



STATE FARM
FARMERS
21ST CENTURY
SAFECO
PROGRESSIVE
NAMIC

MEMORANDUM

Date: March 31, 2006

To: The Honorable Juan Vargas, Chair
Members, Assembly Insurance Committee

From: Rex Frazier, Vice President and General Counsel
Michael A. Gunning, Vice President
Michael A. Paiva, Senior Legislative Advocate

Re: AB 1946 (Nava) Residential Property Insurance
Amended March 16, 2006

Assembly Insurance Committee: April 5, 2006

PIFC Position: Support

The Personal Insurance Federation of California (PIFC), representing insurers who write 55% of all homeowners' insurance written in California, **supports AB 1946 by Assembly Member Nava.**

AB 1946 requires insurers to send disclosure requirements for residential property insurance policies within the same time periods as the offer for earthquake coverage. AB 1946 also clarifies that insurers need not provide disclosure of structural coverage with respect to policies that do not cover the structure itself.

Because these changes provide clarity to disclosure laws, **PIFC is in support of AB 1946 and respectfully requests your "aye" vote on this measure.** If you have any questions, please contact Rex Frazier at (916) 442-6646.

cc: Honorable Pedro Nava, Author
Tracy Elwell, Assembly Insurance Committee
Kevin Hanley, Assembly Republican Caucus
Cynthia Bryant, Office of the Governor
Kathleen Webb, Office of the Insurance Advisor

4.AB1946-AIns

PERSONAL INSURANCE FEDERATION OF CALIFORNIA

980 Ninth Street Suite 2030 Sacramento California 95814
T (916) 442 6646 F (916) 446 9548 E pifc@pifc.org www.pifc.org