



**COUNTY OF
SAN BERNARDINO**
**COUNTY ADMINISTRATIVE
OFFICE**

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GREGORY C. DEVEREAUX
Chief Executive Officer

June 29, 2012

The Honorable Dianne Feinstein
United States Senate
331 Hart Senate Office Building
Washington, DC 20515

RE: **S. 637**, the Earthquake Insurance Affordability Act

Dear Senator Feinstein:

The County of San Bernardino is pleased to support S. 637, the Earthquake Insurance Affordability Act. This legislation would reduce cost of earthquake insurance by creating a limited federal loan guarantee from post-event bonds.

Recent earthquakes have underscored the need for California’s homeowners to be financial prepared; however, due to high premiums and deductibles, only 10 percent of homeowners in California maintain earthquake coverage.

In the event of a catastrophic earthquake, the lack of a prevalent homeowner earthquake insurance coverage will slow recovery, create economic hardship and increase the risk of mortgage and other credit defaults. Increasing the number of insured homeowners would not only reduce the risk to taxpayers, but it would also protect local communities left vulnerable after a natural disaster as homeowners struggle to rebuild.

For these reasons, the County of San Bernardino is in support of S. 637. If you have any questions, please do not hesitate to contact Josh Candelaria, the County’s Deputy Director of Legislative Affairs at (909) 387-4821.

Sincerely,

JOSIE GONZALES, Chair
Board of Supervisors

cc: Glenn Pomeroy, Chief Executive Officer, California Earthquake Authority

The mission of the government of the County of San Bernardino is to satisfy its customers by providing service that promotes the health, safety, well being, and quality of life of its residents according to the County Charter, general laws, and the will of the people it serves.