California Household Mover Act

Public Talking points - updates

- Act passed - July 2018
  - moving & storage of household goods and services, emergency restoration companies, third parties included
- Permitting required – equipment
- Certifications - exam on knowledge of Max 4 pricing platform
- Pricing impact - potential increase in charges, training required, audit
- Quality impact – cycle time, access, EMS delays, contents valuation
- Penalties
  - Criminal
  - Civil
- Updates – January 1, 2020
  - Max 4 tariff rates revised
  - Enforcement – Bureau of Household Goods and Services (GHGS) – enforce citations.
- Call to action
  - Department of Insurance
  - Legislative group
  - Industry contacts

California Household Mover Act
- ORIGIN

- The **California Household Mover Act (Act) -** (SB 19) was signed into law on October 2, 2017 and became effective July 1, 2018. The Act was created in part to address consumer complaints about "bad actor" moving companies holding contents hostage, charging exorbitant prices for moves, and engaging in other bad faith actions. The Act also transferred regulatory authority over Household Movers from the CA Public Utilities Commission (PUC) to the Bureau of Household Goods and Services (BHGS). The California Department of Consumer Affairs (DCA) has direct oversight over the BHGS.

California Household Mover Act
- REQUIREMENTS

- As passed, the Act requires any person or entity acting as a "Household Mover" in California to obtain a Household Mover Permit issued by the BHGS and to follow all rules, regulations, general orders, and the Max Rate 4 Tariff (Max 4).

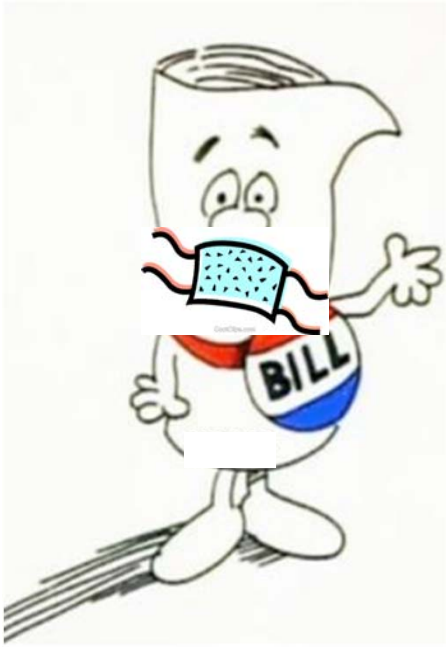
- The Max 4 pricing structure was developed by the PUC in efforts to regulate the maximum allowable rates that Household Movers could charge for their services. The Act transferred that authority to the BHGS, which now has direct oversight over the Max 4, including the power to amend pricing rules and rates charged for specific services.

California Household Mover Act
- PRIMARY ISSUES

- **PERMITTING:** involves an extensive application process and pass an
- **MAX 4 vs. XACTIMATE™** Very different pricing models for different services performed across different industries.
  - Example: Comparison of only those items and services that have similar rates under both pricing platforms.
  - Scenario: Basic example of 3 individuals taking 2 days to complete a pack-out requiring 140 Medium sized boxes and storage of 4 vaults for 3 months.
- **Xactimate™ Pricing** = $4,928.40. Price includes one individual billed as a Supervisor.
- **Max 4 Pricing** = $6,961.40, with the assumption the customer requested Actual Cash Value protection of $20,000 in goods.
- **QUALITY OF SERVICE** o CYCLE TIME. Damage restoration professionals are often called out within 2-4 hours to perform emergency services. Traditional Household Movers schedule moves weeks or months in advance.
- **VALUATION**
- **LABOR**
- Under Max 4, packing and unpacking charges may be made either on an ***hourly*** basis or ***per unit*** basis.
  - If the move is greater than 100 constructive miles, it is considered a long-distance move and must be charged on a **weight and mileage basis**. If charges are based on weight, the moving van shall be weighed by a certified weighmaster on a certified scale before and after loading.
  - If the move is 100 constructive miles or less, it is considered a local move and is usually **charged by the hour**. In certain circumstances, minimum charges may be allowed. Inventory reports may be billed under an hourly move.

LEGISLATIVE & REGULATORY AFFAIRS

PIRC SLC FEB 2020



Property Insurance and Restoration Conference

To conserve resources, print handouts of these slides will be available upon request.

UNDERSTANDING GOVERNMENT GUIDANCE ON DISINFECTANTS & OUTBREAKS

NOVEL CORONAVIRUS

The Novel Coronavirus is a new strain of Coronavirus. Previous outbreaks of Coronavirus have included SARS, MERS, and other known strains.

- "Novel" is a placeholder until more is known about an emerging strain
  - Term was applied to both SARS and MERS, then replaced with current names
- Novel Coronavirus = 2019-nCoV is shorthand
- With Novel organisms of concern, testing performance efficacy is not immediate because the new strain isn't available in the testing laboratory
  - Testing against this specific strain may not be possible for six months or so.
  - Test kits sent to states for identifying new infected patients, not testing cleanliness
- Surface disinfection by staff or specialists is already associated with 2019-nCoV in guidance docs because general understanding of coronaviruses is infectious viability persists
  - "Hard" (non-porous) surfaces: a few to several hours, to possibly a few days
  - "Soft" (porous/semi-porous) surfaces: substantially less than hard surfaces

SARS CORONAVIRUS AND DISINFECTION

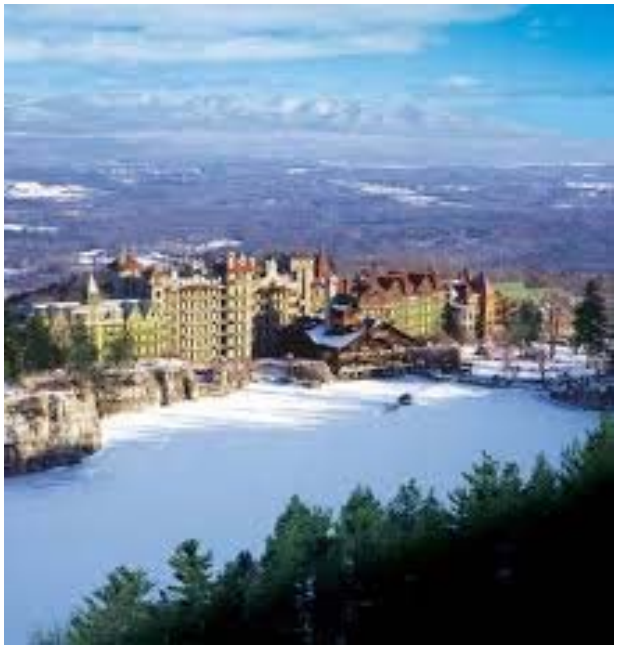
- Disinfectants were integral to control of SARS because virus could remain infectious on surfaces
  - From CDC guidance on cleaning and disinfecting for SARS 2004:
    - *Clean and disinfect SARS patients' rooms at least daily and more often when visible soiling/contamination occurs. Give special attention to frequently touched surfaces (e.g., bedrails, bedside and over-bed tables, TV control, call button, telephone, lavatory surfaces including safety/pull-up bars, doorknobs, commodes, ventilator surfaces) in addition to floors and other horizontal surfaces.*

EMERGING PATHOGENS AND DISINFECTION

- When are surface disinfectants considered integral to response?
  - When pathogenic microbe of concern can remain infectious outside the body (on surfaces)
  - Food-borne
    - E.g., e-coli, salmonella strains, norovirus (romaine lettuce from Salinas, CA, cruise ships)
    - Surface disinfection limited to path from origin, thru processing, distribution, food service/consumption, patient care
  - Water-borne
    - E.g., Legionella
    - Surface disinfection of biofilms and contamination present in supply to affected patients
  - Airborne
    - E.g., Coronavirus
    - Human-to-human transmission via direct exposure from respiratory secretions (sneeze, up to 9 feet)
    - Transmission from infected individual broadcasting fluids to broad range of environmental surfaces; subsequently delivered to potential infectees by touch then carried to breaks in skin, oral/nasal/eyes routes of entry

WHY PRESENT nCoV TO A RESTORATION AUDIENCE

- Many companies, schools and agencies are creating protocols to prevent the spread of Coronavirus right now
- Business continuity plans will include BOTH:
  - Touchpoint sanitization and Cleaning Best Practices by custodial and non-custodial staff, and ordinary housekeeping services to attempt maintenance of a healthy environment
  - Embed vital personnel staffing vital infrastructure
  - Recovery protocols if facility is severely impacted, including fumigation by specialized firms
    - These are restoration contractors who can
      - Clean exquisitely and under duress
      - Provide skilled staff reliably using proper PPE
      - Prevent cross-contamination into “clean” areas
- Many contractors have emergency response contracts



UPDATE: Virus shuts down Mohonk Mountain House for 1 week.
In response to the **virus** outbreak, **Mohonk** hired a ***-based sanitization company, ***,
to **clean** and **disinfect** the hotel and all the buildings on the property,

CDC & EPA & EMERGING PATHOGENS

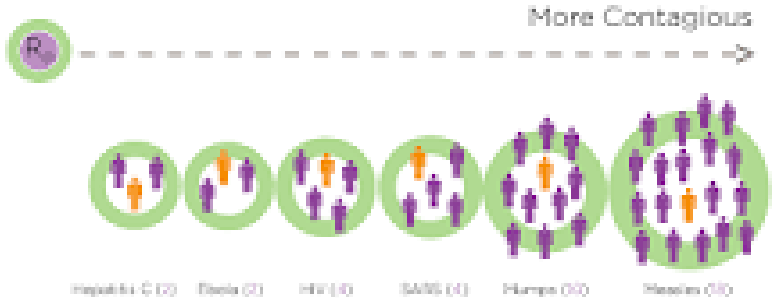
- CDC (Centers for Disease Control)
- WHO (World Health Organization)
- In CDC's own words: ***Emerging*** *infectious diseases are those whose incidence in humans has increased in the past 2 decades or threaten to increase in the near future. These diseases, which respect no national boundaries, can challenge efforts to protect workers as prevention and control recommendations may not be immediately available*.
- At CDC/WHO level, one small part of their role involve recommendations on surface cleaning and disinfection as a component of prevention/control
  - If no special circumstances cited by CDC, guidance may be generic, such as any EPA-registered disinfectant
  - Recommendations can often involve bleach (internationally often only disinfecting agent available. But recommendations in affluent nations typically involve antimicrobial disinfectants authorized by that jurisdiction
- In US, next step is correlating that guidance with available EPA-registered disinfectants

R-Naught

Measuring transmission probability

R0 is pronounced "R naught." It's a mathematical concept that indicates how contagious an infectious disease is. ... If a disease has an R0 of 18, a person who has the disease will transmit it to an average of 18 other people, as long as no one has been vaccinated against it or is already immune to it in their community. – from Healthline.com

This is the Pandemic Potential. But it can be altered by not only immunity (vaccination, survivors), but also community controls. When pathogenic organism is transmissible via surfaces and broadcast airborne as sputum/spittle, the use of disinfectants is integral.



Disease	Reproduction number R0
Ebola, 2014	1.51 to 2.53
H1N1 Influenza, 2009	1.46 to 1.48
Seasonal Influenza	2 to 3
Measles	12 to 18
MERS	around 1
Polio	5 to 7
SARS	<1 to 2.75
Smallpox	5 to 7
Wuhan Coronavirus 2019-nCoV	1.4 to 4.08

Table: The Conversation. CC-BY-ND · Get the data

USEPA PESTICIDES: LABEL IS THE LAW

In US, CHALLENGE in outbreak response planning is correlating that international WHO/CDC guidance with available EPA-registered disinfectants. To explain why this is a challenge, we need to revisit the fundamentals of EPA-registered surface disinfectants that every restoration professional should know.

- EPA regulates safe use of products to kill bacteria, viruses and fungi
  - These are pests (potentially pathogenic - negatively impacting human &/or animal health), and therefore what kills are regulated as pesticides
  - Pesticide control is regulated primarily tp keep public safe against misuse
    - Efficacy (i.e. success of kill) is secondary
  - Safety is ensured in part by restriction of use(s) to what is acceptable to EPA for inclusion on product label
    - Label is primary means of communicating proper use
    - Label development and maintenance processes are “EPA Registration”

USEPA LABELS

- TYPE OF ANTIMICROBIAL: Three types most commonly familiar to restoration specifiers and practitioners:
  - STERILANT: 100%
  - DISINFECTANT: 99.99%
  - SANITIZER: “reduce to a safe level”

USEPA LABELS

When a product is EPA listed as a disinfectant, the label becomes the law. This means that when protocols are created to protect and disinfect against specific viruses or circumstances, the products' label must reflect the effectiveness at killing the microorganism.

- TYPE OF MICROBE:
  - ORGANISM SPECIFIC CLAIMS
    - Species: *Staphylococcus aureus*
    - Genus: *Ulocladium sp.*
    - Strain: *MRSA, VRSA*
  - BROAD SPECTRUM CLAIMS:
    - Kill: Virucide, Fungicide, Bactericide
    - Control: "stat"

SOIL LOAD

The test to determine a products effectiveness at killing specific microbes can be refined by adjusting the soil load when testing the kill ability.

The soil load establishes what real-world scenarios are clinically relevant to the performance of the disinfectant to kill the target microorganism present in various degrees of surface contamination

Disinfectants perform only when the active ingredient can contact the target microbe and act upon it.

Soil load mimics contaminants that are both food source, and potential interference that can provide refuge to microbes. If probable microbe survival rate is too high, then recolonization of surfaces and that surface continues as a reservoir of infectious agents

CLEANS AS IT DISINFECTS? RESTORERS BEWARE! EPA PERMITS THIS MARKETING LANGUAGE, BUT FOR SURFACES WARRANTING A PRO RESTORER, CLEANING IS MANDATORY.

SOIL LOAD

Some disinfectants are tested without any soil load. Surfaces must be entirely clean for the product to be effective

A typical soil load test involves utilizing 5% soil coverage, simulating a ‘slightly dirty’ surface. This is customary/traditional because most surface disinfectants are supplementary to generally clean surfaces in offices, schools, homes. These surfaces are cleaned frequently and do not build up a high soil load. These are commonly “jan-san”, custodial, consumer disinfectants.

Restoration contractors typically deploy when conditions are abnormal, and this includes soil loads frequently in excess of 5% even despite cleaning as part of the restoration process. For professionals and crisis aversion, choosing a disinfectant tested against a higher soil load can yield greater beneficial results

A DISINFECTANT WITH A SOIL LOAD EFFICACY DOES NOT ELIMINATE THE NEED FOR CLEANING. SOIL LOAD INDICATES RELIABLE USEFULNESS WHEN ORIGINAL CONTAMINATION IS ABNORMAL.

SOIL LOAD: CDC RE: EBOLA

How long does the Ebola virus persist in indoor environments?

Only one laboratory study, which was done under environmental conditions that favor virus persistence, has been reported. This study found that under these ideal conditions Ebola virus could remain active for up to six days.

In a follow up study, Ebola virus was found, relative to other enveloped viruses, to be quite sensitive to inactivation by ultraviolet light and drying; yet sub-populations did persist in organic debris….

Based upon these data ….the expectation is with consistent daily cleaning and disinfection practices in U.S. hospitals that the persistence of Ebola virus in the patient care environment would be short – with 24 hours considered a cautious upper limit.

EPA LABEL USE SITES

- To protect the public health against hazardous misuse, the labels for EPA-registered pesticidal antimicrobials also enumerate where a product can be used.
- Hospital disinfectant has specific data requirements
- Other use sites may or may not have data requirements.
- Use sites involving food are highly scrutinized and may be data driven
- Others, such as schools, day cares, and homes will be reviewed for overly loose directions for use by the EPA reviewer
- Some sites are manufacturer discretion and generally unchallenged (e.g., parks)
- CONSTANT: Label is the law. If a use site like zoo isn't on the EPA-registered label, then that disinfectant should not be used in the zoo

EMERGING PATHOGEN EXAMPLE: CDC & EPA

Our government agencies are forced to make a LEAP from the highly structured, data driven EPA label disinfectant system to making assumptions when an absence of data, such as Novel Coronavirus. The LEAP is logical, not random, but still assumptions.

- Disinfectant still has instructions for parallel uses which are safe. Much of Directions for Use likely still applicable, although for tough organisms dwell time can be extended.
- Efficacy considered necessary/specific is based on assumptions of microbiology and virulence (R-naught)
- Range of Recommendation Types:
  1. Common general recommendation: Use *any* EPA-registered disinfectant
     - Responsibility to check Use Site left to specifier/user
     - Soil Load at discretion/preference/comprehension of user
  2. Broad spectrum kill (bactericide, virucide) may be necessary
  3. Recommend use of disinfectant already labeled for same family (genus, strain)
  4. Recommendation for viruses based on microbiology:
     - Enveloped vs Non-Enveloped Viruses

LOGICAL LEAP: KEEPING IN THE FAMILY

- Example: Influenza – BIRD FLU and SWINE FLU
  - Flu outbreaks potential driven home by 1918 global pandemic influenza
    - Crossover from animals to humans via eating wild animals is similar to Novel Coronavirus
  - AVIAN: From the Guardian (UK): *The mortality rate for humans with H5N1 is 60%. Since the first human H5N1* ***outbreak*** *occurred in 1997*.
    - PERSPECTIVE: CDC reports that as of January 18, 2020, there have been 15 million cases of flu, 140,000 hospitalizations, and 8200 deaths in the US this influenza season
  - SWINE: The **2009** flu pandemic or swine flu…and the second… involving H1N1 influenza virus (the first of them being the 1918–1920 Spanish flu pandemic), albeit in a new version.
  - **T**he strain of the particular virus was a mixture from 3 types of strains: H1N1, H1N2, H2N1, H3N1, H3N2, and H2N3.
  - Influenza changes annually (Thus the annual flu shot), and is an emerging pathogen we are used to, and disinfectant efficacy will change yearly too

INFLUENZA AND SURFACE DISINFECTION

Disinfectants for Influenza: Spread via respiratory fluids inhaled or touched from surfaces to eyes, etc.,

Influenza can survive hours: From UK National Health Service ***Flu*** *viruses capable of being transferred to hands and causing an infection* ***can survive*** *on hard surfaces for 24 hours. Infectious* ***flu*** *viruses* ***can survive*** *on tissues for only 15 minutes. ...* ***Flu*** *viruses* ***can*** *also* ***survive*** *as droplets in the air for several hours…*

LOGICAL LEAP: KEEPING IN THE FAMILY

- Influenza changes annually (Thus the annual flu shot), and is an emerging pathogen we are used to, and disinfectant efficacy will change yearly too
- Logical guidance: KEEP IT IN THE INFLUENZA FAMILY
- The more influenza strains a disinfectant is EPA-registered for the more probable efficacy compared to other disinfectants with only broad-spectrum virucide claims
  - "expected to inactivate all influenza A viruses including Pandemic 2009 H1N1 influenza A virus
- Examples:
  - Influenza A
  - Influenza B
  - Influenza C
  - Parainfluenza
  - Various influenza strains in animals
- Altogether, all strains responsible for all influenza pandemics of 20th & 21st centuries

For Novel Coronavirus, the parallel is without data, the same KEEPING IN THE FAMILY logical leap is specific microorganism label claims for Human Coronavirus. This is the label claim relevant to SARS, MERS strains

Misunderstanding Disinfectants for Emerging Pathogens

THE FACTS: As the new virus has spread, so have claims on social media suggesting that health officials and companies were aware of the new coronavirus before the outbreak, fueling conspiracy theories.

"So this so called new epidemic disease coronavirus ain't so new after all … they claim it came out of nowhere but look at this," says a false post that appeared on Facebook earlier this week. The post features a photo of a finger pointing to where the Lysol label lists "Human coronavirus."

The EPA has previously approved label claims for some disinfectants stating that they kill types of coronavirus. The coronavirus listed on certain Lysol products, for example, is not 2019-nCoV, the strain that is sweeping China.

The existing microorganism label claim is Human Coronavirus. This is the label claim relevant to SARS, MERS strains

EPA LISTS

In past responses, EPA has issued lists as temporary guidance:

List A: EPA's Registered Antimicrobial Products as Sterilizers

List B: EPA Registered Tuberculocide Products Effective Against Mycobacterium tuberculosis

List C: EPA's Registered Antimicrobial Products Effective Against Human HIV-1 Virus

List D: EPA's Registered Antimicrobial Products Effective Against Human HIV-1 and Hepatitis B Virus

List E: EPA's Registered Antimicrobial Products Effective Against Mycobacterium tuberculosis, Human HIV-1 and Hepatitis B Virus

List F: EPA's Registered Antimicrobial Products Effective Against Hepatitis C Virus

List G: EPA's Registered Antimicrobial Products Effective Against Norovirus

List H: EPA's Registered Antimicrobial Products Effective Against Methicillin ResistantStaphylococcus aureus (MRSA) and Vancomycin Resistant Enterococcus faecalis or faecium (VRE)

List J: EPA's Registered Antimicrobial Products for Medical Waste Treatment

List K: EPA's Registered Antimicrobial Products Effective Against Clostridium difficile Spores(PDF)

List L: EPA's Registered Antimicrobial Products that Meet the CDC Criteria for Use Against the Ebola Virus

List M: Registered Antimicrobial Products with Label Claims for Avian (Bird) Flu Disinfectants

- EPA lists were issued in the past to respond to public demands for guidance.
- These lists have problems such as not including sub-registered labels that represent the majority of readily available products.
- And EPA lacks resources to continually update these lists
- New since 2016:The EPA has a two-stage approval process that allows disinfectant makers to apply for an "emerging viral pathogen" claim to say their products are effective against related new viruses if those products work against harder-to-kill viruses. This may be the first pandemic test…
- If public demand for guidance increases, we may see another list

ENVELOPED vs NON-ENVELOPED

EPA Registrations for Specific Non-Enveloped Virus Types as Recommended by CDC (contact time)			
Norovirus	✓ (10 minute)	✓ (10 minute)	✓ (1 minute)
Rotavirus	✓ (10 minute)	✓ (10 minute)	✓ (1 minute)
Adenovirus	✓ (10 minute)	✓ (10 minute)	✓ (1 minute)
Poliovirus	✓ (10 minute)	✓ (10 minute)	✓ (1 minute)

- Non-Enveloped Virus Efficacy:
  - Non-Enveloped = Not Easy: Existing Non-Enveloped performance lends probability of kill
  - Enveloped (such as Human Coronavirus) = Easy: If kills N.E. above, stands to reason….
- EXAMPLE EBOLA 2014: (CDC)Use a U.S. Environmental Protection Agency (EPA)-registered hospital disinfectant with a label claim for a non-enveloped virus (e.g., norovirus, rotavirus, adenovirus, poliovirus) to disinfect environmental surfaces in rooms of patients with suspected or confirmed Ebola virus infection.
- Although there are no products with specific label claims against the Ebola virus, enveloped viruses such as Ebola are susceptible to a broad range of hospital disinfectants used to disinfect hard, non-porous surfaces. In contrast, non-enveloped viruses are more resistant to disinfectants. As a precaution, selection of a disinfectant product with a higher potency than what is normally required for an enveloped virus is being recommended at this time. EPA-registered hospital disinfectants with label claims against non-enveloped viruses (e.g., norovirus, rotavirus, adenovirus, poliovirus) are broadly antiviral and capable of inactivating both enveloped and non-enveloped viruses.

2014: ENTEROVIRUS EV-D68

- It is possible to have a known pathogen simulate disinfectant necessity and uncertainty associated with an emerging pathogen: recent example EV-D68
- NON-ENVELOPED VIRUS: First identified in California in 1962, enterovirus D68 (EV-D68) is one of more than 100 non-polio enteroviruses. Regular tiny # cases annually summer/fall.
- 2014 – Outbreak w/ Severe respiratory illness
- From CDC:
  - In summer and fall 2014, the United States experienced a nationwide outbreak of EV-D68 associated with severe respiratory illness.
  - From mid-August 2014 to January 15, 2015, CDC or state public health laboratories confirmed 1,395 people in 49 states and the District of Columbia with respiratory illness caused by EV-D68.
  - Almost all of the confirmed cases were among children, many whom had asthma or a history of wheezing. (14 fatal cases)
- Due to no prior outbreak of magnitude no disinfectant manufacturer had a registered label with an efficacy claim for EV-D68.

TAKEAWAYS-for 2019-nCoV and Future

- Select surface disinfectants with EPA label that includes:
  - Specific microorganism kill claims for predecessor, or “related”/”similar” microbes
    - For 2019-nCoV: human coronavirus (disinfectant 99.99..% kill claim)
      - Animal coronavirus strains may be a plus
  - Non-Enveloped Virus Efficacy:
    - Non-Enveloped = Not Easy: Existing Non-Enveloped performance lends probability of kill
    - Enveloped (such as Human Coronavirus) = Easy: If kills N.E. above, stands to reason….
  - Efficacy in presence of ***soil load***
    - For 2019-nCoV: as enveloped virus, viable “only” hours on surfaces.
      - ***If surfaces are more than slightly contaminated, soil load is clinically relevant***
  - Broad spectrum use for bacteria, viruses and fungi
  - Versatility
    - Disinfectant for hard, non-porous, and sanitizer for porous surfaces
    - Greatest range of use sites
    - Broadest list of specific organisms
      - Additionally beneficial tools: laundry additive, misting/fogging, shoe bath, cordon sanitaire, extended mixed solution llife

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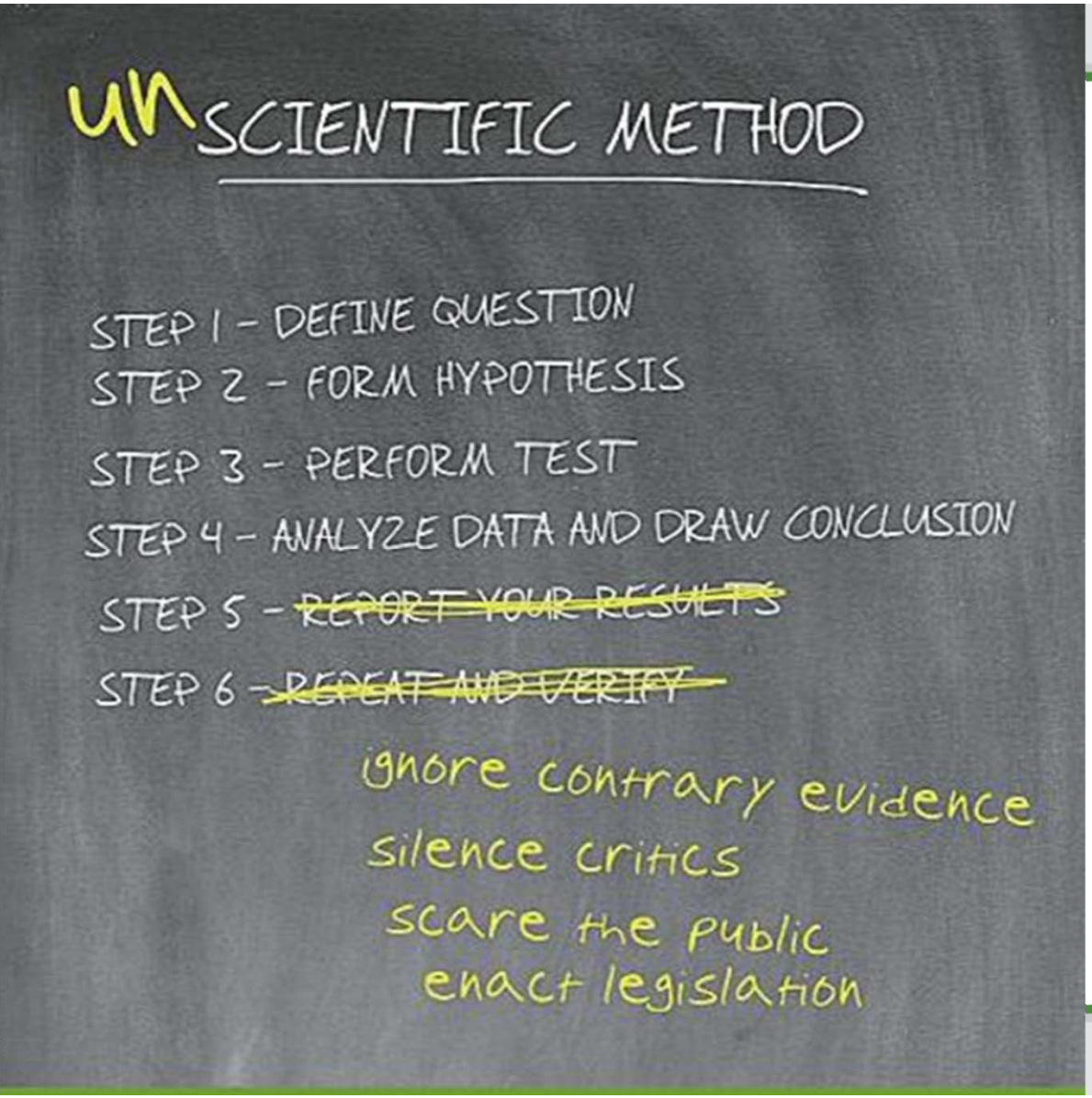


Bill of Fare

CANNABIS

CALIFORNIA DREAMIN

MILITARY HOUSING

LEAD – AN UPDATE AND A REMINDER

Property Insurance and Restoration Conference

PIRC CHI OCT 2019

STATE LEGISLATURES

NORMAL FOR A PAUSE IN AUTUMN IN MANY STATES,…..MOST STATE LEGISLATURES DON'T RESUME EARLIER THAN JANUARY BUT IT MIGHT NOT MATTER MUCH….

Diminished Expectations

- ELECTION YEAR PARALYSIS MODE
- 14 WEEKS TO IOWA CAUCUS (FEB 3)
- 369 DAYS TO ELECTION
- AT STATE & FEDERAL LEVEL, NOW IS WHEN CALCIFICATION OF THE PROCESS BEGINS
- THE PROBABILITY OF PASSAGE, AND THE OPPORTUNITY FOR INTRODUCTION, IS ALREADY DROPPING
- MORE PARTISAN THE CLIMATE, MORE EACH SIDE *AND* NEUTRALS (AND THEIR BUDGETS) RETREAT TO SIDELINES TO AWAIT A WINNER
- IMPEACHMENT INQUIRY: HYPERPARTISAN, UNPRECEDENTED

Diminished Expectations

- GOING TO TRY AND INCORPORATE MORE NORTH OF THE BORDER CONTENT NOW THAT WE HAVE A CANADIAN PIECE IN THE ICP MACHINE
- CANADA HAS ELECTIOIN YEAR PARALYSIS TOO, BUT FOR DIFFERENT REASONS
- CANADA ELECTION IN OCTOBER YIELDS A WIN FOR TRUDEAU, BUT A MINORITY GOVERNMENT
- NOT AUSPICIOUS: LAST MINORITY GOV LASTED 9 MONTHS (CONSERVATIVES)
- TOXICITY NORTH TOO: “Trudeau proclaimed this most recent election one of the “nastiest in Canadian history” – Boston Globe
- CANADA HAS HAD 19 FEDERAL ELECTIONS IN LAST SEVEN YEARS

STATUS REPORT-
THE BANKING BILL

On 9/25/19, the SAFE Banking Act, which SHIELDS BANKS THAT work with legal cannabis businesses, largely by deterring federal banking regulators, passed the house and moved on to the senate

BREAKING NEWS – THE BANKING BILL

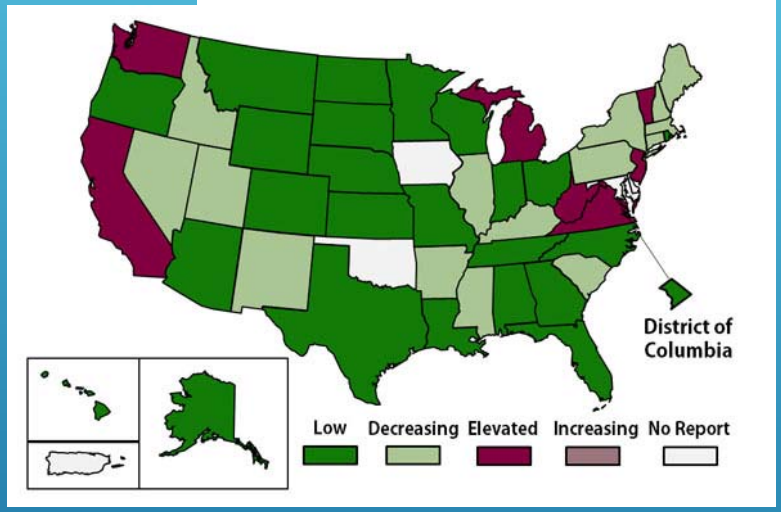
- **H.R. 1595, the Secure and Fair Enforcement (SAFE) Banking Act of 2019 – It has 151 cosponsors**
- This is the **first time in history** that a cannabis banking bill has reached this point in the legislative process.
- A floor vote from the full House 321-103 with 91 Republicans joining 230 Democrats in a rare somewhat bipartisan vote
- Moves on referred to the Senate Banking Committee

BREAKING NEWS
THE BANKING BILL

- The bill would help protect agents and brokers who write insurance coverage for legitimate cannabis-related businesses from criminal prosecution and civil liability
- *The bill is one of a few pieces of legislation that could benefit those in the insurance industry selling or wishing to get into the business of selling insurance to cannabis businesses*. – Dan Jergler, Insurance Journal
- **Reasons for Pessimism: Mitch McConnell**

EV-D68

- **EV-D68**
  - **NON-ENVELOPED VIRUS**
  - **Severe respiratory illness**
- **2014 – Outbreak**
  - **1,153 Cases**
  - **Midwest→Nationwide**
  - **Mostly children**
  - **Millions mild cases**
    - **Received no testing, treatment**
  - **14 fatal cases**



CDC on EV-D68:

- An “non-enveloped virus,”
- A non-enveloped virus, environmental disinfection of surfaces in healthcare settings should be performed using a hospital-grade disinfectant with an EPA label claim for any of several non-enveloped viruses
- Such as…

Clean, i.e. source removal is critical – disinfectants are “*useful and complimentary tools*”

Norovirus

Rotavirus

Adenovirus

Rhinovirus

Cleaning & Disinfecting Indoor Spaces

Guidance Document

Connecticut Department of Public Health

Environmental & Occupational Health Assessment Program • October 2014

DISINFECTANT NAME
(example)

Disinfectant and Cleaner

Ready to Use

Active Ingredients: Hydrogen Peroxide 1.0%
Other Ingredients: 99%
TOTAL: 100%
KEEP OUT OF REACH OF CHILDREN

EPA REG. No: 12345-1-54321
EPA Est No. 8888-US-01

Net Contents: 1 Gallon

Virucidal (5 minutes)

- Avian Influenza (A)
- Influenza (A)-Hong Kong*
- Parainfluenza
- Hepatitis B (HBV)
- Hepatitis C (HCV)
- HIV-1 (AIDS)
- Adenovirus
- Rotavirus
- Canine Parvovirus
- Poliovirus Type I
- Norovirus (Feline Calicivirus)
- Rhinovirus

* This product has demonstrated effectiveness against Influenza Type A2 (Hong Kong) and is expected to inactivate all Influenza A viruses including Pandemic 2009 H1N1.
Virucidal activity was determined by the efficacy test methods for virucidal agents intended for inanimate environmental surfaces

EPA Registrations for Specific Non-Enveloped Virus Types as Recommended by CDC

(contact time)

Norovirus	✓ (10 minute)	✓ (10 minute)	✓ (1 minute)
Rotavirus	✓ (10 minute)	✓ (10 minute)	✓ (1 minute)
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Poliovirus	✓ (10 minute)	✓ (10 minute)	✓ (1 minute)

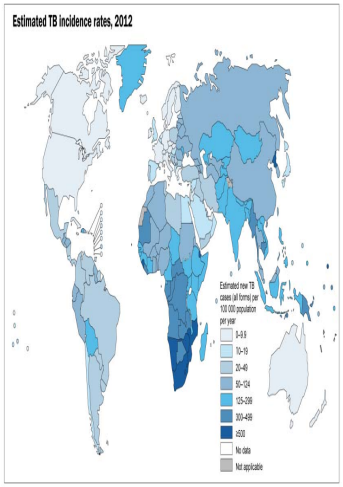
DEDUCTION FOR MICROBIAL REDUCTION

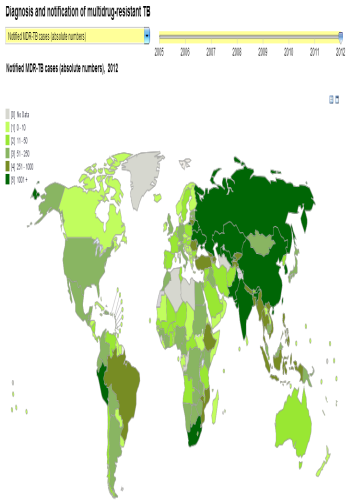
- ENVELOPED= “E” = EASY TO KILL
- NON ENVELOPED = “NE” = NOT EASY TO KILL
- INTERESTING?
- IN EMERGENCY, MAKE INFORMED ASSUMPTIONS
- CAN’T TEST FOR EVERYTHING
- NO SUBSTITUTE FOR EPA-REGISTRATION BASED ON TESTING, DATA

Tuberculosis

- TB is a bacteria
  - *Mycobacterium tuberculosis*
    - Used to be called “consumption”
    - MDR-TB = Multi-Drug Resistant Tuberculosis
      - Average US: $483K annually; 25× TB
    - *“Keeping healthcare surfaces clean is not just a matter of slapping bleach on a tabletop and calling it clean. In general, cleaning staff can use a broad-spectrum, all-purpose disinfectant, but in special cases, the healthcare team must consider which product is right for the situation.”*

      Infection Control Today, 2006
  - Some manufacturers push TB as evidence of efficacy- If TB, then everything else…
  - One common misconception with respect to label claims is the purpose of a tuberculocidal claim.
  - Historically, TB claims have been used as the benchmark of a product's ability
  - It is this broad-spectrum capability that was the original basis for OSHA's regulations for bloodborne pathogens.
  - OSHA revised its stance in 1991 to specify that disinfectant products that carry efficacy claims against HIV and Hepatitis B (HBV) are indeed appropriate for managing blood and body fluid spills





Antimicrobials for BioRecovery

- EPA-registration for specific microorganisms is important in BioRecovery/ BioHazard

- Hepatitis A, B, C
- HBV (Hepatitis B Virus) most common
- Can survive outside the body at room temperature for 7-14 days
- 29 CFR 1910.1030 – 7 days.
- CDC has anecdotal proof of viability at 30 days
- 8700 healthcare workers exposed to HBV annually

- C-DIFF (Clostridium difficile)
- No EPA-registered C-DIFF products practical for biohazard

Hepatitis A, B, C

HIV

Also:

- MRSA/ Staphylococcus
  - Multiple strains
- E-coli
- Shigella
- Enterococcus
- Norovirus/Norwalk
- Herpes
- Klebsiella
- Influenza A,B,C
  - Parainfluenza
- Cryptococcus

MODIFICATION ON MARIJUANA FOR MAJORITY LEADER?

- Strong supporter of Hemp (2018 Farm Bill)
- Vocal would not support further legalization
- "Hemps illicit cousin"
- October 10 – Quiet visit by McConnell with MJBiz execs in SoCal and tour of cannabis cultivation facility
- Same week, Fox personality Laura Ingraham urged rejection of banking bill: ""*Commercialization not popular with Republican base, terrible for our youth. Opening up banking to the pot industry will effectively legalize pot nationally.*"
  - *2019* Gallup poll of Republicans: 53% support legalization
  - *And* in a tweet: legalization = more $ for Democrats

TUCKER CARLSON CALLS BANKING BILL "DUMB"

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