

C.A.R. Legislative Meetings - Sacramento
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REALTOR® RISK AND CONSUMER PROTECTION

Doria Syed Of Department of Insurance- Check out website to find Insurance coverage in your area...shop around
insurance.ca.gov
Hotline ~800-927-4357

Outreach Analyst
Experts are available to chat with REALTORS® and clients ~ Consumer complaints - live chats and call back time is two minutes

Law protecting policy holders one year moratorium not to increase policy or drop the policy.
Increase Fair Plan coverage limits; increase commercial property coverage

Safer From Wildfires was created for Californians they can rely on

Harden homes and communities
Protecting the structure
Protecting immediate surroundings-defensible space, trim trees etc.
Protecting whole community- form a Firewise community and stay in good standing Cities and

Counties can become certified as a Fire Risk Reduction Community

If insurance is being dropped - contact DOI

HOA's can also qualify for certification
Fair Plan will comply with DOI
The Commission is working with The Fair Plan to keep rates from skyrocketing New law underway to include wineries, renters and more with the Fair Plan

Farmers Insurance is set to leave the state of CA

\$340 Billion in insurance premiums in CA - Insurance is ranked #4 business in CA See attached handouts for more information or visit the website

REGION REP REPORTS:

Out of area Agents writing offers without understanding area
Lack of disclosure; non-disclosure
Seller fraud
Less transactions/lack of inventory
Social Media slander
Insurability and non-renewals

List Agents not returning Page 15 of RPA proving offer was presented
Insurance quotes - higher than original estimate
Providing LB code without agent attending~ this is a \$5K FINE!
Tenant evictions going to court cost \$25K
Dual Agency issues
Fractional Sales

Gov's REPORT

Important cases decided ~
Independent contractor issue - has finally been resolved SB 5 is still under effect- case was published and is now a precedent

Commission cases - NAR successfully sued the DOJ but DOJ has appealed- certified as Class Action - good news California is not a defendant

Buyer Representation Form video to explain the form - CAR's YouTube page Not required yet - but could be in the future.

In procuring cause - strong favor with Agent holding Buyer Rep form

Some Counties are still in a state of emergency because of the storms- SLO is still in the State of Emergency

Call an attorney when evicting a tenant!!

Cash For Keys form has been re-released for tenants to leave. Primary home provider initiates the form but tenant needs to sign first

Federal Laws pre-empt the natural gas local laws.

For Property management ~Can't reject Section 8 applicants or those with a criminal record Without a consistent policy.(Q&A on CAR.org)

Animals in Open House or Tenants - Is it a support animal?

Risk Management Issues

If signing digitally - make sure a REVIEW of forms is completed with clients.

Doing Open House for a different brokerage is difficult. Check your E&O insurance CAR will have a Q&A on this

New Law coming - NHD will be specific to high fire or severe fire zone

On the RPA -email signature block is not filled out properly by the agent

Using Counter Offer forms - and then more offers come in - then using SMCO - the SMCO revokes previous counter offers automatically