



June 24, 2024

The Honorable Lisa Calderon
Chair, Assembly Insurance Committee
California State Assembly
1020 N Street, Room 369
Sacramento, CA 95814

**RE: Senate Bill 370 (Gonzalez) – SUPPORT
As Amended June 10, 2024**

Dear Assemblymember Calderon,

On behalf of the Rural County Representatives of California (RCRC), we support Senate Bill 370, authored by Senator Lena Gonzalez. This measure requires insurance agents and brokers to provide customers seeking help obtaining basic property insurance with information regarding the Home Insurance Finder, a free tool provided by the California Department of Insurance (CDI). RCRC is an association of forty rural California counties and the RCRC Board of Directors is comprised of elected supervisors from each of those member counties.

In the past decade, RCRC member counties have a disproportionate percentage of residents who have had their residential property insurance nonrenewed due to wildfire risk. A large majority of our communities are in high or very high hazard severity zones and have seen both dramatic premium increases and drastic spikes in non-renewals. When residents are nonrenewed, the vast majority need finding new coverage. While brokers and agents can be helpful, built-in relationships with insurers can often keep customers from being fully informed of all options available to them.

Property owners must be presented a full menu of insurance options in the admitted market before resorting to the non-admitted market or the FAIR Plan before absolutely necessary. SB 370 would help by requiring insurance agents and brokers to provide customers with information regarding the CDI Home Insurance Finder, an online tool designed to help customers find insurance companies that are selling policies in their area. This will enable customers to expand their searches for coverage before settling for non-admitted carriers or the FAIR Plan as a last resort.

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The Honorable Lisa Calderon
Senate Bill 370
June 24, 2024
Page 2

For the above reasons, RCRC supports SB 370 and urges your “aye” vote when this measure is heard before your committee. Please do not hesitate to contact me at sheaton@rcrcnet.org with any questions.

Sincerely,

A handwritten signature in black ink, appearing to read "Staci Heaton", with a stylized flourish at the end.

STACI HEATON
Senior Policy Advocate

cc: The Honorable Lena Gonzalez, Member of the California State Senate
Members of the Assembly Insurance Committee
Kathleen O'Malley, Chief Consultant, Assembly Insurance Committee
Bill Lewis, Consultant, Assembly Republican Caucus