



ASSEMBLY FLOOR ALERT

Date: September 12, 2025

To: Members, California State Assembly

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

Re: SB 326 (Becker) Wildfire safety: fire protection building standards: defensible space requirements: The California Wildfire Mitigation Strategic Planning Act. (Amended-9/4/2025)

PIFC Position: Support

The Personal Insurance Federation of California (PIFC) is a statewide trade association that represents thirteen 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), GEICO, and USAA as well as associate members NAMIC and CHUBB. Collectively, these insurance companies write the majority of personal lines auto and home insurance in California.

Climate change along with population shift toward the wildland-urban interface (WUI) areas have contributed to an increase in the impacts of wildfires and other weather-related disasters. The 2017 and 2018 wildfires were the largest and most destructive in California's history up to that point. The \$26 billion wildfire related losses experienced in 2017-18 drove California homeowners' insurance loss ratios to the highest levels in the nation. The 2025 wildfires in Los Angeles are currently anticipated to result in total property and capital losses between \$76 billion and \$131 billion, with insured losses estimated up to \$45 billion.

PIFC is pleased to **support SB 326**, a measure that would require the Office of the State Fire Marshal (OSFM) to prepare, and regularly update, a Wildfire Risk Mitigation Planning Framework (Framework), a Wildfire Risk Baseline and Forecast (Forecast), and a Wildfire Mitigation Scenarios Report (Report). SB 326 would create a planning structure to evaluate and guide the state's effort to reduce the impacts of wildfire and increase the coordination of wildfire reduction efforts.

SB 326 equips California with:

- A robust framework to compare multiple risk-reduction strategies by cost-effectiveness,
- A clear baseline and forecast to track wildfire risk over time,
- Annual accountability on the outcomes of mitigation investments,
- Support for tighter building standards and defensible space grants to reduce ignition and spread.

Members:

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MERCURY

NATIONWIDE

FARMERS

ALLSTATE

CONNECT
by American Family

KEMPER

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

CSAA INSURANCE GROUP

GEICO

USAA

Associate Members:

NAMIC

CHUBB

- Expands the CAL FIRE's local assistance grant program to include activities consistent with early zone zero implementation.

By creating a planning structure to maximize the effectiveness of California's work to reduce the impacts of wildfire, SB 326 will address a critical missing piece of California's wildfire mitigation strategy. This is meaningful for the insurance sector because fewer, smaller, and less severe wildfires reduce catastrophic losses, improve underwriting discipline, and ensure greater market stability.

In 2023, Insurance Commissioner Lara introduced his Sustainable Insurance Strategy (SIS), which is a comprehensive plan to stabilize and modernize the state's insurance market in the face of growing wildfire and climate-related risks. The strategy aims to ensure that insurance remains available, affordable, and aligned with risk reduction efforts.

SB 326 and Commissioner Lara's SIS are highly complementary because they work in tandem: one reduces wildfire *risk*, and the other helps the *insurance market* respond to that reduced risk with better availability and reliability of coverage.

For this reason, **PIFC supports SB 326** and urges your "aye" vote. If you have any questions regarding PIFC's position, please contact Seren Taylor at (916) 346-9427 or staylor@pifc.org.

Sincerely,



Seren Taylor
Vice President
Personal Insurance Federation of California

Cc:

Senator Josh Becker, Author
Brady Borcharding, Deputy Legislative Secretary, Office of the Governor
Josephine Figueroa, Deputy Commissioner and Legislative Director, California Department of Insurance