



May 27, 2025

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

RE: AB 75 (Calderon): Residential property insurance images (Amended – 5/23/2025)

Position: Removal of Opposition

The Personal Insurance Federation of California (PIFC), the American Property Casualty Insurance Association (APCIA), the National Association of Mutual Insurance Companies (NAMIC), and the Pacific Association of Domestic Insurers (PADIC), collectively known as the “trades” whose members collectively write the vast majority of property and casualty insurance policies in the state of California, write to remove our opposition regarding **Assembly Bill 75 (Calderon): Residential property insurance images**.

We appreciate the Chair’s efforts to address the industry concerns on the bill. Aerial imaging is a critical tool for insurers to verify the status of properties that they underwrite while managing the costs to consumers. As amended in the Assembly Appropriations Committee, AB 75 has struck a challenging but meaningful balance between guaranteeing notice and protection to consumers while maintaining access to the tool for the industry.

We are pleased to remove our prior opposition to AB 75 and adopt a neutral position to the current bill.

Thank you for your consideration.

American Property Casualty Insurance Association: Denni Ritter, denneile.ritter@apci.org
National Association of Mutual Insurance Companies: Christian Rataj, crataj@namic.org
Pacific Association of Domestic Insurance Companies: Shari McHugh, smchugh@mchughgr.com
Personal Insurance Federation of California: Allison Adey, aadey@pifc.org

Cc:

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