

John Kertisz
4210 Grand Ave.
Ojai CA 93023

10-0013

RECEIVED

FEB 11 2010

INITIATIVE COORDINATOR
ATTORNEY GENERAL'S OFFICE

Office of the Attorney General
Attn: Ms. Nicole Winger
1300 I Street
Sacramento CA 95814

January 26, 2010

**Subject: Request for Title & Summary:
Proposed Initiative Measure-
Optional Flood Insurance**

In accordance with step Two of the Initiative Process, I hereby request a Title and summary of the chief points and purpose of the proposed Initiative Measure be prepared (Section 9002).

Attached herewith is a draft of the proposed text for the Initiative Measure which was prepared by the Legislative Counsel Bureau, per step 1 of the Process. In effect, the Initiative would prohibit requiring California property owners to obtain flood insurance unless they so desire; and also prohibit lenders from requiring such as a condition of making a loan on real property.

Also attached is the Certificate of Acknowledgement, executed and signed statement of myself as proponent (Section 9608).

In addition, per instructions, enclosed is a check in the amount of \$200 payable to the Office of the State Treasurer as the fee for the Initiative (Section 9004).

Thank you for your assistance and attention to this timely and critical topic which I find of deep concern to the electorate of the State of California. I look forward to further discussions of this matter.

John Kertisz, Proponent of Initiative

01/21/10 11:19 AM
RN 10 00014 PAGE 1

INITIATIVE MEASURE TO BE SUBMITTED DIRECTLY TO THE VOTERS

12-point
Boldface
Type

The Attorney General of California has prepared the following title and summary of the chief purpose and points of the proposed measure:

(Here set forth the title and summary prepared by the Attorney General. This title and summary must also be printed across the top of each page of the petition whereon signatures are to appear.)

TO THE HONORABLE SECRETARY OF STATE OF CALIFORNIA

Type: Roman
Boldface not
smaller than
12-point

We, the undersigned, registered, qualified voters of California, residents of County (or City and County), hereby propose amendments to the Insurance Code, relating to flood insurance, and petition the Secretary of State to submit the same to the voters of California for their adoption or rejection at the next succeeding general election or at any special statewide election held prior to that general election or otherwise provided by law. The proposed statutory changes (full title and text of measure) read as follows:

SECTION 1. Chapter 12 (commencing with Section 10108.5) is added to Part 1 of Division 2 of the Insurance Code, to read:

CHAPTER 12. FLOOD INSURANCE

10108.5. (a) No law shall require that the owner of any property within the State of California obtain or maintain flood insurance as to that property.

(b) No lender shall require that flood insurance be obtained or maintained as a condition of making a loan on real property in the State of California.

- 0 -