



March 30, 2016

The Honorable Bill Monning
California State Senate
State Capitol, Room 313
Sacramento, CA 95814

RE: SB 1092 – Support

Dear Senator Monning;

The National Association of Mutual Insurance Companies (NAMIC) and the Pacific Association of Domestic Insurance Companies (PADIC) are pleased to support your bill SB 1092.

NAMIC and PADIC recognize that hosting platforms are an innovative way for people to make additional money and for people to stay in a home like setting while traveling. However, often times, homeowners and renters who participate in hosting platform activities are unaware of their own insurance coverage and what may or may not be covered in the event of a loss while the home is being rented. In addition, they are often unaware of the coverage the hosting platform may have and how it would interact with the homeowner or renter's insurance coverage. Simple questions like who pays and up to what amount are questions that should be answered prior to participating in hosting platform activities.

SB 1092 is a simple disclosure bill that will help to ensure that all parties are aware of the insurance coverages that are in place prior to a home or rental being placed on the platform. SB 1092 is similar to a bill that was passed by the Legislature and signed by the Governor last year that requires internet hosting platform companies to provide a notice to renters suggesting they should check their lease to see if such activities are permitted. SB 1092 simply proposes to extend a similar disclosure in the insurance context for homeowners and renters.

For these reasons we are pleased to support SB 1092. If you have any questions, please contact Shari McHugh at (916) 930-1993 or Christian Rataj at (303) 907-0587.

Sincerely,

Shari L. McHugh
McHugh, Koepke & Associates

Christian J. Rataj
NAMIC

cc: Senator Hannah Beth Jackson, Chairwoman, Senate Judiciary Committee
Members, Senate Judiciary Committee