

Insurance Task Force – Active Bills

Wildfire Risk Reduction / Fire Hardening

AB 1 (Connolly) – Residential Property Insurance: wildfire risk.

Requires the California Department of Insurance (CDI) to review and update wildfire mitigation regulations before January 2030, and then every five years to reflect the latest fire science and public input.

Position: SUPPORT

Sponsor: California Department of Insurance

Status: Awaiting hearing in Senate

AB 888 (Calderon) – California Safe Homes grant program.

Establishes a grant program to fund home and community hardening for wildfire prevention, targeted at low-income homeowners and local government community projects, in high fire-risk areas.

Position: SUPPORT

Sponsor: California Department of Insurance

Status: Awaiting hearing in Senate

SB 326 (Becker) – Wildfire safety: California Wildfire Mitigation Strategic Planning Act.

Requires the State Fire Marshal to develop a Wildfire Mitigation Planning Framework, and prepare a Wildfire Risk Baseline and Forecast statewide and by county, every three years.

Position: WATCH

Sponsor: Senate Democratic Caucus

Status: Awaiting hearing in Assembly

SB 616 (Rubio) – Community Hardening Commission.

Creates a Community Hardening Commission to establish minimum, statewide fire mitigation standards for high fire-risk communities to improve community-wide risk, and enable individual insurance access and premium reductions.

Position: SUPPORT

Sponsor: California Department of Insurance / Senate Democratic Caucus

Status: Awaiting hearing in Assembly

Insurance Reform and Claims Practices

AB 226 (Calderon) – California FAIR Plan Association.

Allows the California FAIR Plan to access catastrophic bonds for additional financial support to the program, ensuring prompt payment of disaster claims.

Position: SUPPORT

Sponsor: California Department of Insurance

Status: Awaiting hearing in Senate

AB 597 (Harabedian) – Public insurance adjusters.

Caps public insurance adjuster fees at 15% and prohibits any fees beyond what is listed in the contract to protect wildfire survivors.

Position: SUPPORT

Sponsor: California Department of Insurance

Status: Awaiting hearing in Senate

SB 495 (Allen) – Insurance.

Mandates insurers pay 100% of contents coverage without an inventory list after wildfires, grants 180 days to provide proof of loss, and requires CDI to publish insurers' annual reports on reinsurance and catastrophe model use.

Position: WATCH

Sponsor: California Department of Insurance

Status: Awaiting hearing in Assembly

SB 547 (Perez) – Commercial property insurance cancelation and nonrenewal.

Extends the one-year moratorium on non-renewal and cancellation protections for residential insurance policies following wildfires, to commercial properties as well, including HOAs and non-profits.

Position: SUPPORT

Sponsor: California Department of Insurance / Senate Democratic Caucus

Status: Awaiting hearing in Assembly

Post-Disaster Recovery / Land Use

SB 36 (Umberg) – Price gouging: state of emergency.

Strengthens price gouging laws during declared state and local emergencies, adding civil penalties and enforcement mechanisms against those unfairly charging disaster victims, especially for housing and rental violations.

Position: WATCH

Sponsor: Senate Democratic Caucus

Status: Awaiting hearing in Assembly

SB 610 (Perez) – Disaster assistance: tenants, mobilehome parks, and mortgages.

Allows rent refunds and imposes rent control in wildfire-affected mobilehome parks, while requiring park owners to provide continued tenancy in unaffected parks—opposed due to property rights concerns.

Position: OPPOSE

Sponsor: Senate Democratic Caucus

Status: Awaiting hearing in Assembly

SB 625 (Wahab) – Housing developments: disasters: reconstruction.

Requires streamlined, ministerial approval of local government permits for housing developments damaged by declared disasters to expedite rebuilding.

Position: WATCH

Sponsor: Senate Democratic Caucus

Status: Awaiting hearing in Assembly

SB 663 (Allen) – Winter Fires of 2025: real property tax exemptions and reassessment.

Extends the timeline for property tax base transfers for disaster-affected properties from 5 years to 8 years, but also expands property tax exemptions for nonprofits regardless of low-income rental use during that time conflicting with C.A.R. policy against expanding the welfare property tax exemption.

Position: WATCH

Sponsor: Senate Democratic Caucus

Status: Awaiting hearing in Assembly

SB 676 (Limon) – California Environmental Quality Act: streamlining.

Expedites community recovery and reconstruction by extending the same CEQA streamlining already established for major infrastructure projects, to reconstruction projects in areas affected by recent wildfires.

Position: SUPPORT

Sponsor: Senate Democratic Caucus

Status: Awaiting hearing in Assembly

Real Estate / Licensing

SB 641 (Ashby) – Department of Consumer Affairs/Department of Real Estate: waivers.

Authorizes emergency-related waivers for DCA/DRE licensees, including for examination, fees and continuing education requirements for those impacted by a declared emergency. Cracks down on unethical post-disaster real estate licensee solicitations to purchase or acquire property, in a disaster area.

Position: WATCH

Sponsor: Senate Democratic Caucus

Status: Awaiting hearing in Assembly