are working hard to help Californian's be able to navigate today's challenging marketplace conditions, reduce risk as much as feasible, have reliable financial safety nets in place and meet their mortgage obligations.

Despite the limited coverage options the California FAIR Plan ("CFP") provides, and the relatively high cost of that limited coverage, the fact that it is available to property owners who are unable to procure or maintain coverage in the voluntary market makes it critical to strengthen and maintain.

United Policyholders supports the California Department of Insurance in its efforts to compel the FAIR Plan to comply with the findings of their Market Conduct Examination that identified key aspects of CFP's operations that need strengthening. An additional important provision in AB1680 is the requirement that the CFP add fair rental value (loss of use) coverage to the renters' policies it sells.

United Policyholders and our partners in promoting disaster resilience and preparedness are working to help more California renters see the value of buying renters insurance. The fact that the CFP policy currently only covers contents, not temporary rent, undermines that goal.

Even with the product and governance improvements this bill will effectuate, the FAIR Plan is an "involuntary" Association – not a branded business. Consumers will still be much better off being insured with reputable companies that want their business and want to keep their business. We will continue to coordinate with CDI, risk reduction experts and stakeholders, insurers, agents and brokers to help consumers find options outside the FAIR Plan.



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We recognize that there are consumers in the FAIR Plan who got there because an agent told them they had no other option, when there may have in fact been other options, and we will continue working to educate and assist those consumers in coordination with the DOI and others in the insurance ecosystem.

Regardless, the FAIR Plan needs to operate more effectively and in compliance with directives from the state regulator. Thank you for introducing AB 1680.

Sincerely,

A handwritten signature in cursive script that reads "Amy Bach".

Amy Bach, Executive Director  
United Policyholders