

CALIFORNIA LEGISLATURE

Senate Insurance Committee

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Automotive

SB-371 (Cabaldon) - Transportation network companies: insurance coverage.

Lowers uninsured/underinsured motorist (UM/UIM) coverage requirements for transportation network companies (TNCs) from \$1 million to \$60,000 per person and \$300,000 per incident from the moment a passenger enters the vehicle of a participating TNC driver until the passenger exits the vehicle.

Status: Chapter 314, Statutes of 2025

SB-1076 (Pérez) - Admitted insurers: residential property insurance.

Would have, beginning January 1, 2028, required residential property insurers to offer, sell, or renew such policies for applicants that meet minimum home hardening and wildfire mitigation standards, to be established by the Insurance Commissioner in regulation. Would have allowed certain exceptions for insurers, including a temporary waiver to avoid overconcentration of risk in a particular region. Would have suspended or revoked an insurer's certificate of authority to offer or sell residential property insurance and automobile insurance if the insurer routinely violated these provisions or chose to cease offering insurance rather than comply.

Status: Senate-Failed Passage in Committee - Insurance

SB-1315 (Cabaldon) - Drive My Car Act.

Would have required automobile manufacturers to notify the California Department of Insurance and automobile insurers of software updates for vehicles equipped with advanced autonomous driving systems, as defined.

Status: Assembly-In Floor Process

AB-311 (McKinnor) - Consumer Driving Data Protection Act of 2026.

Would have authorized private passenger automobile insurance consumers to allow the use of telematics to establish their driving record, as an amendment to the Insurance Rate Reduction and Reform Act of 1988. Would have created standards, practices, and requirements related to the collection, retention, use, and application of such telematics data for the purposes of insurance and oversight by the California Department of Insurance.

Status: Senate-In Committee Process - Appropriations

AB-815 (Ortega) - Vehicle insurance: vehicle classification.

Prohibits a motor vehicle from being classified as a common carrier, commercial vehicle, for-hire vehicle, permissive-use vehicle, or livery solely for the reason that an automobile liability insurance policyholder is using the vehicle for public social services or social service transportation, as defined.

Status: Chapter 713, Statutes of 2025

AB-2361 (Pacheco) - Insurance: personal vehicle sharing.

Revises the liability of a Personal Vehicle Sharing Program (PVSP) from unlimited liability to liability for bodily injury or property damage to injured third parties resulting from personal vehicle sharing in the amounts stated in the PVSP agreement, and not less than \$250,000 for bodily injury or death for one person, \$500,000 for bodily injury or death for all persons, and \$100,000 for property damage. Makes these provisions inapplicable if the vehicle owner acts in concert with a shared vehicle driver who fails to return the shared vehicle pursuant to the terms of the PVSP agreement.

Status: Chapter 601, Statutes of 2026

Bail

SB-1026 (Gonzalez) - Bail Fugitive Recovery Agent Reform Act.

Would have clarified and expanded certain insurance coverage requirements for the licensing of bail agents and bail fugitive recovery agents, and required specified related disclosures to the California Department of Insurance (CDI). Would have provided additional authority for CDI to enforce licensure and insurance requirements for bail agents and bail fugitive recovery agents. Would have codified standards of conduct for these individuals in the Insurance Code, and created penalties for non-compliance.

Status: Senate-In Committee Process - Appropriations

California Earthquake Authority

AB-1554 (Calderon) - Disasters: data.

Would have required the California Earthquake Authority (CEA), in submitting its annual report on its operations to the Legislature, to provide the report to both legislative houses' insurance committees, and to post the report on the CEA's website. Also would have required the risk transfer market mechanisms working group that existing law directs the Insurance Commissioner to convene, to incorporate hazard mitigation projects into its recommendations by January 1, 2028.

Status: Senate-In Committee Process - Appropriations

California FAIR Plan Association

SB-365 (Alvarado-Gil) - Fire insurance: reporting on cancellation and nonrenewal.

Would have by January 1, 2027, and by every January 1 thereafter, required the California Department of Insurance to report information to the Legislature on how the prohibition on residential property insurance cancellation/nonrenewal for designated fire areas affects cancellations, nonrenewals, and California FAIR Plan Association coverage secured in the ZIP Codes subject to the prohibition.

Status: Senate-Died - Insurance

SB-525 (Jones) - California FAIR Plan: manufactured homes.

Includes manufactured homes and mobilehomes in the definition of “basic property insurance” offered through the California FAIR Plan Association in order to provide coverage matching insurance sold for other residential dwellings.

Status: Chapter 476, Statutes of 2025

SB-982 (Wiener) - Climate disasters: civil actions.

Would have permitted the Attorney General to bring a civil action against fossil fuel companies that meet specified criteria, to recover damages on behalf of policyholders and the California FAIR Plan Association (FAIR Plan), that were caused by climate events that resulted from, or were worsened by, climate change. Would have prohibited a fossil fuel company from passing on the costs of the civil action, including any remedies ordered, to the people of California. Would have created a fund into which any damages won would have been deposited, and established rankings of how such funds should be utilized.

Status: Senate-Failed Passage in Committee - Insurance

SB-1043 (Jones) - FAIR Plan policy reporting.

Would have required the California Department of Insurance (CDI) to prepare a report to the Legislature detailing by ZIP Code, the change in the number of California FAIR Plan Association policies for the previous calendar year by July 1, 2027, and annually thereafter, and to post this information on CDI's website.

Status: Senate-In Committee Process - Insurance

AB-69 (Calderon) - FAIR Plan policy notices and renewals.

Enacts various provisions to assist California FAIR Plan Association (FAIR Plan) policyholders in securing coverage outside of the FAIR Plan. These provisions include providing policyholder information to interested insurers and agents or brokers of record simultaneously, while also making policyholders aware of additional coverage options.

Status: Chapter 496, Statutes of 2026

AB-226 (Calderon) - California FAIR Plan Association.

Authorizes the California Infrastructure and Economic Development Bank (IBank), upon the request of the California FAIR Plan Association (FAIR Plan) to issue bonds to finance the costs of claims, to increase liquidity, and claims-paying capacity of the FAIR Plan, and to refund bonds previously issued for that purpose. Requires the FAIR Plan, with the approval of the Insurance Commissioner, to assess all members to pay all loan payments and the costs and expenses relating to a loan agreement with IBank, as well as to assess all members to repay a line of credit and its related costs and expenses.

Status: Chapter 473, Statutes of 2025

AB-234 (Calderon) - California FAIR Plan Association governing committee.

Requires the Speaker of the Assembly and the Chairperson of the Senate Committee on Rules, or their designee, to serve as non-voting, ex officio members of the California FAIR Plan Association Governing Committee.

Status: Chapter 474, Statutes of 2025

AB-290 (Bauer-Kahan) - California FAIR Plan Association: automatic payments.

Requires the California FAIR Plan Association to create an automatic payment system for policyholder premiums, and provide a policyholder with a 10-day period, as specified, to pay an outstanding installment premium.

Status: Chapter 475, Statutes of 2025

AB-1680 (Calderon) - California FAIR Plan Association.

Creates greater ability for the California Department of Insurance to ensure accountability to correct violations of applicable statutes, regulations, accounting principles, the plan of operation, or other legally binding applicable rules identified in a report of examination or other operational report in the operations of the California FAIR Plan Association, as well as expand coverage options.

Status: Chapter 540, Statutes of 2026

AB-2061 (Chen) - California FAIR Plan Association: data.

Requires the California FAIR Plan Association (FAIR Plan) to post quarterly on its website, the number of policies it issued in each ZIP Code and its risk exposure. Removes the requirement that the FAIR Plan publish its telephone number in all general distribution telephone directories in the state.

Status: Chapter 918, Statutes of 2026

Commercial Property Insurance

SB-547 (Pérez) - Commercial property insurance cancellation and nonrenewal.

Prohibits an insurer from canceling or refusing to renew a commercial property insurance policy, as specified, for one year from the declaration of a state of emergency, if the commercial property is located within the perimeter of a wildfire or in an adjacent ZIP Code.

Status: Chapter 544, Statutes of 2025

AB-1339 (Mark González) - Department of Insurance: housing insurance study.

Requires, upon appropriation, the California Department of Insurance to conduct a study on the availability of property, liability, and builders' risk insurance coverage for certain affordable housing entities within one year of such an appropriation.

Status: Chapter 728, Statutes of 2025

AB-1795 (Gipson) - Smoke Damage Recovery Act.

Establishes requirements, standards, and training related to residential property insurance claims for smoke damage occurring within a wildfire impact zone, including requirements for restoring a property to pre-loss condition and clearing it for human occupancy, as well as affiliated guidelines and regulations for contaminant testing, remediation, and restoration developed pursuant to AB 1642 (Harabedian) of this legislative session. Creates a rebuttable presumption that if wildfire smoke, ash, soot, char, or combustion byproducts are present in a surviving residential property in the wildfire impact zone after a wildfire, then smoke damage in the property is the result of that wildfire. Additionally, establishes study and reporting requirements related to the Lineage Logistics Fire.

Status: Chapter 240, Statutes of 2026

Committee Omnibus

SB-1206 (Committee on Insurance) - Insurance: omnibus.

Makes a number of technical and non-controversial amendments to various provisions of the Insurance Code.

Status: Chapter 685, Statutes of 2026

AB-487 (Committee on Insurance) - Insurance.

Makes a number of technical and non-controversial amendments to various provisions of the Insurance Code.

Status: Chapter 558, Statutes of 2025

Consumer Protection

SB-260 (Wahab) - Unmanned aircraft.

Would have established new requirements for residential property insurers when using aerial images taken by a remotely unmanned aircraft system (UAS) to gather evidence when evaluating policies, as specified, and created criminal penalties for the use of UASs in specified locations.

Status: Assembly-In Committee Process - Insurance

SB-354 (Limón) - Insurance Consumer Privacy Protection Act of 2025.

Expands and updates related laws to establish standards for the collection, use, storage, disclosure, analysis, deletion, retention, or modification of personal information (PI), collectively known as “processing” and “sharing” of consumer PI by licensees, surplus line insurers, reinsurers, and their third-party service providers in the business of insurance.

Status: Chapter 481, Statutes of 2026

SB-495 (Allen) - Insurance.

In the event of a covered total loss of a dwelling resulting from a state of emergency, requires insurers to offer 60 percent of the personal property policy coverage limit, up to \$350,000, without an itemized claim from the policyholder. Extends the deadline for a policyholder to provide an insurer with proof of loss from 60 to 100 days following the loss. Expands the data collection authority of the California Department of Insurance and its reporting responsibility to include information from certain insurers regarding reinsurance and use of catastrophe models.

Status: Chapter 542, Statutes of 2025

SB-1076 (Pérez) - Admitted insurers: residential property insurance.

Would have, beginning January 1, 2028, required residential property insurers to offer, sell, or renew such policies for applicants that meet minimum home hardening and wildfire mitigation standards, to be established by the Insurance Commissioner in regulation. Would have allowed certain exceptions for insurers, including a temporary waiver to avoid overconcentration of risk in a particular region. Would have suspended or revoked an insurer’s certificate of authority to offer or sell residential property insurance and automobile insurance if the insurer routinely violated these provisions or chose to cease offering insurance rather than comply.

Status: Senate-Failed Passage in Committee - Insurance

AB-597 (Harabedian) - Public insurance adjusters.

Would have required additional transparency and disclosure requirements for contracts between public adjusters and policyholders, including specifying services provided by the public adjuster. Would have restricted a public adjuster’s compensation from being

based on a payment made to the policyholder prior to the contractual retention of the adjuster. Would have clarified prohibitions on when public adjusters may solicit their services, under certain conditions, and given policyholders additional ability to void or cancel contracts with public adjusters.

Status: Senate-In Committee Process - Appropriations

AB-1798 (Wilson) - Genetic testing for life and disability insurance.

Prohibits a life or disability insurer from canceling, limiting, or denying coverage based on a test for a genetic characteristic, except as specified. Prohibits a life or disability insurance institution, agent, or insurance-support organization from requiring, requesting, or soliciting genetic information, using genetic test results, or considering a person's decisions or actions relating to genetic testing in any manner for an insurance purpose, with certain exemptions. Bans the use or disclosure of an individual's full genome.

Status: Chapter 897, Statutes of 2026

Home Protection Contracts

AB-1931 (Papan) - Insurance: home protection companies.

Creates a home protection contract limited lines agent license, and affiliated regulatory requirements and structure to allow utilities, acting as a home protection contract vendor, to transact home protection contracts on behalf of and under the authority of a home protection company.

Status: Chapter 561, Statutes of 2026

Liability

SB-982 (Wiener) - Climate disasters: civil actions.

Would have permitted the Attorney General to bring a civil action against fossil fuel companies that meet specified criteria, to recover damages on behalf of policyholders and the California FAIR Plan Association (FAIR Plan), that were caused by climate events that resulted from, or were worsened by, climate change. Would have prohibited a fossil fuel company from passing on the costs of the civil action, including any remedies ordered, to the people of California. Would have created a fund into which any damages won would have been deposited, and established rankings of how such funds should be utilized.

Status: Senate-Failed Passage in Committee - Insurance

AB-2361 (Pacheco) - Insurance: personal vehicle sharing.

Revises the liability of a Personal Vehicle Sharing Program (PVSP) from unlimited liability to liability for bodily injury or property damage to injured third parties resulting from personal vehicle sharing in the amounts stated in the PVSP agreement, and not less than \$250,000 for bodily injury or death for one person, \$500,000 for bodily injury or death for all persons, and \$100,000 for property damage. Makes these provisions inapplicable if the vehicle owner acts in concert with a shared vehicle driver who fails to return the shared vehicle pursuant to the terms of the PVSP agreement.

Status: Chapter 601, Statutes of 2026

Life - Long-Term Care - Disability

AB-1798 (Wilson) - Genetic testing for life and disability insurance.

Prohibits a life or disability insurer from canceling, limiting, or denying coverage based on a test for a genetic characteristic, except as specified. Prohibits a life or disability insurance institution, agent, or insurance-support organization from requiring, requesting, or soliciting genetic information, using genetic test results, or considering a person's decisions or actions relating to genetic testing in any manner for an insurance purpose, with certain exemptions. Bans the use or disclosure of an individual's full genome.

Status: Chapter 897, Statutes of 2026

Mitigation

SB-616 (Rubio) - Community Hardening Commission: wildfire mitigation program.

Would have created an independent Community Hardening Commission within the California Department of Insurance to develop fire mitigation/community hardening standards, and generate guidelines to enable the creation of a wildfire data sharing platform.

Status: Senate-Vetoed

SB-1076 (Pérez) - Admitted insurers: residential property insurance.

Would have, beginning January 1, 2028, required residential property insurers to offer, sell, or renew such policies for applicants that meet minimum home hardening and wildfire mitigation standards, to be established by the Insurance Commissioner in regulation. Would have allowed certain exceptions for insurers, including a temporary waiver to avoid overconcentration of risk in a particular region. Would have suspended or revoked an insurer's certificate of authority to offer or sell residential property

insurance and automobile insurance if the insurer routinely violated these provisions or chose to cease offering insurance rather than comply.

Status: Senate-Failed Passage in Committee - Insurance

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

Requires, by January 1, 2030, and every five years thereafter, the California Department of Insurance to consider whether to update the Safer from Wildfires regulations to include additional building hardening measures for property-level mitigation efforts and community-wide wildfire mitigation programs.

Status: Chapter 472, Statutes of 2025

AB-888 (Calderon) - California Safe Homes grant program.

Creates the California Safe Homes grant program within the California Department of Insurance with the goals of reducing local and statewide wildfire losses, improving the insurability and resilience of vulnerable communities, and home hardening to mitigate wildfire risk and reduce the cost of insurance.

Status: Chapter 536, Statutes of 2025

AB-1554 (Calderon) - Disasters: data.

Would have required the California Earthquake Authority (CEA), in submitting its annual report on its operations to the Legislature, to provide the report to both legislative houses' insurance committees, and to post the report on the CEA's website. Also would have required the risk transfer market mechanisms working group that existing law directs the Insurance Commissioner to convene, to incorporate hazard mitigation projects into its recommendations by January 1, 2028.

Status: Senate-In Committee Process - Appropriations

Privacy

SB-260 (Wahab) - Unmanned aircraft.

Would have established new requirements for residential property insurers when using aerial images taken by a remotely unmanned aircraft system (UAS) to gather evidence when evaluating policies, as specified, and created criminal penalties for the use of UASs in specified locations.

Status: Assembly-In Committee Process - Insurance

SB-354 (Limón) - Insurance Consumer Privacy Protection Act of 2025.

Expands and updates related laws to establish standards for the collection, use, storage, disclosure, analysis, deletion, retention, or modification of personal information (PI), collectively known as "processing" and "sharing" of consumer PI by licensees,

surplus line insurers, reinsurers, and their third-party service providers in the business of insurance.

Status: Chapter 481, Statutes of 2026

AB-75 (Calderon) - Residential property insurance images.

Would have, beginning July 1, 2026, required admitted insurers to notify residential property insurance policyholders if aerial images may be taken of the insured property and to provide access to those images upon request. Would have prohibited insurers from basing decisions to terminate coverage on aerial images older than 180 days, and provided policyholders, who have been subject to a decision to terminate coverage based on an aerial image, with the right to dispute the accuracy of the image, and to verify remediation of the issues leading to those decisions.

Status: Senate-In Committee Process - Appropriations

AB-311 (McKinnor) - Consumer Driving Data Protection Act of 2026.

Would have authorized private passenger automobile insurance consumers to allow the use of telematics to establish their driving record, as an amendment to the Insurance Rate Reduction and Reform Act of 1988. Would have created standards, practices, and requirements related to the collection, retention, use, and application of such telematics data for the purposes of insurance and oversight by the California Department of Insurance.

Status: Senate-In Committee Process - Appropriations

AB-1559 (Calderon) - Residential property insurance images.

Would have, beginning July 1, 2027, required admitted insurers to notify residential property insurance policyholders in advance of taking aerial images of the insured property, and to provide access to those images upon request, and prohibited insurers from basing decisions to terminate coverage on aerial images older than 180 days. Would have provided policyholders who have been subject to a decision to terminate coverage based on an aerial image with the right to dispute the accuracy of the image, verify remediation, and request an in-person inspection.

Status: Senate-In Committee Process - Privacy, Digital Technologies, and Consumer Protection

AB-1798 (Wilson) - Genetic testing for life and disability insurance.

Prohibits a life or disability insurer from canceling, limiting, or denying coverage based on a test for a genetic characteristic, except as specified. Prohibits a life or disability insurance institution, agent, or insurance-support organization from requiring, requesting, or soliciting genetic information, using genetic test results, or considering a person's decisions or actions relating to genetic testing in any manner for an insurance purpose, with certain exemptions. Bans the use or disclosure of an individual's full genome.

Status: Chapter 897, Statutes of 2026

Residential Property Insurance

SB-525 (Jones) - California FAIR Plan: manufactured homes.

Includes manufactured homes and mobilehomes in the definition of “basic property insurance” offered through the California FAIR Plan Association in order to provide coverage matching insurance sold for other residential dwellings.

Status: Chapter 476, Statutes of 2025

SB-876 (Padilla) - Fire and residential property insurance.

Makes various changes to fire and residential property insurance coverage and notification requirements to support policyholders after a covered loss, and enhances the ability of the Insurance Commissioner to provide related oversight and enforcement.

Status: Chapter 656, Statutes of 2026

SB-877 (Pérez) - Residential property insurance: loss estimate transparency.

Would have modified the definition of “claim-related documents” under the California Standard Form Fire Insurance Policy to include all valuation, measurement, and loss adjustment calculations, whether preliminary or final, related to the amount of loss, covered damage, and cost of repairs.

Status: Senate-In Floor Process

SB-878 (Pérez) - Insurance business practices.

Would have codified regulations specifying timeframes for payment of a claim under a policy of residential property insurance and added interest payable to the insured if those timeframes are not met.

Status: Senate-In Floor Process

SB-982 (Wiener) - Climate disasters: civil actions.

Would have permitted the Attorney General to bring a civil action against fossil fuel companies that meet specified criteria, to recover damages on behalf of policyholders and the California FAIR Plan Association (FAIR Plan), that were caused by climate events that resulted from, or were worsened by, climate change. Would have prohibited a fossil fuel company from passing on the costs of the civil action, including any remedies ordered, to the people of California. Would have created a fund into which any damages won would have been deposited, and established rankings of how such funds should be utilized.

Status: Senate-Failed Passage in Committee - Insurance

SB-1076 (Pérez) - Admitted insurers: residential property insurance.

Would have, beginning January 1, 2028, required residential property insurers to offer, sell, or renew such policies for applicants that meet minimum home hardening and wildfire mitigation standards, to be established by the Insurance Commissioner in regulation. Would have allowed certain exceptions for insurers, including a temporary waiver to avoid overconcentration of risk in a particular region. Would have suspended or revoked an insurer's certificate of authority to offer or sell residential property insurance and automobile insurance if the insurer routinely violated these provisions or chose to cease offering insurance rather than comply.

Status: Senate-Failed Passage in Committee - Insurance

SB-1301 (Allen) - Residential property insurance: nonrenewals.

Updates processes and timelines that residential property insurers must follow when an insurer does not renew such a policy, among other related provisions.

Status: Chapter 693, Statutes of 2026

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

Requires, by January 1, 2030, and every five years thereafter, the California Department of Insurance to consider whether to update the Safer from Wildfires regulations to include additional building hardening measures for property-level mitigation efforts and community-wide wildfire mitigation programs.

Status: Chapter 472, Statutes of 2025

AB-75 (Calderon) - Residential property insurance images.

Would have, beginning July 1, 2026, required admitted insurers to notify residential property insurance policyholders if aerial images may be taken of the insured property and to provide access to those images upon request. Would have prohibited insurers from basing decisions to terminate coverage on aerial images older than 180 days, and provided policyholders, who have been subject to a decision to terminate coverage based on an aerial image, with the right to dispute the accuracy of the image, and to verify remediation of the issues leading to those decisions.

Status: Senate-In Committee Process - Appropriations

AB-570 (Calderon) - Insurance: policy documents.

Would have reduced the time an insurer must provide a policyholder, after a covered loss, a copy of their homeowner's policy to 15 calendar days rather than 30 calendar days, once requested by the policyholder.

Status: Senate-In Committee Process - Appropriations

AB-888 (Calderon) - California Safe Homes grant program.

Creates the California Safe Homes grant program within the California Department of Insurance with the goals of reducing local and statewide wildfire losses, improving the

insurability and resilience of vulnerable communities, and home hardening to mitigate wildfire risk and reduce the cost of insurance.

Status: Chapter 536, Statutes of 2025

AB-1339 (Mark González) - Department of Insurance: housing insurance study.

Requires, upon appropriation, the California Department of Insurance to conduct a study on the availability of property, liability, and builders' risk insurance coverage for certain affordable housing entities within one year of such an appropriation.

Status: Chapter 728, Statutes of 2025

AB-1559 (Calderon) - Residential property insurance images.

Would have, beginning July 1, 2027, required admitted insurers to notify residential property insurance policyholders in advance of taking aerial images of the insured property, and to provide access to those images upon request, and prohibited insurers from basing decisions to terminate coverage on aerial images older than 180 days. Would have provided policyholders who have been subject to a decision to terminate coverage based on an aerial image with the right to dispute the accuracy of the image, verify remediation, and request an in-person inspection.

Status: Senate-In Committee Process - Privacy, Digital Technologies, and Consumer Protection

AB-1795 (Gipson) - Smoke Damage Recovery Act.

Establishes requirements, standards, and training related to residential property insurance claims for smoke damage occurring within a wildfire impact zone, including requirements for restoring a property to pre-loss condition and clearing it for human occupancy, as well as affiliated guidelines and regulations for contaminant testing, remediation, and restoration developed pursuant to AB 1642 (Harabedian) of this legislative session. Creates a rebuttable presumption that if wildfire smoke, ash, soot, char, or combustion byproducts are present in a surviving residential property in the wildfire impact zone after a wildfire, then smoke damage in the property is the result of that wildfire. Additionally, establishes study and reporting requirements related to the Lineage Logistics Fire.

Status: Chapter 240, Statutes of 2026

AB-2038 (Harabedian) - Residential property insurance: cancellations and nonrenewals.

Requires an insurer to offer to their policyholders, when a disaster-related total loss of a primary residential property occurs, coverage for at least the next three annual renewal periods, but no less than 36 months of coverage from the date of the total loss.

Additionally, prohibits an insurer from canceling or refusing to renew a policy of

residential property insurance for a property located in any ZIP Code within or adjacent to a fire perimeter for two years after the declaration of a state of emergency.

Status: Chapter 917, Statutes of 2026

AB-2724 (Bauer-Kahan) - Catastrophe modeling: distressed areas.

Requires the California Department of Insurance to review and update distressed areas classifications, on or before July 1, 2027, and annually thereafter. Establishes additional requirements for public input and awareness of areas classified as distressed.

Status: Chapter 961, Statutes of 2026

Title Insurance

AB-2198 (Michelle Rodriguez) - Title insurance.

Would have made clarifying changes to the title insurance rate filing process for title insurers, underwritten title companies, and controlled escrow companies.

Status: Senate-In Committee Process - Appropriations

Trade Practices

SB-583 (Rubio) - Insurer financial statements.

Would have made adjustments to the late-filing fees for admitted insurers who do not file necessary financial information with the Insurance Commissioner.

Status: Assembly-In Committee Process - Insurance

SB-876 (Padilla) - Fire and residential property insurance.

Makes various changes to fire and residential property insurance coverage and notification requirements to support policyholders after a covered loss, and enhances the ability of the Insurance Commissioner to provide related oversight and enforcement.

Status: Chapter 656, Statutes of 2026

SB-877 (Pérez) - Residential property insurance: loss estimate transparency.

Would have modified the definition of “claim-related documents” under the California Standard Form Fire Insurance Policy to include all valuation, measurement, and loss adjustment calculations, whether preliminary or final, related to the amount of loss, covered damage, and cost of repairs.

Status: Senate-In Floor Process

SB-878 (Pérez) - Insurance business practices.

Would have codified regulations specifying timeframes for payment of a claim under a policy of residential property insurance and added interest payable to the insured if those timeframes are not met.

Status: Senate-In Floor Process

SB-1209 (Allen) - Insurance: examination of insurers.

Provides the Insurance Commissioner (Commissioner) with the authority to take action to compel insurance companies to correct violations of applicable statutes, regulations, statutory accounting principles, and other legally binding applicable rules identified in an examination report of an insurance company. Creates a hearing process for the Commissioner to evaluate an insurer's non-compliance with these provisions and consider imposing related penalties.

Status: Chapter 1017, Statutes of 2026

SB-1301 (Allen) - Residential property insurance: nonrenewals.

Updates processes and timelines that residential property insurers must follow when an insurer does not renew such a policy, among other related provisions.

Status: Chapter 693, Statutes of 2026

AB-597 (Harabedian) - Public insurance adjusters.

Would have required additional transparency and disclosure requirements for contracts between public adjusters and policyholders, including specifying services provided by the public adjuster. Would have restricted a public adjuster's compensation from being based on a payment made to the policyholder prior to the contractual retention of the adjuster. Would have clarified prohibitions on when public adjusters may solicit their services, under certain conditions, and given policyholders additional ability to void or cancel contracts with public adjusters.

Status: Senate-In Committee Process - Appropriations

AB-943 (Michelle Rodriguez) - Insurance agents: prelicensing education.

Eliminates the requirement that certain California Department of Insurance (CDI) license applicants complete 20 hours of pre-licensing coursework, and allows CDI to charge fees for these applicants to complete the remaining 12-hour ethics course certification requirement.

Status: Chapter 566, Statutes of 2025

AB-1680 (Calderon) - California FAIR Plan Association.

Creates greater ability for the California Department of Insurance to ensure accountability to correct violations of applicable statutes, regulations, accounting principles, the plan of operation, or other legally binding applicable rules identified in a

report of examination or other operational report in the operations of the California FAIR Plan Association, as well as expand coverage options.

Status: Chapter 540, Statutes of 2026

AB-1781 (Michelle Rodriguez) - Federal Home Loan Banks.

Prohibits a Federal Home Loan Bank (FHLB) from being stayed, enjoined, or prohibited from exercising or enforcing any right or cause of action against collateral pledged by an insurer-member or an FHLB insurer-member under any FHLB security agreement.

Status: Chapter 90, Statutes of 2026

Wildfire

SB-365 (Alvarado-Gil) - Fire insurance: reporting on cancellation and nonrenewal.

Would have by January 1, 2027, and by every January 1 thereafter, required the California Department of Insurance to report information to the Legislature on how the prohibition on residential property insurance cancellation/nonrenewal for designated fire areas affects cancellations, nonrenewals, and California FAIR Plan Association coverage secured in the ZIP Codes subject to the prohibition.

Status: Senate-Died - Insurance

SB-429 (Cortese) - Wildfire Safety and Risk Mitigation Program.

Upon appropriation, establishes the Wildfire Safety and Risk Mitigation Program, administered by the California Department of Insurance (CDI), for the purpose of guiding and funding the development and deployment of a public wildfire catastrophe model. Creates the Wildfire Safety and Risk Mitigation Account within the Insurance Fund to support this purpose. Requires CDI to publish information on its website regarding the progress and plan to complete the model. Specifies that CDI will provide recommendations to certain committees of the Legislature, and the Governor for budget allocations related to the purpose of the program.

Status: Chapter 541, Statutes of 2025

SB-495 (Allen) - Insurance.

In the event of a covered total loss of a dwelling resulting from a state of emergency, requires insurers to offer 60 percent of the personal property policy coverage limit, up to \$350,000, without an itemized claim from the policyholder. Extends the deadline for a policyholder to provide an insurer with proof of loss from 60 to 100 days following the loss. Expands the data collection authority of the California Department of Insurance and its reporting responsibility to include information from certain insurers regarding reinsurance and use of catastrophe models.

Status: Chapter 542, Statutes of 2025

SB-547 (Pérez) - Commercial property insurance cancellation and nonrenewal.

Prohibits an insurer from canceling or refusing to renew a commercial property insurance policy, as specified, for one year from the declaration of a state of emergency, if the commercial property is located within the perimeter of a wildfire or in an adjacent ZIP Code.

Status: Chapter 544, Statutes of 2025

SB-616 (Rubio) - Community Hardening Commission: wildfire mitigation program.

Would have created an independent Community Hardening Commission within the California Department of Insurance to develop fire mitigation/community hardening standards, and generate guidelines to enable the creation of a wildfire data sharing platform.

Status: Senate-Vetoed

SB-876 (Padilla) - Fire and residential property insurance.

Makes various changes to fire and residential property insurance coverage and notification requirements to support policyholders after a covered loss, and enhances the ability of the Insurance Commissioner to provide related oversight and enforcement.

Status: Chapter 656, Statutes of 2026

SB-877 (Pérez) - Residential property insurance: loss estimate transparency.

Would have modified the definition of “claim-related documents” under the California Standard Form Fire Insurance Policy to include all valuation, measurement, and loss adjustment calculations, whether preliminary or final, related to the amount of loss, covered damage, and cost of repairs.

Status: Senate-In Floor Process

SB-1076 (Pérez) - Admitted insurers: residential property insurance.

Would have, beginning January 1, 2028, required residential property insurers to offer, sell, or renew such policies for applicants that meet minimum home hardening and wildfire mitigation standards, to be established by the Insurance Commissioner in regulation. Would have allowed certain exceptions for insurers, including a temporary waiver to avoid overconcentration of risk in a particular region. Would have suspended or revoked an insurer's certificate of authority to offer or sell residential property insurance and automobile insurance if the insurer routinely violated these provisions or chose to cease offering insurance rather than comply.

Status: Senate-Failed Passage in Committee - Insurance

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

Requires, by January 1, 2030, and every five years thereafter, the California Department of Insurance to consider whether to update the Safer from Wildfires regulations to include additional building hardening measures for property-level mitigation efforts and community-wide wildfire mitigation programs.

Status: Chapter 472, Statutes of 2025

AB-888 (Calderon) - California Safe Homes grant program.

Creates the California Safe Homes grant program within the California Department of Insurance with the goals of reducing local and statewide wildfire losses, improving the insurability and resilience of vulnerable communities, and home hardening to mitigate wildfire risk and reduce the cost of insurance.

Status: Chapter 536, Statutes of 2025

AB-1795 (Gipson) - Smoke Damage Recovery Act.

Establishes requirements, standards, and training related to residential property insurance claims for smoke damage occurring within a wildfire impact zone, including requirements for restoring a property to pre-loss condition and clearing it for human occupancy, as well as affiliated guidelines and regulations for contaminant testing, remediation, and restoration developed pursuant to AB 1642 (Harabedian) of this legislative session. Creates a rebuttable presumption that if wildfire smoke, ash, soot, char, or combustion byproducts are present in a surviving residential property in the wildfire impact zone after a wildfire, then smoke damage in the property is the result of that wildfire. Additionally, establishes study and reporting requirements related to the Lineage Logistics Fire.

Status: Chapter 240, Statutes of 2026

AB-2038 (Harabedian) - Residential property insurance: cancellations and nonrenewals.

Requires an insurer to offer to their policyholders, when a disaster-related total loss of a primary residential property occurs, coverage for at least the next three annual renewal periods, but no less than 36 months of coverage from the date of the total loss.

Additionally, prohibits an insurer from canceling or refusing to renew a policy of residential property insurance for a property located in any ZIP Code within or adjacent to a fire perimeter for two years after the declaration of a state of emergency.

Status: Chapter 917, Statutes of 2026