



RICARDO LARA
CALIFORNIA INSURANCE COMMISSIONER

BULLETIN 2026-5

TO: All Admitted and Non-Admitted Insurers Writing Residential Property Insurance in California

FROM: Insurance Commissioner Ricardo Lara

DATE: June 19, 2026

RE: Proof of Loss Deadline During a Declared State of Emergency

Following the enactment of [Senate Bill \(SB\) 495](#) (Ch. 542, Stats. of 2025) sponsored by Insurance Commissioner Ricardo Lara, this Bulletin is intended to clarify the statutorily prescribed timeline for insureds to provide proof of loss to insurers during a declared state of emergency.

Effective January 1, 2026, SB 495 amended California Insurance Code section 2051.5 to add Subdivision(b)(3). Specifically, Section 2051.5(b)(3)(A) provides:

In the event of a loss relating to a state of emergency, as defined in Section 8558 of the Government Code, an insurer shall not require the insured to provide proof of loss **less than 100 days after the loss**. (Emphasis added.)

In other words, in the event of a loss during a state of emergency, consumers must be given at least a full 100 days after the loss to submit proof of loss to their insurance company. Insurers may not enforce a proof of loss deadline sooner than this 100-day minimum period. The 100-day period begins to run on the date of loss rather than the declaration of the state of emergency.

Prior to SB 495, policyholders were generally required to provide proof of loss within 60 days following the loss.¹ During the 2025 Los Angeles wildfires, this 60-day deadline proved unduly burdensome and unrealistic as many policyholders did not have access to their insured property for an extended period of time due to unsafe or hazardous conditions.² In fact, many policyholders were unable to physically access their properties due to public safety and law enforcement officials prohibiting any public

¹ The Standard Fire Policy in Insurance Code section 2071 provides for a minimum 60-day proof of loss deadline.

² Senate Rules Committee, Office of Senate Floor Analyses, Analysis of SB 495 (2025 – 2026 Reg. Sess.) as amended July 17, 2025, Sept. 13, 2023, p. 7.

access. To protect consumers, SB 495 extended the proof of loss deadline and also required insurers to provide one or more extensions of three months for good cause.³

Insurers are responsible for maintaining policy language that conforms to SB 495. It has come to the Department's attention that some insurers may not be updating their forms in compliance with Section 2051.5(b) by: (1) using ambiguous or confusing language that undercuts the minimum 100-day proof of loss deadline⁴; and (2) incorrectly calculating the proof of loss deadline from the declaration of a state of emergency rather than the date of loss.

This Bulletin serves to remind insurers of their obligation to ensure that consumers are given the full statutory period including all appropriate extensions to submit a proof of loss. Clear and accurate policy language is essential to prevent consumer misunderstanding and adjuster confusion, particularly during emergencies when consumers are most vulnerable. Compliance with SB 495 is required regardless of whether policy forms have been updated to reflect the statutory changes. An insurer that fails to comply with the provisions of SB 495 may be subject to administrative action.⁵

Insurer inquiries regarding this Bulletin may be directed to:
REBPublicInquiries@insurance.ca.gov.

Insurer inquiries regarding **planned filings** should be directed to the insurer's assigned RRB filing bureau.

Insurer inquiries regarding **pending filings** should be directed to the assigned RRB analyst and/or actuary.

³ Section 2051.5(b)(3)(B) states in part, "The insurer shall provide to the insured one or more additional extensions of three months for submission of proof of loss for good cause if the insured, acting in good faith and with reasonable diligence, encounters a delay in providing proof of loss that is beyond the control of the insured."

⁴ Policy language should be drafted clearly and accurately to ensure consumers fully understand the applicable timeframe.

⁵ Cal. Ins. Code, § 12926.