

2023 – 2024 LEGISLATIVE BILL SUMMARY

California State Legislature Assembly Committee on Insurance Lisa Calderon, Chair



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David Alvarez	Cottie Petrie-Norris
Marc Berman	Blanca Rubio
Mike A. Gipson	Avelino Valencia
Reginald Jones-Sawyer	Greg Wallis
Josh Lowenthal	Jim Wood

Staff:

Kathleen O'Malley, Chief Consultant
Claire Wendt, Principal Consultant
Tiffany Morrison, Committee Secretary

Bill Lewis, Republican Caucus Consultant

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Automobile Insurance

AB 711 (Jim Patterson) - Transportation network companies: participating drivers: proof of insurance.

This bill would have authorized a participating driver to carry proof of insurance on a mobile electronic device.

Status: Died in the Assembly Communications and Conveyance Committee

AB 844 (Gipson) - Zero-emission trucks: insurance.

This bill requires the California Department of Insurance (CDI) and the California Air Resources Board (CARB) to coordinate on activities related to insurance policies for medium- and heavy-duty zero-emission vehicles. Requires CDI, in consultation with CARB, to create a consumer-focused online insurance information resource tool, for the public to use to readily find information and insurance options for battery-powered, hydrogen-powered, and/or other zero emission advanced truck technology, including which insurance companies offer coverage for trucks or fleets using different zero-emission technologies and any relevant coverage limits or fleet size specifications. Requires CDI, in consultation with CARB, to provide an assessment of the availability and affordability of insurance for existing and emerging advanced fleet technologies being deployed for heavy-duty vehicles; and, the role of insurance markets in meeting the greenhouse gas (GHG) reduction and short-lived climate pollutant emissions reduction goals of the state.

Status: Chaptered by Secretary of State, Chapter 347, Statutes of 2023

AB 917 (Ortega) - Low-cost automobile insurance program.

This bill makes permanent the California Low-Cost Auto Insurance program. Requires the California Department of Insurance to submit a report to the Legislature on an annual basis, on or before March 15, 2024, March 15, 2025, and March 15, 2026, and every five years thereafter, beginning with the report due on or before March 15, 2031.

Status: Chaptered by Secretary of State, Chapter 350, Statutes of 2023

AB-2743 (Pacheco) - Insurance: personal vehicle sharing.

This bill updates the insurance coverage limits for a personal vehicle sharing program (PVSP) when the vehicle is engaged in personal vehicle sharing. Additionally, requires a PVSP for each vehicle that it facilitates the use of to do all of the following: provide insurance coverages for the vehicle and operator at a minimum of \$45,000 for bodily injury or death for one person, \$90,000 for bodily injury or death for all persons, and \$15,000 for property damage; and, on and after January 1, 2031, the PVSP shall not provide liability coverage less than three times the minimum insurance requirements for private passenger vehicles.

Status: Chaptered by Secretary of State, Chapter 244, Statutes of 2024

AB-2892 (Low) - Vehicles: financial responsibility: self-insurance.

This bill would have allowed the Department of Motor Vehicles, upon application, from those with 25 or more motor vehicles in their name, to accept a cash deposit or surety bond in order to qualify as a self-insurer.

Status: Vetoed by Governor

Governor's Veto Message:

To the Members of the California State Assembly:

I am returning Assembly Bill 2892 without my signature.

This bill would change the criteria for obtaining a self-insurance certificate by allowing fleet owners of 25 or more vehicles to self-insure if they have an audited financial statement of their net worth, or provide a cash deposit or surety bond, while still requiring an insurance policy covering at least 50 percent of the legally required minimum insurance amount. Additionally, the bill requires the Department of Motor Vehicles to accept a cash deposit or surety bond from fleet owners as a method to obtain a certificate of self-insurance.

Current law already offers a pathway for qualified individuals and companies to establish financial responsibility through a certificate of self-insurance. Furthermore, this bill's approach may not achieve its intended goal, as it still requires companies to maintain a significant insurance policy, and existing law already provides alternatives to meet the self-insurance requirements beyond the \$2.2 million net worth threshold. In addition, this bill introduces costs that were not included in the 2024 Budget Act, adding further strain to the Motor Vehicle Account.

For these reasons, I cannot sign this bill.

Sincerely,

Gavin Newsom

AB-3154 (Chen) - Motor vehicle liability insurance refusals.

This bill would have increased the penalty from \$1,000 to \$1,500 on insurers or agents who upon request did not provide a written explanation of a refusal to accept an application for, or refusal to issue, a motor vehicle liability policy.

Status: Died in the Assembly Insurance Committee

SB-1295 (Rubio) - Automobile insurance: notice of cancellation.

This bill clarifies that the 10-day notice of cancellation period for nonpayment of premium for auto insurance policies shall not commence until after nonpayment of premium.

Status: Chaptered by Secretary of State, Chapter 793, Statutes of 2024

California Department of Insurance

AB-2872 (Calderon) - Department of Insurance: sworn members: compensation.

This bill would have required, notwithstanding any other law, that sworn members of the California Department of Insurance who are rank-and-file members of State Bargaining Unit 7 be paid the same compensation as is paid to the corresponding rank-and-file sworn peace officer employees of the California Department of Justice.

Status: Vetoed by Governor

Governor's Veto Message:

To the Members of the California State Assembly:

I am returning Assembly Bill 2872 without my signature.

This bill requires the state to pay sworn members of the California Department of Insurance who are rank-and-file members of State Bargaining Unit 7 the same compensation paid to corresponding rank-and-file sworn peace officers of the Department of Justice.

While I appreciate the author's intent, this bill effectively circumvents the collective bargaining process and the California Department of Human Resources' salary-setting authority. By setting a salary for one state department's employees, in statute, the bill limits the state's ability to consider factors that impact the state or other state employee bargaining units when proposing compensation packages through collective bargaining.

For these reasons, I cannot sign this bill.

Sincerely,

Gavin Newsom

Cannabis

AB 741 (Jones-Sawyer) - The California FAIR Plan Association: cannabis.

This bill would have prohibited the California FAIR Plan Association from refusing to issue, canceling, or refusing to renew coverage because the applicant or policyholder possesses or has previously possessed a legal amount of cannabis, concentrated cannabis, or living cannabis plants, or the applicant or policyholder is or has been a commercial cannabis licensee.

Status: Died in the Assembly Insurance Committee

Employment Development Department

AB 337 (Jim Patterson) - Unemployment compensation benefits: application processing timeframes: public information.

This bill, beginning on July 1, 2024, would have required the Director of the Employment Development Department (EDD) to post the average timeframes to process claims, on its website. The measure would have required EDD to update the aforementioned information every two weeks and to display graphical representations of the most recent six months' of data for each of the required metrics.

Status: Held in the Assembly Appropriations Committee

AB 518 (Wicks) – Paid family leave: eligibility: care for designated persons.

This bill would have expanded eligibility for benefits under the Paid Family Leave program to include individuals who take time off work to care for a seriously ill designated person. This bill would have defined “designated person” to mean any individual related by blood or whose association with the employee is the equivalent of a family relationship and authorizes the employee to identify the designated person when they file a claim for benefits.

Status: This measure was substantially amended outside the jurisdiction of the Assembly Insurance Committee on August 26, 2024.

Chaptered by Secretary of State, Chapter 910, Statutes of 2024

AB 575 (Papan) - Paid family leave.

This bill, commencing on February 1, 2025, would have expanded eligibility for the Paid Family Leave (PFL) program to provide benefits to workers who take time off work to bond with a minor child within one year of assuming responsibilities of a child in loco parentis, as defined. Additionally, this bill would have deleted the restriction in law specifying that an individual is not eligible for PFL benefits if another family member is ready, willing, and able and available to provide the required care, and the authorization for an employer to require an employee to take two weeks of vacation leave before accessing PFL benefits that are funded by employees.

Status: Vetoed by Governor

Governor's Veto Message:

To the Members of the California State Assembly:

I am returning Assembly Bill 575 without my signature.

This bill would expand eligibility for Paid Family Leave (PFL) benefits to include workers who take time off from work to bond with a child for whom they are acting in loco parentis. The bill also removes the restriction that only one family member at a time is allowed to access PFL benefits and also removes the provision that allows an employer to require an employee to use up to two weeks of vacation time before they can access PFL benefits.

I am a strong advocate for and believe in supporting individuals to care for family members or bond with a new child and have worked to expand access to the Disability Insurance (DI) and PFL programs. In 2019, I signed SB 83 which extended the maximum duration of PFL benefits from six to eight weeks. And in 2022, I signed SB 951, which, beginning in 2025, will permanently increase the wage replacement rate for these programs to 70-90 percent based on the individual's wages. This is significant progress, and I am proud of the advancements we have made in collaboration with the Legislature. This bill, however, would create pressure on the DI Trust Fund's solvency and adequacy resulting in higher disability contributions paid by employees. In addition, it contains implementation costs not accounted for in the annual budget process.

In partnership with the Legislature, we enacted a budget that closed a shortfall of more than \$30 billion through balanced solutions that avoided deep program cuts and protected education, health care, climate, public safety, and social service programs that are relied on by millions of Californians. This year, however, the Legislature sent me bills outside of this budget process that, if all enacted, would add nearly \$19 billion of unaccounted costs in the budget, of which \$11 billion would be ongoing.

With our state facing continuing economic risk and revenue uncertainty, it is important to remain disciplined in considering bills with significant fiscal implications, such as this measure.

For these reasons, I cannot sign this bill.

Sincerely,

Gavin Newsom

AB 1355 (Valencia) - Employment: benefits: electronic notice and documents.

This bill allows employers to provide information to their employees regarding the Earned Income Tax Credit and the Unemployment Insurance Program via email to an email account of the employee's choosing, if the employee affirmatively, and in writing or by electronic acknowledgment, opts into receipt of electronic statements or materials, until January 1, 2029.

Status: Chaptered by Secretary of State, Chapter 277, Statutes of 2023

AB 1389 (Wendy Carrillo) - Notice of levy.

This bill extends the levy remittance time limit from five days to after ten, but no later than 14 business days after service of the levy. Defines "business day" as any day other than a Saturday, Sunday, legal holiday as recognized by the Internal Revenue Service, statewide legal holiday as recognized by the State of California, or a day in which the Employment Development Department is closed.

Status: Chaptered by Secretary of State, Chapter 839, Statutes of 2023

AB-2123 (Papan) - Disability compensation: paid family leave.

This bill deletes the authorization for an employer to require an employee to take two weeks of vacation leave before accessing benefits under California's Paid Family Leave program.

Status: Chaptered by Secretary of State, Chapter 949, Statutes of 2024

AB-2167 (Cervantes) - Unemployment insurance: paid family leave.

This bill would have authorized workers to file a claim for Paid Family Leave (PFL) benefits up to 60 days in advance of the first compensable day of disability and up to 60 days following the first compensable day, and to extend the deadline for an individual to appeal the Employment Development Department's decision of ineligibility for PFL benefits to 60 days from the service of the notice of determination.

Status: Held in the Senate Appropriations Committee

AB-2227 (Hoover) - Unemployment insurance: violations.

This bill allows the trial of unemployment insurance violations to take place in any county where any money or property from the alleged offenses was obtained.

Status: Chaptered by Secretary of State, Chapter 101, Statutes of 2024

AB-2358 (Low) - Employment Development Department: disclosure of wage information: qualified third-party vendors.

This bill would have required the Employment Development Department to release an employee's wage information to a qualified third-party vendor, as provided.

Status: Held in the Assembly Appropriations Committee

SB 227 (Durazo) - Unemployment: Excluded Workers Program.

This bill would have established, until January 1, 2027, upon appropriation by the Legislature, the Excluded Workers Program administered by the Employment Development Department to provide income assistance to workers ineligible for unemployment insurance benefits.

Status: Vetoed by Governor

Governor's Veto Message:

To the Members of the California State Senate:

I am returning Senate Bill 227 without my signature.

This bill would require the Employment Development Department (EDD), on or before March 31, 2025, to develop a detailed plan to establish a permanent Excluded Workers Program, which would provide cash assistance that resembles unemployment benefits for individuals ineligible for the Unemployment Insurance program due to their immigration status.

California has taken important steps to advance inclusion and equity for undocumented workers and mixed-status families who contribute significantly to California's economy and local communities - all while battling fear and uncertainty due to decades of inaction by Congress and cruel and false anti-immigration narratives. Most undocumented workers have lived in the U.S. and contributed for over a decade. Congress must not abandon its responsibility to advance solutions that provide an earned pathway to citizenship for long-standing residents who have contributed significantly and seek the

opportunity to work and live without constant fear and uncertainty. We can have a fair immigration system that works for families, U.S. workers, and employers, and also have a safe border. However, this bill sets impractical timelines, has operational issues, and requires funding that was not included in the budget.

In partnership with the Legislature this year, my Administration has enacted a balanced budget that avoids deep program cuts to vital services and protected investments in education, health care, climate, public safety, housing, and social service programs that millions of Californians rely on. It is important to remain disciplined when considering bills with significant fiscal implications that are not included in the budget, such as this measure.

For these reasons, I cannot sign this bill.

Sincerely,

Gavin Newsom

SB-422 (Portantino) - Unemployment compensation: motion picture industry: loan-out companies.

This bill clarifies the responsibilities of loan-out companies and motion picture payroll services companies for the purposes of remitting unemployment insurance (UI) taxes and related obligations. Specifically, this bill defines loan-out company to mean a corporation or limited liability company that is classified as a corporation for federal income tax purposes, as provided; specifies that a loan-out company is the employer of its employee-owners or members who are engaged to provide services to a motion picture production company or an allied motion pictures payroll services company for purposes of UI taxes and related obligations, as provided; and prohibits a loan-out company or an individual whose services are provided by a loan-out company from being considered an employee of a motion picture payroll services company, as provided. Additionally, this bill requires, starting with the first calendar quarter of calendar year 2026, a motion picture payroll services company to file a quarterly report with the Director of the Employment Development Department.

Status: Chaptered by Secretary of State, Chapter 1011, Statutes of 2024

SB 479 (Padilla) - Unemployment compensation benefits: eligibility.

This bill would have clarified that an unemployed individual who is otherwise eligible for unemployment compensation benefits shall not be disqualified for eligibility for unemployment benefits for the purposes of the above-described provisions. The bill would state that its provisions are declaratory of existing law.

Status: This measure was substantially amended outside the jurisdiction of the Assembly Insurance Committee On February 29, 2024.

Chaptered by Secretary of State, Chapter 8, Statutes of 2024

SB 799 (Portantino) - Unemployment insurance: trade disputes: eligibility for benefits.

This bill would have allowed individuals involved in a trade dispute to collect unemployment insurance (UI) benefits. Specifically, this bill would have permitted individuals involved in a trade dispute to be eligible to collect UI benefits after a two-week waiting period. Additionally, this bill would have codified a California Supreme Court decision that found individuals who left work due to a lockout, even if it was in anticipation of a trade dispute, are eligible for UI benefits.

Status: Vetoed by Governor

Governor's Veto Message:

To the Members of the California State Senate:

I am returning Senate Bill 799 without my signature.

This bill allows individuals who left work due to a trade dispute to become eligible for Unemployment Insurance (UI) benefits. The bill also codifies case law that employees who left work due to a lockout by their employer, even if it was in anticipation of a trade dispute, are eligible for UI benefits.

California employers fund UI benefits through contributions to the state's UI Trust Fund on behalf of each employee. The UI financing structure has not been updated since 1984, which has made the UI Trust Fund vulnerable to insolvency. Any expansion of eligibility for UI benefits could increase California's outstanding federal UI debt projected to be nearly \$20 billion by the end of the year and could jeopardize California's Benefit Cost Ratio add-on waiver application, significantly increasing taxes on employers. Furthermore, the state is responsible for the interest payments on the federal UI loan and to date has paid \$362.7 million in interest with another \$302 million due this month. Now is not the time to increase costs or incur this sizable debt.

I have deep appreciation and respect for workers who fight for their rights and come together in collective action. I look forward to building on the progress we have made over the past five years to improve conditions for all workers in California.

For these reasons, I cannot sign this bill.

Sincerely,

Gavin Newsom

SB-1090 (Durazo) - Unemployment insurance: disability and paid family leave: claim administration.

This bill makes changes to the timeframes for the filing of a claim for and the payment of State Disability Insurance (SDI) and Paid Family Leave (PFL) benefits. Specifically, this bill authorizes workers to initiate the claims process for SDI or PFL benefits up to 30 days in advance of the anticipated first compensable day of disability with respect to that claim and requires the Employment Development Department (EDD) to issue payments for SDI or PFL benefits to eligible claimants within 14 days of receipt of the properly completed claim or as soon as eligibility begins for the claimant, whichever is later. This bill makes these changes operative when these changes are incorporated in EDD's integrated claims management system as part of the EDD Next project.

Status: Chaptered by Secretary of State, Chapter 876, Statutes of 2024

SB-1116 (Portantino) - Unemployment insurance: trade disputes: eligibility for benefits.

This bill would have allowed individuals involved in a trade dispute to collect unemployment insurance (UI) benefits. Specifically, this bill would have permitted individuals involved in a trade dispute to be eligible to collect UI benefits after a two-week waiting period. Additionally, this bill would have codified a California Supreme Court decision that found individuals who left work due to a lockout, even if it was in anticipation of a trade dispute, are eligible for UI benefits.

Status: Failed passage in the Assembly Insurance Committee

General Insurance

AB 451 (Calderon) - Insurance: license examinations.

This bill requires the examination for a license for a life agent, accident and health or sickness agent, property broker-agent, and casualty broker-agent to be provided in English, Spanish, Simplified Chinese, Vietnamese, Korean, and, commencing July 1, 2024, Tagalog. This bill requires the commissioner of the California Department of Insurance to report specified information, including the number of people taking the non-English exams, and first-time pass rate.

Status: Chaptered by Secretary of State, Chapter 136, Statutes of 2023

AB 970 (Luz Rivas) - Insurance: Climate and Sustainability Insurance and Risk Reduction Program.

This bill would have required the California Department of Insurance (CDI), upon appropriation, to establish and administer the Climate and Sustainability Insurance and Risk Reduction Program for the purpose of achieving specified goals, including developing proof of concepts that expand insurance options, especially in vulnerable and disadvantaged communities where climate risks are currently uninsured or underinsured. This bill would have established climate insurance pilot projects in the following eight jurisdictions: Humboldt Bay, the City of Imperial Beach, the County of Imperial, the northern Sierra Nevada Mountains, the Reservation of the Pala Band of Mission Indians, the Sacramento-San Joaquin region within the County of Sacramento, the San Fernando Valley, and the San Mateo County Flood and Sea Level Rise Resiliency District. This bill would have required CDI to provide technical support for the pilot projects.

Status: Vetoed by Governor

Governor's Veto Message:

To the Members of the California State Assembly:

I am returning Assembly Bill 970 without my signature.

This bill requires the California Department of Insurance, upon appropriation, to establish and administer the Climate and Sustainability Insurance and Risk Reduction Program and creates eight climate insurance pilot projects to reduce physical risks from flooding and extreme heat in communities with high risks and low insurance uptake.

While I support the author's goal to expand insurance options in communities where climate risks are currently underinsured, this bill creates a significant state reimbursable mandate and new cost pressures in the millions of dollars that should be considered in the annual budget process.

In partnership with the Legislature, we enacted a budget that closed a shortfall of more than \$30 billion through balanced solutions that avoided deep program cuts and protected education, health care, climate, public safety, and social service programs that are relied on by millions of Californians. This year, however, the Legislature sent me bills outside of this budget process that, if all enacted, would add nearly \$19 billion of unaccounted costs in the budget, of which \$11 billion would be ongoing.

With our state facing continuing economic risk and revenue uncertainty, it is important to remain disciplined when considering bills with significant fiscal implications, such as this measure.

For this reason, I cannot sign this bill.

Sincerely,

Gavin Newsom

AB 1140 (Committee on Insurance) - Insurance.

This bill is the annual insurance omnibus bill, which includes several changes that are non-controversial, technical, or otherwise classified as code cleanup.

Status: Chaptered by Secretary of State, Chapter 204, Statutes of 2023

AB 1315 (Calderon) - Small business guide to commercial insurance.

This bill would have required the commissioner of the California Department of Insurance to complete a revision of the small business guide to commercial insurance pamphlet.

Status: Died in the Assembly Insurance Committee

AB 1442 (Chen) - Insurance: certificate of authority.

This bill would have, on or before September 1, 2024, required the California Department of Insurance to provide a report to the Legislature on the number of applicants approved and denied in the preceding 10 years, the reasons for denying the certificates of authority, and recommendations on how to accommodate innovation and allow for more competition in California's insurance market.

Status: Died in the Assembly Insurance Committee

AB 1578 (Valencia) - Insurance licensees.

This bill clarifies a provision enacted in 2022 that the license number of an organizational licensee must appear adjacent to or below the organization's name in an email only if the email is sent from the organization and not an individual licensee.

Status: Chaptered by Secretary of State, Chapter 280, Statutes of 2023

AB-2780 (McKinnor) – Insurance: bail license.

This bill would have required certain charter-party carriers of passengers engaging in transportation services to provide a written notice, at least 24 hours before embarkation, as defined, to the local governing body of the city, county, or city and county with jurisdiction at the geographic location of disembarkation, as provided. The bill, among other things, would have required these charter-party carriers of passengers to maintain insurance coverage for umbrella liability, as specified, and liability for civil rights violations, as provided. In addition to any fine or penalty that may be assessed pursuant to the Passenger Charter-party Carriers' Act, the bill would have created a civil penalty of up to \$10,000 for each act, committed by charter-party carriers of passengers, of transporting one or more passengers in violation of the bill's provisions.

Status: This measure was substantially amended outside the jurisdiction of the Assembly Insurance Committee on April 17, 2024.

Chaptered by Secretary of State, Chapter 742, Statutes of 2024

SB-577 (Hurtado) - Insurance.

This bill makes several changes that are non-controversial, technical, or otherwise classified as code cleanup related to insurance.

Status: Chaptered by Secretary of State, Chapter 444, Statutes of 2024

SB 743 (Nguyen) - Insurance: false and fraudulent claims.

This bill requires an insurer to provide a statement regarding false and fraudulent information on a form upon which a person seeks to amend insurance coverage, or furnishes information relating to underwriting criteria affecting premium or eligibility for coverage, under an existing policy, instead of only when that person applies for a policy or seeks to make a change to an existing policy.

Status: Chaptered by Secretary of State, Chapter 217, Statutes of 2023

SB 793 (Glazer) - Insurance: privacy notices and personal information.

This bill codifies the requirement to annually provide a clear and conspicuous privacy notice to customers. The bill states that an insurance institution or agent is in compliance with this requirement if specified criteria are met, including informing the consumer of the right to submit a written request to access, correct, amend, or delete their personal information. The bill also authorizes the notice to be combined with the notice provided in connection with specified insurance transactions.

Status: Chaptered by Secretary of State, Chapter 184, Statutes of 2023

Liability Insurance

AB 458 (Jones-Sawyer) - Shared mobility devices: insurance.

This bill makes clarifying changes related to the insurance requirements for shared mobility devices. This bill provides that automobile insurance requirements do not apply to shared mobility devices, that the requirement for shared mobility service providers to maintain commercial general liability insurance of not less than \$5 million is aggregate for all occurrences during the policy period, and that the insurance required shall not be considered a group policy.

Status: Chaptered by Secretary of State, Chapter 440, Statutes of 2023

AB 571 (Petrie-Norris) - Medical malpractice insurance.

This bill prohibits insurers from refusing to provide professional liability coverage to health care providers or from imposing a surcharge on health care providers, because they offer abortion, contraception, or gender-affirming services, as specified.

Status: Chaptered by Secretary of State, Chapter 256, Statutes of 2023

AB 1095 (Low) - Insurance: personal vehicle sharing.

This bill would have deleted the insurance coverage requirement for a personal vehicle sharing program, and would instead require a personal vehicle sharing program, when a vehicle is engaged in personal vehicle sharing, to provide liability insurance coverage of the same minimum coverage that applies to an owner or operator of a motor vehicle. The bill would have required a personal vehicle sharing program to provide the vehicle owner and operator with the ability to purchase additional coverage and to make specified disclosures.

Status: Died in the Assembly Insurance committee

AB-1883 (Calderon) - Insurance: home protection contracts.

This bill would have implemented an additional licensure process and other requirements related to the sale of home protection contracts.

Status: Died in the Senate Insurance Committee

AB-2735 (Blanca Rubio) - Joint powers agreements: water corporations.

This bill would have allowed a water corporation to enter into a joint powers agreement (JPA) with a public agency for purposes of insurance risk pooling. This bill would have prohibited a JPA from allowing a water corporation to join the JPA, unless the JPA makes a specified determination relating to insurance and additionally would have required a water corporation that joins a JPA to submit an annual information filing to the California Public Utilities Commission and the JPA, as provided.

Status: Vetoed by Governor

Governor's Veto Message:

To the Members of the California State Assembly:

I am returning Assembly Bill 2735 without my signature.

This bill will allow private water corporations, also known as investor-owned public utilities, to enter into a joint powers agreement with a public agency for the purpose of insurance risk pooling.

Authorizing investor-owned, private water corporations to participate in public risk pools could transfer financial risks of decisions by for-profit entities to public entities, which has the potential to shift costs to public entities and their ratepayers. Absent a more robust analysis of the nature and extent of this potential cost-shifting, I am not convinced the benefit of this proposal outweighs the risk at this time.

For this reason, I cannot sign this bill.

Sincerely,

Gavin Newsom

AB-3040 (Boerner) - Liability policies: lawsuits.

This bill would have codified existing case law to specify that, in addition to a lawsuit filed in a court of law, a "suit" or "lawsuit" as those terms are used in a liability insurance policy include an order, directive, mandate, requirement, or other regulatory enforcement action or agreement by any federal, state, or local agency with jurisdiction to enforce environmental laws or regulations requiring an insured party to take action with respect to contamination within the state.

Status: Died in the Assembly Insurance Committee

AB-3058 (Low) - California Unconditional Benefit Program: employment replaced by automation or artificial intelligence: pilot program.

This bill would have established, until January 1, 2029, the California Unconditional Benefit Income (CalUBI) Pilot Program, to be administered by the Employment Development Department upon appropriation by the Legislature, for the purpose of providing assistance to individuals who are unemployed because of automation or artificial intelligence.

Status: Died in the Assembly Privacy and Consumer Protection Committee

AB-3067 (Gipson) – Residential property insurance: firearms

This bill would have required an insurer, by January 1, 2026, to include questions on an application for homeowners' or renters' insurance seeking specified information regarding the presence and storage of any firearms kept in the household, accessory structures, or vehicles kept on the property subject to any applicable insurance policy. The bill would also have required an insurer to annually report this information to the Department of Insurance and the Legislature beginning on January 1, 2027, and would prohibit the inclusion of confidential identifying information in the report.

Status: This measure was substantially amended outside the jurisdiction of the Assembly Insurance Committee on April 22, 2024.

Moved to the inactive file on the Senate Floor

AB-3104 (Valencia) - California Travel Insurance Act.

This bill would have implemented the California Travel Insurance Act to revise and recast the requirements for the transaction of travel insurance.

Status: Died in the Senate Insurance Committee

Life and Long Term Care Insurance

AB-1709 (Calderon) - Life insurance policy illustrations.

This bill would have allowed, for an annual report that does not include an in force illustration, the insured may submit a request by accessing the insurer's internet website address.

Status: Died in the Assembly Insurance Committee

AB-2596 (Lee) - Life insurers: certificate of exemption revocation: notice.

This bill would have decreased the maximum amount of time a hearing may be fixed after the date of notice for the revocation of a certificate of exemption, for a person possessing a certification of exemption for the transaction of life insurance, from 60 days after the date of notice to no more than 45 days.

Status: Died in the Assembly Insurance Committee

SB 263 (Dodd) - Insurance: annuities and life insurance policies.

This bill revises and recasts, beginning January 1, 2025, provisions related to the standards and procedures for the recommendation of annuity products, including any recommendation to purchase, exchange, or replace an annuity. Specifically, this bill would: require a life agent licensed on or after January 1, 2024, who engages in the sale of specified life insurance policies on or after January 1, 2025 to complete training, approved by the Insurance Commissioner (Commissioner), as provided; require an insurance producer to act in the best interest of the consumer when making a recommendation of an annuity and specifies duties and obligations, such as those related to disclosure, conflict of interest, and documentation, to ensure a producer acts accordingly; require an insurance producer to complete an annuity training course approved by the Commissioner before transacting annuities; and require an insurer to establish a supervision system for producer compliance with these requirements and provide a buyer's guide to all consumers who purchase an annuity.

Status: Chaptered by Secretary of State, Chapter 2, Statutes of 2024

Pet Insurance

SB-1217 (Glazer) - Pet insurance.

This bill enacts several provisions related to the regulation and sale of pet insurance. It requires an insurer to disclose if it reduces coverage or increases premiums based on the age of the covered pet or a change in the geographic location of the insured, as well as if it requires a medical examination to effectuate coverage or imposes a waiting period. This bill authorizes the issuance of a pet insurance policy that excludes preexisting conditions or imposes a waiting period, if specified criteria are met. This bill requires coverage to be issued no later than 12:01 a.m. on the 2nd day after receipt of a complete application and valid payment information, except as specified. This bill also sets forth requirements for a pet wellness program, as defined, prohibits the marketing of a wellness program as pet insurance, and specifies when a wellness program is considered a pet insurance policy.

Status: Chaptered by Secretary of State, Chapter 612, Statutes of 2024

Property Insurance

AB 478 (Connolly) - Wildfires: insurance.

This bill, for insureds 65 years of age or older, would have limited an increase in their yearly premium for a policy of residential property insurance by no more than 25 percent for insured property located in a high or very high fire hazard severity zone, as identified by the State Fire Marshal, and allow only one premium increase in a 5-year period. This bill would allow the increased premium to be paid over a 3-year period as part of the insured's residential property insurance premium payments. This bill would have also prohibited an insurer from canceling or refusing to renew a policy of residential property insurance based solely on the fact that the insured property is located in a high or very high fire hazard severity zone, as identified by the State Fire Marshal, if the insured is 65 years of age or older.

Status: Died in the Assembly Insurance Committee

AB 703 (Hart) - Residential property insurance: dog breeds.

This bill would have prohibited an insurer from refusing to issue, canceling, refusing to renew, or increasing the premium for a policy of residential property insurance on the sole basis that the applicant or insured owns or harbors a dog that is a specific breed or mixture of breeds, except if the dog is known to be or has been declared potentially dangerous or vicious. This bill would have authorized an insurer to ask an applicant or insured if a dog that they own or harbor is known to be or has been declared potentially dangerous or vicious.

Status: Died in the Assembly Insurance Committee

AB 903 (Essayli) - Insurance: the California FAIR Plan Association.

This bill would have deleted the requirement that the toll-free number established by the California FAIR Plan Association be published in all general distribution telephone directories in the state.

Status: Died in the Assembly Insurance Committee

AB 905 (Essayli) - Residential property insurance: Wildfire risk reporting penalties.

This bill would have increased the limit of the penalty against an admitted insurer for a willful failure to report specified fire risk information on its residential property policies from \$10,000 to \$15,000.

Status: Died in the Assembly Insurance Committee

AB-1505 (Rodriguez) - California Earthquake Authority: closed meetings.

This bill provides an exception to the Bagley-Keene Open Meeting Act for the California Earthquake Authority.

Status: Chaptered by Secretary of State, Chapter 301, Statutes of 2024

AB-1844 (Calderon) - California FAIR Plan Association governing committee.

This bill would have allowed the Speaker of the Assembly and the Chairperson of the Senate Committee on Rules to serve as nonvoting, ex officio members of the Fair Access to Insurance Requirements Plan Governing Committee, and would have authorized each to name a designee to serve in their place.

Status: Died in the Senate Insurance Committee

AB-1933 (Calderon) - Wildfire risk models.

This bill would have required the California Department of Insurance to report to the Assembly Committee on Insurance and the Senate Committee on Insurance regarding wildfire risk models, on or before, January 1, 2026, and annually thereafter.

Status: Died in the Senate Insurance Committee

AB-2260 (Calderon) - California FAIR Plan Association: reporting.

This bill would have required the Fair Access to Insurance Requirements (FAIR) Plan to provide specified information to the Insurance Commissioner, Senate Committee on Insurance and the Assembly Committee on Insurance.

Status: Died in the Senate Insurance Committee

AB-2416 (Connolly) - Residential property insurance: wildfire risk.

This bill would have required the California Department of Insurance to consider updating the Safer from Wildfires regulations to include additional building hardening measures for property-level mitigation efforts and communitywide wildfire mitigation programs.

Status: Moved to the inactive file on the Senate Floor

AB-2983 (Rodriguez & Calderon) - Office of Emergency Services: Hazard Mitigation Grant Program: comprehensive wildfire mitigation program: impact on fire insurance.

This bill would have required the California Department of Insurance to be added to the California Wildfire Mitigation Program (CWMP) Board and would have required the CWMP to assess the extent to which a project or proposal under the program would increase the availability of insurance policies covering damage from fire.

Status: Vetoed by Governor

Governor's Veto Message:

To the Members of the California State Assembly:

I am returning Assembly Bill 2983 without my signature.

This bill would require the California Wildfire Mitigation Program Board (Board) to assess the extent to which projects or proposals would increase the availability of insurance policies covering damage from fire and would add the Department of Insurance to the Board.

While I appreciate the author's goal to add insurance considerations to the Board's work, this bill could lead to misleading expectations for homeowners as there is no guarantee that the additional assessments required by this bill would result in increased access to insurance. Further, the additional requirements for proposals or projects could lead some communities to opt out of critical wildfire mitigation work that could help prevent a homeowner from ever having to file an insurance claim, which ultimately supports the market and market rate stability.

Finally, implementation of this bill would result in ongoing General Fund costs in the millions of dollars not included in the budget. In partnership with the Legislature this year, my Administration has enacted a balanced budget that avoids deep program cuts to vital services and protected investments in education, health care, climate, public

safety, housing, and social service programs that millions of Californians rely on. It is important to remain disciplined when considering bills with significant fiscal implications that are not included in the budget, such as this measure.

For these reasons, I cannot sign this bill.

Sincerely,

Gavin Newsom

AB-2996 (Alvarez) - California FAIR Plan Association.

This bill would have authorized the California Infrastructure and Economic Development Bank (IBank) upon the request of the Fair Access to Insurance Requirements (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. This bill also would have required 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: Moved to the inactive file on the Senate Floor

SB-370 (Gonzalez) - California FAIR Plan Association.

This bill would have required an agent or broker to provide a person seeking basic property insurance coverage with information regarding the California Department of Insurance Home Insurance Finder.

Status: Died on the Assembly Floor

SB 505 (Rubio) - Property insurance.

This bill requires, by July 1, 2024, the Fair Access to Insurance Requirements Plan to establish a clearinghouse program for commercial insurance policies.

Status: Chaptered by Secretary of State, Chapter 180, Statutes of 2023

SB 528 (Rubio) - California Earthquake Authority.

This bill would have clarified sections of the California Earthquake Authority's statute regarding potential assessments of the insurance industry, and consolidates a Legislative reporting requirement.

Status: Died in the Assembly Insurance Committee

SB 672 (McGuire) - Residential property insurance.

This bill would have prohibited an admitted insurer that offers residential property insurance from refusing to offer or sell residential property insurance to an applicant whose property meets specified best practices for wildfire building hardening and property-level mitigation.

Status: Died in the Assembly Insurance Committee

SB-1060 (Becker) - Property insurance underwriting: risk models.

This bill attempted to address insurers using risk models for underwriting purposes.

Status: Died in the Assembly Insurance Committee

Workers' Compensation

AB 489 (Calderon) - Workers' compensation: disability payments.

This bill extends an existing pilot program by one year to allow workers' compensation temporary and permanent disability indemnity payments to continue to be made using prepaid cards.

Status: Chaptered by Secretary of State, Chapter 63, Statutes of 2023

AB 597 (Rodriguez) - Workers' compensation: first responders: post-traumatic stress.

This bill would have extended, for injuries occurring on or after January 1, 2024, an existing industrial injury rebuttable presumption for a diagnosis of a post-traumatic stress disorder to emergency medical technicians and paramedics, as defined.

Status: Died in the Assembly Insurance Committee

AB 621 (Irwin) - Workers' compensation: special death benefit.

This bill allows the spouse and children of specified state safety members, peace officers, and firefighters for the Department of Forestry and Fire Protection (CAL FIRE) who are killed in the line of duty to receive both the workers' compensation death benefit and the Public Employees' Retirement System special death benefit.

Status: Chaptered by Secretary of State, Chapter 448, Statutes of 2023

AB 699 (Weber) - Workers' compensation: presumed injuries.

This bill would have granted year-round, full-time lifeguards employed by the City of San Diego in the Boating Safety Unit the same workers' compensation presumptive coverages currently afforded to firefighters and public safety officers.

Status: Vetoed by Governor

Governor's Veto Message:

To the Members of the California State Assembly:

I am returning Assembly Bill 699 without my signature.

This bill would extend the rebuttable presumptions currently provided to safety officers for hernia, pneumonia, heart trouble, cancer, tuberculosis, bloodborne infectious disease, methicillin-resistant Staphylococcus aureus skin infections (MRSA), meningitis-related illnesses and injuries, post-traumatic stress disorder (PTSD) and for illness or injury as a result of exposure to biochemical substances, to lifeguards employed on a year-round, full-time basis in the Boating Safety Unit by the City of San Diego Fire-Rescue Department, but would except application of the skin cancer presumption to lifeguards in that Unit.

A presumption is not required for an occupational disease to be compensable. Although lifeguards engage in hazardous responsibilities, a presumption should be provided sparingly and based upon the unique hazards or proven difficulty of establishing a direct relationship between a disease or injury and the employee's work. Although well-intentioned, the need for the presumption envisioned by this bill must be supported by clear and compelling evidence.

For these reasons, I cannot sign this bill.

Sincerely,

Gavin Newsom

AB 1107 (Mathis) - Workers' compensation: presumptive injuries.

This bill would have extended, for injuries occurring on or after January 1, 2024, an existing industrial injury rebuttable presumption for a diagnosis of a post-traumatic stress disorder to additional members and employees of the Department of Corrections and Rehabilitation, including members of the Office of Correctional Safety or the Office of Internal Affairs.

Status: Died in the Assembly Insurance Committee

AB 1145 (Maienschein) - Workers' compensation.

This bill would have extended, for injuries occurring on or after January 1, 2024, an industrial injury rebuttable presumption for a diagnosis of a post-traumatic stress disorder to certain nurses, psychiatric technicians, and various medical social services specialists who work in state prisons, state veteran's homes, state developmental centers, and state hospitals. The provisions of this bill would have remained in effect until January 1, 2030.

Status: Vetoed by Governor

Governor's Veto Message:

To the Members of the California State Assembly:

I am returning Assembly Bill 1145 without my signature.

This bill would establish a statutory post-traumatic stress disorder (PTSD) presumption for certain state nurses, psychiatric technicians, and various medical and social services specialists employed by the Department of Corrections and Rehabilitation (CDCR), the State Department of Developmental Services (DDS), and the State Department of State Hospitals (DSH), who provide direct care to prison inmates and state hospital patients.

I am a firm supporter of the ability of individuals to seek treatment for mental health conditions and my Administration has initiated multiple programs to provide our valued workforce with mental wellness support during times of trauma. Additionally, the Posttraumatic Stress Disorder and Acute Stress Disorder Guideline was adopted in 2019.

PTSD is compensable under the workers compensation system. However, altering the burden of proof through a presumption should be provided sparingly and based upon the unique hazards or proven difficulty of establishing a direct relationship between a disease or injury and the employee's work. Although well-intentioned, the need for the presumption envisioned by this bill must be supported by clear and compelling evidence.

For this reason, I cannot sign this bill.

Sincerely,

Gavin Newsom

AB 1156 (Bonta) - Workers' compensation: hospital employees.

This bill would have extended to certain hospital employees that provide direct patient care the presumption that infectious disease, COVID-19, cancer, musculoskeletal injury, post-traumatic stress disorder or respiratory disease are presumed to be job related.

Status: Died in the Assembly Insurance Committee

AB 1213 (Ortega) - Workers' compensation: aggregate disability payments.

This bill, from January 1, 2024, until January 1, 2027, would have required that if a denial of treatment requested by a treating physician is subsequently overturned by independent medical review or by the Workers' Compensation Appeals Board, any temporary disability to which the employee is entitled to receive or becomes entitled to receive from the date of the denial until the treatment is authorized would not be included in the calculation of the aggregate disability payments, as specified.

Status: Vetoed by Governor

Governor's Veto Message:

To the Members of the California State Assembly:

I am returning Assembly Bill 1213 without my signature.

This bill would provide, until January 1, 2027, that when a utilization review (UR) denial of treatment is overturned by independent medical review (IMR) or by the Workers' Compensation Appeals Board, any temporary disability (TD) payments received during this period would not be included in the maximum aggregate calculation of TD payments.

While I understand the goal of the author and sponsor, there is a lack of data to support such a change. Under the existing workers' compensation system, employers are required to establish a UR process to evaluate the necessity and appropriateness of requested medical treatments. This process is in place to ensure that employees receive the appropriate evidence-based medical care.

Realigning incentives is an important policy tool to deliver on our shared goal of returning injured workers back to work. Such realignment should be done cautiously to avoid further friction in the system that frustrates the objective of providing timely treatment, prompt payment of benefits and returning injured workers back to work. Unfortunately, this bill does not strike the right balance.

For these reasons, I cannot sign this bill.

Sincerely,

Gavin Newsom

AB-1239 (Calderon) - Workers' compensation: disability payments.

This bill extends the sunset, from January 1, 2025 to January 1, 2027, for an existing pilot program that allows employers to transmit disability indemnity benefits (workers' compensation) by a prepaid card, rather than a paper check.

Status: Chaptered by Secretary of State, Chapter 806, Statutes of 2024

AB 1278 (Rodriguez) - Workers' compensation: medical provider networks.

This bill would have allowed an injured worker to authorize their primary treating physician to request an electronic copy of the medical provider network (MPN) notification that is provided to the injured worker. This bill also would have required the roster of participating providers posted to the MPN's website to include persons or entities that provide or contract with persons or entities that provide ancillary services, treatment, management services, or coordinate patient care, as provided and requires the Administrative Director (Director) of the Division of Workers' Compensation to allow the MPN applicant to submit additional information and materials, as provided, if the Director disapproves a plan for the applicant or determines that it contains deficiencies. This bill also would have provided that an employer or insurer has the right to determine the members of their MPN in regards to physicians, if the physician is duly licensed, and in regard to a person or entity that provides ancillary services regardless of whether the person or entity is doing business as a sole proprietorship, partnership, corporation, or other business entity.

Status: Held in the Assembly Appropriations Committee

AB-1870 (Ortega) - Notice to employees: legal services.

This bill requires the posted employee notices related to the workers' compensation system to include information concerning an injured employee's ability to consult a licensed attorney, as specified.

Status: Chaptered by Secretary of State, Chapter 87, Statutes of 2024

AB-2337 (Dixon) - Workers' compensation: electronic signatures.

This bill authorizes the use of electronic signatures in proceedings before the Workers' Compensation Appeals Board (WCAB) subject to restrictions or requirements that may be adopted by the administrative director or the WCAB, as provided.

Status: Chaptered by Secretary of State, Chapter 392, Statutes of 2024

SB 391 (Blakespear) - Workers' compensation: skin cancer.

This bill would have granted certain peace officers of the Department of Fish and Wildlife and the Department of Parks and Recreation the presumption that skin cancer is a work related condition for purposes of making a workers' compensation claim, unless the presumption is rebutted.

Status: Vetoed by Governor

Governor's Veto Message:

To the Members of the California State Senate:

I am returning Senate Bill 391 without my signature.

This bill would create a rebuttable presumption of industrial causation for skin cancer under the workers' compensation system to specified peace officers of the Department of Fish and Wildlife and Department of Parks and Recreation.

A presumption is not required for an occupational disease to be compensable. I vetoed AB 334 in 2021 which was nearly identical to this bill. As stated in my previous veto message, such presumptions should be provided sparingly and should be based on the unique hazards or proven difficulty of establishing a direct relationship between a disease or injury and the employee's work. Although well-intentioned, the need for the presumption envisioned by this bill is not supported by clear and compelling evidence.

For these reasons, I cannot sign this bill.

Sincerely,

Gavin Newsom

SB 623 (Laird) - Workers' compensation: post-traumatic stress disorder.

This bill extends, until January 1, 2029, an existing industrial injury rebuttable presumption for a diagnosis of a post-traumatic stress disorder (PTSD) for specified firefighters and public safety officers. This bill requires the Commission on Health and Safety and Workers' Compensation (CHSWC) to submit a report to the Legislature, by January 1, 2027, that reviews data related to the effectiveness of the existing PTSD presumption and for CHSWC to also submit a report to the Legislature, by January 1, 2025, that reviews data related to workers' compensation claims filed for PTSD by public safety dispatchers.

Status: Chaptered by Secretary of State, Chapter 621, Statutes of 2023

SB 631 (Cortese) - Workers' compensation: gender equity comparative analysis.

This bill, upon appropriation, would have required the Division of Workers' Compensation and the University of California, Berkeley to conduct a comparative analysis to examine differences in workers' compensation benefits provided to employees of different genders. The bill also would have required the comparative analysis to be submitted to the Legislature no later than 6 months after its completion.

Status: Held in the Assembly Appropriations Committee

SB 636 (Cortese) - Workers' compensation: utilization review.

This bill would have required, beginning January 1, 2025, a private employer's medical treatment utilization review process under the workers' compensation system be performed by medical professionals licensed under California state law.

Status: Vetoed by Governor

Governor's Veto Message:

To the Members of the California State Senate:

I am returning Senate Bill 636 without my signature.

This bill would require, for private employers, that utilization review (UR) under the workers' compensation system be performed by medical professionals licensed under California law.

While I appreciate the author's intent to increase accountability in the UR process, I am concerned about the lack of data to warrant the changes proposed by this bill. Existing workers' compensation law already provides a regulatory structure that holds utilization review organizations and their utilization reviewers accountable for their decisions. Additionally, the bill would result in differential treatment for employees of private employers versus public employers while also narrowing the pool of utilization reviewers, causing potential delays in medical treatment and increased administrative costs to private employers.

For these reasons, I cannot sign this bill.

Sincerely,

Gavin Newsom

SB 697 (Hurtado) - Value of care review.

This bill would have required the Administrative Director of the Division of Workers' Compensation to adopt regulations to establish and maintain a secure, searchable, and interactive internet portal to provide access to physicians participating in a medical provider network (MPN) and claims administrators or their designees. This bill would have required the portal to allow access to specified information pertaining to MPNs. This bill would not have applied to a MPN that serves only one entity and is the only network serving that entity.

Status: This measure was substantially amended outside the jurisdiction of the Assembly Insurance Committee on May 20, 2024.
Held in the Assembly Appropriations Committee

SB-1058 (Ashby) - Peace officers: injury or illness: leaves of absence.

This bill would have expanded enhanced temporary disability benefits (commonly referred to as "4850 time") to park rangers employed on a regular, full-time basis by a county or special districts.

Status: Vetoed by Governor

Governor's Veto Message:

To the Members of the California State Senate:

I am returning Senate Bill 1058 without my signature.

This bill expands an existing enhanced paid leave of absence provision, commonly referred to as 4850 time, to park rangers employed by counties and special districts.

While I appreciate the author's intent and do not take lightly the important public service provided by park rangers, this bill would significantly expand 4850 benefits that can be negotiated locally through the collective bargaining process. Many local governments face financial stress, and the addition of a well-intentioned but costly benefit should be left to local entities, particularly given the potential fiscal impact on counties and special districts that employ park rangers.

For this reason, I cannot sign this bill.

Sincerely,

Gavin Newsom

SB-1205 (Laird) - Workers' compensation: medical benefits.

This bill would have provided that an employer's denial of an employee's request to receive workers' compensation treatment during work hours constitutes discrimination against the employee, as specified.

Status: Moved to the inactive file on the Assembly Floor

SB-1299 (Cortese) - Farmworkers: benefits.

This bill would have created a rebuttable presumption that a heat-related injury arose out of the course of employment where an employer in the agriculture injury, as defined, failed to comply with existing heat standards. This bill would have required the Workers' Compensation Appeals Board to find in accordance with the presumption unless controverted by other evidence. This bill would have established the Farmworker Climate Change Heat Injury and Death Fund that would consist of a one-time transfer of \$5 million from the Workers' Compensation Administration Revolving Fund for the purpose of administrative costs relative to the provisions of this bill.

Status: Vetoed by Governor

Governor's Veto Message:

To the Members of the California State Senate:

I am returning Senate Bill 1299 without my signature.

This bill would establish a presumption, for purposes of a workers' compensation claim, that a worker's heat-related injury arose out of their employment if their employer failed to comply with the Division of Occupational Safety and Health (Cal/OSHA)'s heat illness prevention standards.

There is no doubt that climate change is causing an increase in extreme temperatures and that California farmworkers need strong protections from the risk of heat-related illness. However, the creation of a heat-illness presumption in the workers' compensation system is not an effective way to accomplish this goal. Current laws establishing, regulating, and enforcing heat illness prevention standards fall under the jurisdiction of Cal/OSHA, not the Division of Workers' Compensation, and the workers' compensation system is not equipped to make determinations about employers' compliance with Cal/OSHA standards.

My administration is protecting Californians from the perils of extreme heat. Our Extreme Heat Action Plan is a comprehensive multi-year strategy to strengthen community resiliency through partnerships and investments in equitable solutions to protect all Californians - especially vulnerable populations such as farmworkers and other outdoor workers. Two years ago, I signed AB 1643 (Rivas) which brings together labor, business, academic, and government stakeholders to study the effects of heat on California's workers, businesses, and the economy. The AB 1643 advisory committee began meeting last June to study the underreporting of heat illnesses and injuries among low-income employees, and methods for minimizing the effect of heat on workers. I also recently signed SB 1105 providing for use of accrued paid sick leave for outdoor agricultural workers to avoid smoke, heat, or flooding conditions created by a local or state emergency.

Cal/OSHA also prioritizes protections for vulnerable workers, especially farmworkers. To bolster enforcement, Cal/OSHA is establishing a new Agricultural Unit that specializes in worker protections and hazards found at agricultural worksites and is opening three new district office locations in Fresno, Santa Barbara, and Riverside. This dedicated unit will increase Cal/OSHA's reach to farmworker communities throughout the Central Valley, where the largest number of farmworkers and their families reside. Cal/OSHA and the Labor and Workforce Development Agency continue their efforts to increase public awareness to ensure that workers, especially farmworkers, have access

to critical and timely information on how to protect themselves from heat illness. Through the California Workforce Outreach Project, our state's labor agencies have partnered with community-based organizations to inform workers of their rights under California labor laws. This program is in its fourth year and has reached tens of thousands of workers through labor rights clinics, door-to-door canvassing, and multilingual messaging.

Finally, through the Rural Strategic Engagement Program, we are creating spaces in farmworker communities where agricultural workers will be able to obtain information about their rights, file claims or complaints, and get access to legal assistance. This is part of our commitment to engage local partners, including labor and community-based organizations, to reduce obstacles in reporting violations by agricultural workers. I stand firmly committed to continuing to work with the Legislature, and worker advocates, on strengthening safety and health enforcement strategies to ensure aggrieved workers can come forward without fear of retaliation. However, conditioning a workers' compensation presumption on compliance with standards set and enforced by another regulatory division is not an effective way to improve working conditions.

For these reasons, I cannot sign this bill.

Sincerely,

Gavin Newsom

LEGISLATIVE OFFICE BUILDING
1020 N STREET, ROOM 369
SACRAMENTO, CA 95814
(916) 319-2086
FAX (916) 319-2186

CHIEF CONSULTANT
KATHLEEN O'MALLEY

PRINCIPAL CONSULTANT
CLAIRE WENDT

COMMITTEE SECRETARY
TIFFANY MORRISON

Assembly
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JONES-SAWYER
LIZ ORTEGA
FREDDIE RODRIGUEZ
ESMERALDA SORIA
AVELINO VALENCIA
JIM WOOD

Informational Hearing
Assembly Insurance Committee

Wednesday, March 8, 2023
1:30pm-3:30pm, State Capitol, Room 437

The California FAIR Plan

I. Opening Remarks

- Assemblymember Lisa Calderon, Chair, Assembly Insurance Committee

II. The California Department of Insurance

- Honorable Ricardo Lara, Insurance Commissioner, Department of Insurance
- Michael Martinez, Chief Deputy Commissioner and Legislative Director, Department of Insurance

III. The California FAIR Plan

- Victoria Roach, President, FAIR Plan
- Armand Feliciano, General Counsel, Public Policy Advocates

IV. Surplus Lines

- Clifton Brown, Vice President, Public Affairs, Surplus Line Association of California

V. Insurer Perspectives

- Mark Sektnan, Vice President, American Property Casualty Insurance Association
- Seren Taylor, Vice President, Personal Insurance Federation of California

VI. Policyholder Perspectives

- Amy Bach, Executive Director, United Policyholders
- John Norwood, Legislative Advocate, Independent Insurance Agents & Brokers of California

VII. Public Comment

Committee hearing documents located at: <https://ains.assembly.ca.gov/committeehome>



California Legislature

Joint Informational Hearing
Assembly Insurance Committee

&

Assembly Emergency Management Committee

Wednesday, June 14, 2023

9:00am, State Capitol, Room 437

Looking Forward: Insurance and Catastrophe Modeling

I. Opening Remarks

- Assemblymember Lisa Calderon, Chair, Assembly Insurance Committee
- Assemblymember Freddie Rodriguez, Chair, Assembly Emergency Management Committee

II. Catastrophe Modeling

- Roger Grenier, Ph.D., Senior Vice President, Consulting and Client Services, Verisk
- Ahmad Wani, Chief Executive Officer, One Concern

III. Utilization of Catastrophe Modeling

- Ryan Buras, Deputy Director of Response and Recovery, California Office of Emergency Services
- Glenn Pomeroy, Chief Executive Officer, California Earthquake Authority
- Lynn Von Koch-Liebert, Executive Director, Strategic Growth Council
- Mike Peterson, Deputy Commissioner for Climate and Sustainability, California Department of Insurance
- Lucy Wang, Deputy Commissioner and Special Counsel, California Department of Insurance

IV. Wildfires & Catastrophe Modeling

- Daniel Berlant, Acting State Fire Marshal, Cal-FIRE
- Frank L. Frievalt, Director, Wildland-Urban Interface FIRE Institute, Cal Poly, San Luis Obispo
- Nancy Watkins, Principal and Consulting Actuary, Milliman, Inc.

V. Public Comment

Committee hearing documents located at: <https://ains.assembly.ca.gov/committeehome>

LEGISLATIVE OFFICE BUILDING
1020 N STREET, ROOM 369
SACRAMENTO, CA 95814
(916) 319-2086
FAX (916) 319-2186
CHIEF CONSULTANT
KATHLEEN O'MALLEY
PRINCIPAL CONSULTANT
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JIM WOOD

Joint Informational Hearing

Assembly Insurance Committee Select Committee on Wildfire Prevention

Wildfire Insurance: Risk, Resiliency & Recovery

Monday, October 9, 2023

1:00 p.m. – 3:00 p.m.

Santa Rosa City Council Chambers
100 Santa Rosa Ave, Santa Rosa, CA

I. Welcome and Opening Remarks

- *Assemblymember Lisa Calderon, Chair, Assembly Insurance Committee*
- *Assemblymember Damon Connolly, Chair, Select Committee on Wildfire Prevention*
- *Assemblymember Jim Wood, Assembly District 2*

II. How risky are California wildfires?

- *Dr. Brandon Collins, Associate Adjunct Professor, Department of Environmental Science, Policy, and Management and Lead Scientist, Berkeley Forests, U.C. Berkeley*
- *Dave Winnacker, Fire Chief, Moraga-Orinda Fire District*

III. How does California become resilient to wildfires?

- *Mark Brown, Executive Officer, Marin Wildfire Prevention Authority*
- *Mike Noonan, Manager, Training, Compliance and Assessment, Wildfire Defense Systems*
- *Mike Peterson, Deputy Commissioner for Climate and Sustainability, California Department of Insurance*

IV. Can consideration of risk and resiliency lead to property insurance market recovery?

- *Karen Collins, Vice President, Property & Environmental, American Property Casualty Insurance Association*
- *Robert Herrell, Executive Director, Consumer Federation of California*
- *Seren Taylor, Vice President, Personal Insurance Federation of California*
- *Amy Bach, Executive Director, United Policyholders*

V. Public Comment

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Assembly Insurance Committee Oversight Hearing

California Department of Insurance: Sustainable Insurance Strategy

Wednesday, December 13, 2023

1:00 p.m.

Pasadena City Hall Council Chambers
100 N. Garfield Avenue, Pasadena, CA

I. Welcome and Opening Remarks

Assemblymember Lisa Calderon, Chair, Assembly Insurance Committee

II. Sustainable Insurance Strategy

Honorable Ricardo Lara, Commissioner, California Department of Insurance

III. Public Comment

Committee hearing documents located at: <https://ains.assembly.ca.gov/committeehome>

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JIM WOOD

Assembly Insurance Committee
Oversight Hearing

The California FAIR Plan

Wednesday, March 13, 2024

10:00 a.m.

California State Capitol, Room 126

I. Welcome and Opening Remarks

Assemblymember Lisa Calderon, Chair, Assembly Insurance Committee

II. The California FAIR Plan

Victoria Roach, President, California FAIR Plan

Armand Feliciano, General Counsel, Public Policy Advocates

III. Public Comment

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**Assembly Insurance Committee
Oversight Hearing**

Sustainable Insurance Strategy: Progress

Wednesday, May 15, 2024
1pm – 3pm
State Capitol, Room 126

I. Welcome and Opening Remarks

Assemblymember Lisa Calderon, Chair, Assembly Insurance Committee

II. Sustainable Insurance Strategy: Progress

Honorable Ricardo Lara, Insurance Commissioner, California Department of Insurance

III. Public Comment

Committee hearing documents located at: <https://ains.assembly.ca.gov/committeehome>

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SACRAMENTO, CA 95814
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Assembly Insurance Committee
Oversight Hearing

Sustainable Insurance Strategy: More Progress

Tuesday, September 17, 2024

11am – 1pm

Los Angeles City Hall

200 N. Spring Street

10th Floor, Room 1060

Los Angeles, CA 90012

I. Welcome and Opening Remarks

Assemblymember Lisa Calderon, Chair, Assembly Insurance Committee

II. Sustainable Insurance Strategy: More Progress

Honorable Ricardo Lara, Insurance Commissioner, California Department of Insurance

III. Public Comment

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Assembly Insurance Committee
Informational Hearing

Parametric Insurance: What it is & the Role it Could Play

Wednesday, October 9, 2024
11:00 a.m. – 1:00 p.m.
State Capitol, Room 437
Sacramento, CA

- I. **Welcome and Opening Remarks**
 - *Assemblymember Lisa Calderon*, Chair, Assembly Insurance Committee
- II. **Role for Parametric Insurance in California**
 - *Honorable Ricardo Lara*, Insurance Commissioner, California Department of Insurance
 - *Mike Peterson*, Deputy Commissioner, California Department of Insurance Climate and Sustainability Branch
- III. **Understanding Parametric Insurance on a Broader Level**
 - *Lloyd Dixon*, Director, RAND Kenneth R. Feinberg Center for Catastrophic Risk Management and Compensation; Senior Economist, RAND Corporation; Professor of Policy Analysis, Pardee RAND Graduate School
- IV. **Parametric Insurance in Practice**
 - *Cliston Brown*, Vice President Public Affairs, Surplus Line Association of California
 - *Karen Collins*, Vice President Property & Environmental, American Property Casualty Insurance Association
 - *Amy Bach*, Executive Director, United Policyholders
- V. **Public Comment**

Committee hearing documents located at: <https://ains.assembly.ca.gov/committeehome>