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# CALIFORNIA CONSUMER ALERT

Insurance Commissioner Ricardo Lara

## Commissioner Lara Advocates for Wildfire Recovery, Consumer Protection, and Health Access Bills, Urging Governor's Signature

**September 16, 2025** - Insurance Commissioner Ricardo Lara is urging Governor Gavin Newsom to sign several wildfire and health-related bills that have passed the Legislature and are now awaiting his approval. Sponsored by Commissioner Lara, these measures aim to enhance consumer protections by expanding wildfire resilience initiatives and improving access to health coverage statewide.

Commissioner Lara's efforts continue a legacy of effective legislation and landmark regulations addressing the unprecedented insurance crisis intensified by climate change and years of inaction. Since taking office, the California Department of Insurance has conducted over 2,900 community outreach events across all 58 counties, engaging nearly 150,000 Californians—an unprecedented achievement.

These discussions, along with collaboration with lawmakers and consumers, have led to legislative reforms that enhance the Department's capacity to protect consumers and foster a more resilient insurance market. Additionally, partnerships with lawmakers have secured budget allocations for further wildfire mitigation and catastrophe risk assessment initiatives in the California Budget Act of 2025.

Commissioner Lara urges Governor Newsom to sign the following sponsored bills:

### Wildfire Protections

- AB 888 (Assembly Member Lisa Calderon) The California Safe Homes Act:** Protects homes and access to insurance by establishing a new grant program within the Department of Insurance to support qualifying residents in obtaining new or replacement fire-safe roofs and creating fire-safe mitigation actions within 5 feet of the structure and to be included in communitywide safety programs, covering part or all of the costs.



2. **SB 429 (Senator Dave Cortese) The California Wildfire Public Catastrophe Model Act:** Strengthens community safety and education, allowing the Department of Insurance to issue grants to establish the nation's first publicly available source of wildfire loss data. The bill builds on [recommendations from Commissioner Lara's Cal Poly Humboldt-led Public Wildfire Model Strategy Group](#).
3. **SB 547 (Senators Sasha Renée Pérez and Susan Rubio) The Business Insurance Protection Act:** Expands the current residential property insurance moratorium law created by then-Senator Ricardo Lara in 2018 to commercial property insurance, protecting businesses, HOAs, condos, affordable housing units, small businesses, and non-profits, among other businesses, from being non-renewed or cancelled from their commercial property insurer for one-year following a gubernatorial emergency declaration.
4. **SB 616 (Senators Susan Rubio, Dave Cortese, and Henry Stern) The California Community Fire Hardening Commission Act:** Establishes an independent statewide commission chaired by the Insurance Commissioner that will make recommendations to increase the speed and scale of home and community hardening throughout our state as well as to create a stronger statewide inspection system that helps individuals achieve home- and community-hardening insurance discounts and improve wildfire safety for entire communities.
5. **SB 495 (Senator Ben Allen) Eliminate "The List" Act:** Reduces red tape and increases payouts to wildfire survivors by requiring insurers to cover 60% of contents coverage limits, with a cap of \$350,000, without a detailed inventory. The bill also gives policyholders 100 days to submit proof of loss with potential three-month extensions, and requires insurance companies to provide the Department of Insurance with annual reinsurance and catastrophic model data to assist with the regulation of insurance rates.
6. **AB 1 (Assembly Member Damon Connolly) The Insurance and Wildfire Safety Act:** Enhances insurance discounts by requiring the Department of Insurance to regularly review the Department's groundbreaking Safer from Wildfires regulations for updates reflecting advances in science, safety, and mitigation.
7. **AB 226 (Assembly Members Lisa Calderon and David Alvarez) The FAIR Plan Sustainability Act:** Provides additional financial stability to the FAIR Plan by allowing it to access catastrophe bonds and a line of credit, if certain terms are met and the Insurance Commissioner grants the authority to do so.

### Expanding Health Protections

1. **AB 843 (Assembly Member Robert Garcia) Strengthening Language Access in Health Care:** Modernizes current state language access laws to align with the federal Affordable Care Act section 1557 language access regulations by

requiring health insurers and health care service plans to take reasonable steps to provide meaningful access to individuals with limited English proficiency.

2. **AB 594 (Assembly Member José Luis Solache) Increasing Consumer Protections in Student Health Insurance:** Allows people who are no longer enrolled as students at a university to withdraw from their student health insurance coverage and cease paying premiums, makes changes regarding notices that must be given to schools and students when an insurer wants to increase rates, and institutes a penalty when insurers fail to timely file their rate changes with the Department of Insurance.
3. **AB 554 (Assembly Member Mark González) Reducing Barriers to HIV Prevention:** Prohibits health insurers and health care service plans from imposing any patient cost-sharing or utilization review requirements for antiretroviral drugs, drug devices, or drug products for the prevention of HIV, commonly referred to as PrEP.

The Governor now has until midnight on Monday, October 13 to act on these and all other measures in his possession.