



A Tradition of Stewardship
A Commitment to Service

Agenda Date: 3/19/2018

Agenda Placement: 7C

Napa County Legislative Subcommittee Board Agenda Letter

TO: Napa County Legislative Subcommittee
FROM: Helene Franchi for Minh Tran - County Executive Officer
County Executive Office
REPORT BY: Molly Rattigan, Deputy County Executive Officer - 253-4112
SUBJECT: AB 1799-Insurance Policy

RECOMMENDATION

County Executive Officer requests discussion and possible action on AB 1799 (Levine), a bill that would require an insurer to provide one complete, certified copy of an insurance policy that includes all policy documents for free within 30 days after a covered loss.

EXECUTIVE SUMMARY

AB 1799 (Levine) would specify an insurer must provide one complete, certified copy of an insurance policy for free within 30 days after a covered loss. The insurer must include all policy documents, including any endorsements and the declarations page. Furthermore, this bill would require an insurer to provide an electronic copy, in addition to the certified hard copy, upon request of the policy holder.

FISCAL IMPACT

Is there a Fiscal Impact? No

ENVIRONMENTAL IMPACT

ENVIRONMENTAL DETERMINATION: The proposed action is not a project as defined by 14 California Code of Regulations 15378 (State CEQA Guidelines) and therefore CEQA is not applicable.

BACKGROUND AND DISCUSSION

Currently, California Insurance Code section 2084 requires an insurer to provide the insured with a complete, current copy of their policy within 30 days of receipt of a request by the insured, free of charge.

After each major declared disaster, insurance related issues arise in the recovery process that negatively impact property owners attempting to rebuild. One issue revealed in the October 2017 North Bay fires was that insurers, although required to provide consumers with a complete and current copy of their policy within 30 days of request, were only providing the declarations page of the policy documents. Without a full set of policy documents consumers do not know exactly what is covered under their insurance plan. Additionally, the law does not address whether or not an insurer may provide an electronic copy or policy documents to the consumer.

AB 1799 would specify an insurer must provide one complete, certified copy of an insurance policy for free within 30 days after a covered loss. The insurer must include all policy documents, including any endorsements and the declarations page. Furthermore, this bill would require an insurer to provide an electronic copy, in addition to the certified hard copy, upon request of the policy holder.

California State Association of Counties: Watch
Rural County Representative of California: Watch

SUPPORTING DOCUMENTS

A . AB 1799 Fact Sheet

B . AB 1799 Text

Recommendation: Approve

Reviewed By: Molly Rattigan