



#INSURECA

# CALIFORNIA CONSUMER ALERT

Insurance Commissioner Ricardo Lara

## We are Fighting for Faster Recoveries from Wildfire and Smoke Damage

**June 10, 2026** — Earlier this week, we won an important victory for wildfire survivors demanding faster recoveries from wildfire and smoke damage in the California Legislature.

Sponsored by Insurance Commissioner Ricardo Lara, the Smoke Damage Recovery Act (AB 1795) passed out of the Assembly, receiving support from more than two-thirds of Assemblymembers - including legislators representing areas affected by the 2025 Los Angeles wildfire disaster.

“Survivors deserve clear standards and protections to ensure that they can safely return back home without facing long term health risks,” said Smoke Damage Recovery Act author Assemblymember Mike Gipson before the vote. AB 1795 would close a major protection gap by creating health and insurance standards for smoke damage clean-up and restoration, so survivors can get back into their homes with peace of mind.

This is a coordinated, agency-led approach to ensure decisions about habitability and safety are made by scientific experts—not negotiated case by case between injured homeowners and insurers.

“We are putting survivors first,” said Insurance Commissioner Ricardo Lara, who is sponsoring the Smoke Damage Recovery Act after hearing directly from survivors. “We are seeing major public health impacts from wildfire smoke, harming families and impacting entire communities. We need clear science-based protections. I thank the Assembly for recognizing this important issue.”

The Smoke Damage Recovery Act now heads to the Senate, where Commissioner Lara will continue outreach to survivor groups and work to advance the bill despite opposition from insurance groups.

Assemblymember Gipson said before the vote: “This is a complex issue, and I want to be clear I am committed to ongoing conversations with stakeholders, the Assembly and Senate, and the administration to address concerns that have been raised. I want to continue to work to develop amendments that carefully address the issues related to the impact zones, testing standards, rebuttable presumption, and over cost.”

### Three other important wildfire protections are moving forward:

The California Senate voted to pass the Disaster Recovery Reform Act (SB 876 and SB 878). SB 876 (Sen. Padilla) passed 30-9 and SB 878 (Sen. Renée-Pérez) passed 29-6. The bills cut red tape and speed up recovery – including doubling living expense coverage after disasters and requiring

## LEGISLATIVE VICTORIES

**Bills that passed off the Senate and Assembly Floors**

### Wildfire Insurance

**The Disaster Recovery Reform Act** doubles living expense coverage after disasters and requires up-front payment

**The Make it Fair Act** modernizes the FAIR Plan by expanding coverage and transparency

**The Smoke Damage Recovery Act** creates health and insurance standards for smoke damage clean-up and restoration



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up-front payments of actual cash value immediately after a total loss so families can cover costs while rebuilding or restoring homes from fire and smoke damage. The Disaster Recovery Reform Act and SB 878 now move to the Assembly.

And the Assembly overwhelmingly approved the Make It Fair Act (AB 1680, Calderon), by a vote of 62-8. The Make It Fair Act modernizes the FAIR Plan, expanding coverage and transparency. Recent data shows that FAIR Plan growth is slowing, and the Make It Fair Act will require it to have a strategic plan in place that supports people moving back to the regular insurance market. The Make It Fair Act will be heard next in the state Senate. Visit this link to learn more about legislative action and to get involved:

<https://www.surveymonkey.com/r/BMWZX8Y>

You can also sign up with this QR code

