



Date: March 27, 2025

To: Honorable Lisa Calderon, Chair
Honorable Greg Wallis, Vice Chair
Members, Assembly Insurance Committee

From: Rex D. Frazier, President
Seren Taylor, Vice President
Allison Adey, Legislative Advocate

Re: AB 1 (Connolly) Residential property insurance: wildfire risk.

PIFC Position: Support

The Personal Insurance Federation of California (PIFC) is a statewide trade association that represents twelve of the nation's largest property and casualty insurance companies. These companies include State Farm, Farmers, Liberty Mutual Insurance, Progressive, Mercury, Nationwide, Allstate, CONNECT by American Family Insurance, Kemper, CSAA Insurance Group, Interinsurance Exchange of the Automobile Club (Automobile Club of Southern California), and GEICO as well as associate members NAMIC and CHUBB. Collectively, these insurance companies write the majority of personal lines auto and home insurance in California.

On February 14, 2022, Insurance Commissioner Ricardo Lara announced, "Safer from Wildfires," an insurance framework that provides a list of mitigation actions to reduce risk for property owners, including community-wide safety recommendations to prevent the spread of wildfire to other properties.

PIFC is pleased to support AB 1. A measure that requires the California Department of Insurance (CDI) to review the Safer from Wildfires regulations every five years, and consider if additional building hardening measures and community level wildfire mitigation programs should be included in the program, as well as develop and implement a public participation process during the evaluation.

On September 21, 2023, Governor Newsom issued Executive Order No. N-13-23, directing the Insurance Commissioner to take swift regulatory action to strengthen and stabilize California's homeowners and commercial property insurance markets. This includes ensuring the long-term availability of coverage for both homeowners and commercial properties.

As part of these efforts, the regular review and updating of CDI's Safer from Wildfires regulations will play a key role in achieving these objectives. As the program continues, it is critical to ensure the regulations embrace the latest science and technology to support increased access to comprehensive property coverage in wildfire zones.

Members:

STATE FARM

LIBERTY MUTUAL

PROGRESSIVE

MERCURY

NATIONWIDE

FARMERS

ALLSTATE

CONNECT
by American Family

KEMPER

INTERINSURANCE EXCHANGE
OF THE AUTOMOBILE CLUB
(Automobile Club of
Southern California)

CSAA INSURANCE GROUP

GEICO

Associate Members:

NAMIC

CHUBB

The voluntary home hardening actions outlined in the Safer from Wildfires regulations go beyond state law requirements, offering enhanced fire protection that helps prevent the spread of wildfires, minimize property damage, save lives, and encourage a healthy California insurance market.

For these reasons, **PIFC supports AB 1**. If you have any questions regarding PIFC's position, please contact Seren Taylor at (916) 346-9427 or staylor@pifc.org.

Sincerely,

A handwritten signature in black ink, appearing to read "Seren Taylor", with a stylized flourish at the end.

Seren Taylor
Vice President
Personal Insurance Federation of California

Cc:

Assemblymember Damon Connolly, Author
Kathleen O'Malley, Chief Consultant, Assembly Insurance Committee
Bill Lewis, Assembly Republican Caucus
Brady Borcharding, Deputy Legislative Secretary, Office of the Governor
Josephine Figueroa, Deputy Commissioner and Legislative Director, California Department of Insurance