

2025-2026 LEGISLATIVE BILL SUMMARY

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Automobile Insurance	6
AB-815 (Ortega) - Vehicle insurance: vehicle classification.	6
AB-1833 (McKinnor) - Consumer Driving Data Protection Act of 2026.	6
SB-371 (Cabaldon) - Transportation network companies: insurance coverage.	6
SB-1315 (Cabaldon) – Drive My Car Act.....	7
Bail.....	8
AB-1927 (Krell) - Bail Consumer Protection Act.....	8
California Department of Insurance	9
AB-1680 (Calderon) - California FAIR Plan Association.	9
AB-1936 (Sanchez) - Insurance Commissioner qualifications.	9
AB-2471 (Committee on Emergency Management) - Alfred E. Alquist Seismic Safety Commission.....	9
SB-1206 (Committee on Insurance) - Insurance: omnibus.	9
SB-1209 (Allen) - Insurance: examination of insurers.	10
Employment Development Department	11
AB-496 (Castillo) - Unemployment and disability insurance: quality of services: reporting. ...	11
AB-765 (Flora) - Employment Training Fund: federal loan interest payments.	11
AB-933 (Ávila Farías) - Disability benefits: duration: postchildbirth.	11
AB-1073 (Ávila Farías) - Employment Development Department: disclosure of wage information: qualified third-party vendors.	11
AB-1350 (Hart) - Employment Development Department: policies and practices.....	12
AB-2054 (Gipson) - Family temporary disability insurance program: covered active duty.....	12
AB-2271 (Garcia) - Immigrant benefits: loss of income: federal DHS enforcement.	12
AB-2292 (Ward) - Disability benefits: certificates.	12
SB-590 (Durazo) - Paid family leave: eligibility: care for designated persons.	13
SB-854 (Committee on Labor, Public Employment and Retirement) - Unemployment insurance.	13
SB-1054 (Cabaldon) - Unemployment insurance: reporting requirements.....	13
SB-1444 (Committee on Labor, Public Employment and Retirement) - Employment.....	13
General Insurance.....	14
AB-428 (Blanca Rubio) - Joint powers agreements: water corporations.	14
AB-487 (Committee on Insurance) - Insurance.....	14
AB-637 (Flora) - False or misleading commercial disaster communication.	14
AB-646 (Wallis) - Insurance: warranty: catalytic converter.	14

AB-943 (Michelle Rodriguez) - Insurance agents: prelicensing education.	14
AB-1236 (Celeste Rodriguez) - Insurance: Climate and Sustainability Insurance and Risk Reduction Grant Program.	15
AB-1554 (Calderon) - California Earthquake Authority.	15
AB-1781 (Michelle Rodriguez) - Federal Home Loan Banks.	15
AB-2197 (Valencia) - School employees: solicitation: financial services or products.	15
AB-2198 (Michelle Rodriguez) - Title insurance.	15
SB-354 (Limón) - Insurance Information and Privacy Protection Act.	16
SB-583 (Rubio) - Insurer financial statements.	16
SB-770 (Allen) - Common interest developments: EV charging stations.	16
SB-1170 (Durazo) - Joint powers agreements: nonprofit housing developers.	16
SB-1388 (Durazo) - Affordable Housing Risk Reduction Program.	16
Insurance Adjusters	18
AB-597 (Harabedian) - Public insurance adjusters.	18
Liability Insurance	19
AB-1197 (Calderon) - Rental passenger vehicles: renter liability: loss due to theft.	19
AB-1800 (Krell) - Portable electronics and optical products insurance.....	19
AB-1931 (Papan) - Insurance: home protection companies.	19
AB-2361 (Pacheco) - Insurance: personal vehicle sharing.	19
SB-1224 (Jones) – Home Protection Contracts.	19
Life Insurance	21
AB-1798 (Wilson) - Genetic testing for life and disability insurance.	21
Property Insurance	22
AB-1 (Connolly) - Residential property insurance: wildfire risk.	22
AB-69 (Calderon) - FAIR Plan policy notices and renewals.	22
AB-75 (Calderon) - Residential property insurance images.....	22
AB-226 (Calderon) - California FAIR Plan Association.	22
AB-234 (Calderon) - California FAIR Plan Association governing committee.	23
AB-290 (Bauer-Kahan) - California FAIR Plan Association: automatic payments.	23
AB-488 (Tangipa) - Insurance: the California FAIR Plan Association.	23
AB-567 (DeMaio) - Insurance: residential and commercial.....	23
AB-570 (Calderon) - Insurance: policy documents.....	24
AB-888 (Calderon) - California Safe Homes grant program.	24

AB-1339 (Mark González) - Department of Insurance: housing insurance study.	24
AB-1467 (Hoover) - Residential property insurance: tree fire risks.....	24
AB-1531 (Committee on Emergency Management) - Office of Emergency Services: comprehensive wildfire mitigation program.	24
AB-1559 (Calderon) - Residential property insurance images.....	25
AB-1795 (Gipson) - Smoke Damage Recovery Act.	25
AB-1888 (Ortega) - California Safe Homes grant program: contractors.....	25
AB-1986 (Bennett) - Residential property insurance: home hardening.	25
AB-2038 (Harabedian) - Residential property insurance: cancellations and nonrenewals.	26
AB-2061 (Chen) - California FAIR Plan Association: data.	26
AB-2724 (Bauer-Kahan) - Catastrophe modeling: distressed areas.	26
SB-260 (Wahab) - Unmanned aircraft.	26
SB-429 (Cortese) - Wildfire Safety and Risk Mitigation Program.	26
SB-495 (Allen) - Insurance.....	27
SB-525 (Jones) - California FAIR Plan: manufactured homes.	27
SB-547 (Pérez) - Commercial property insurance cancellation and nonrenewal.	27
SB-616 (Rubio) - Community Hardening Commission: wildfire mitigation program.....	27
SB-805 (Pérez) – Homeowners’ insurance: declared disaster areas.....	28
SB-876 (Padilla) - Fire and residential property insurance.	29
SB-877 (Pérez) - Residential property insurance: loss estimate transparency.	29
SB-878 (Pérez) - Insurance business practices.	30
SB-1301 (Allen) - Residential property insurance: nonrenewals.	31
Workers' Compensation.....	32
AB-1048 (Chen) - Workers’ compensation.....	32
AB-1125 (Nguyen) - Workers’ compensation: peace officers.	32
AB-1209 (Michelle Rodriguez) - Workers’ compensation: cannabis industry.....	32
AB-1293 (Wallis) - Workers’ compensation: qualified medical evaluators.....	32
AB-1329 (Ortega) - Workers’ Compensation: Subsequent injuries payments.	33
AB-1336 (Addis) - Farmworkers: benefits.	34
AB-1398 (Valencia) - Workers’ compensation.	35
AB-1498 (Soria) - Workers’ compensation: medical treatment.....	35
AB-1576 (Ortega) - Workers’ compensation: Subsequent injuries payments.	35
AB-1683 (Committee on Insurance) - Workers’ compensation: prepaid cards.	36

AB-2098 (Kalra) - Workers' compensation: medical treatment.....	36
SB-8 (Ashby) - Peace officers: injury or illness: leaves of absence.....	36
SB-230 (Laird) - Workers' compensation: firefighters.	36
SB-291 (Grayson) - Contractors: workers' compensation insurance.....	37
SB-447 (Umberg) - Workers' compensation: death benefits.	37
SB-487 (Grayson) - Workers' compensation.....	37
SB-536 (Archuleta) - Workers' compensation insurance fraud reporting.	37
SB-555 (Caballero) - Workers' compensation: average annual earnings.	37
SB-632 (Arreguin) – Workers' compensation: hospital employees.	38
SB-795 (Richardson) – Workers' compensation: professional athletes.....	38
SB-847 (Reyes) - Workers' compensation: uninsured employer: transfer of real property.	39

Informational and Oversight Hearings

<u>California Department of Insurance: Sustainable Insurance Strategy: Post Southern California Wildfires</u>	40
<u>The California FAIR Plan</u>	41
<u>California Department of Insurance: Sustainable Insurance Strategy: Moving Forward</u>	42
<u>The California FAIR Plan</u>	43
<u>California Department of Insurance: Sustainable Insurance Strategy: Present and Future</u>	44
<u>Outcomes Review AB 3012 (Wood & Daly), Statutes of 2020- Residential property insurance: FAIR Plan Residential Clearinghouse Program</u>	45

Automobile Insurance

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

This bill 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 the policyholder is using the vehicle for public social services or social service transportation, as defined.

Status: Chaptered by Secretary of State, Chapter 713, Statutes of 2025

AB-1833 (McKinnor) - Consumer Driving Data Protection Act of 2026.

This bill would have authorized a consumer to opt to use telematics to establish their driving record for purposes of establishing automobile insurance premiums, and would have specified the manner in which telematics data could be collected and used for these purposes.

Status: Died in the Assembly Privacy and Consumer Protection Committee

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

This bill reduces uninsured/underinsured motorist (UM/UIM) coverage for transportation network companies (TNC) from \$1 million to \$60,000 per person and \$300,000 per incident from the moment a passenger enters the vehicle of a participating driver until the passenger exits the vehicle (Period 3). It also requires the California Public Utilities Commission and California Department of Insurance to study of the impacts of these new UM/UIM coverage requirements to assess whether those requirements are appropriate to the risk of TNC services, and to report the findings to the Legislature on or before December 31, 2030.

Status: Chaptered by Secretary of State, Chapter 314, Statutes of 2025

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

This bill would have required an automobile manufacturer to notify the California Department of Insurance and automobile insurers of software updates for vehicles equipped with advanced autonomous driving systems, as defined.

Status: This measure was substantially amended outside the jurisdiction of the Assembly Insurance Committee on June 3, 2026.

Died on the Assembly Floor

Bail

AB-1927 (Krell) - Bail Consumer Protection Act.

This bill would have created the Bail Consumer Protection Act and prohibited a bail agent or someone impersonating a bail agent from engaging in authorized solicitation of bail to a family member or known contact of an arrested individual for purposes of bail bond services.

Status: This measure was substantially amended outside of the jurisdiction of the Assembly Insurance Committee on April 6, 2026.

Chaptered by the Secretary of State, Chapter 908, Statutes of 2026

California Department of Insurance

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

This bill establishes the "Make it Fair" Access to Insurance Requirements Act, which among other things, authorizes the Insurance Commissioner to require the FAIR Plan to adjust the policy limits available under programs underwritten by the FAIR Plan and to make additional coverage offerings available for fair rental value coverage under the FAIR Plan's renters' property insurance program.

Status: Chaptered by the Secretary of State, Chapter 540, Statutes of 2026

AB-1936 (Sanchez) - Insurance Commissioner qualifications.

This bill would have required the Insurance Commissioner, within 10 years before election, to have at least five years of experience either as a manager or supervisor in the private sector working full time in areas within the California Department of Insurance's subject matter jurisdiction, or as a senior examiner or senior employee of a state or federal agency with regulatory responsibility over insurers or insurance agencies.

Status: Died in the Assembly Insurance Committee

AB-2471 (Committee on Emergency Management) - Alfred E. Alquist Seismic Safety Commission.

This bill adds representatives of the State Fire Marshal (OSFM), Department of Insurance, and Strategic Growth Council to the Seismic Safety Commission, and reduces the number of members appointed by the Governor by one. The bill additionally requires the Commission to make policy recommendations to the Legislature, as specified.

Status: Chaptered by the Secretary of State, Chapter 212, Statutes of 2026

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

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

Status: Chaptered by the Secretary of State, Chapter 685, Statutes of 2026

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

This bill requires an examined insurance company to take corrective actions to remediate violations identified in the report of examination or other operational report conducted by the California Insurance Commissioner or their designee.

Status: Chaptered by the Secretary of State, Chapter 1017, Statutes of 2026

Employment Development Department

AB-496 (Castillo) - Unemployment and disability insurance: quality of services: reporting.

This bill would have required the Legislative Analyst's Office to prepare and submit a report to the Legislature, on or before January 1, 2027, evaluating the quality of unemployment and disability insurance services provided by the Employment Development Department, including review of paid family leave and service wait times.

Status: Died in the Assembly Insurance Committee

AB-765 (Flora) - Employment Training Fund: federal loan interest payments.

This bill would have specified that Legislative approval for the use of funds from the Employment Training Fund to pay interest charged on federal loans to the Unemployment Fund must be through statute, and would have required the preparation of a public report justifying the necessity for the diversion, transfer, or use of those funds for that purpose.

Status: Died in the Assembly Insurance Committee

AB-933 (Ávila Farías) - Disability benefits: duration: postchildbirth.

This bill would have allowed any individual who is deemed disabled on the basis of any illness or injury resulting from pregnancy, childbirth, or related medical condition and determined to be eligible to receive disability benefits to be eligible to receive disability benefits for a period of no less than 12 weeks following childbirth.

Status: Died in the Assembly Insurance Committee

AB-1073 (Ávila Farías) - Employment Development Department: disclosure of wage information: qualified third-party vendors.

This bill would have required the Employment Development Department (EDD) to release an employee's wage information to a qualified third-party vendor, as defined, if the employee had provided EDD with written permission for that release, and would have required EDD to enter into an agreement with a qualified third-party vendor to allow for electronic transmission of an employee's wage information for permissible uses, as specified.

Status: Died in the Assembly Insurance Committee

AB-1350 (Hart) - Employment Development Department: policies and practices.

This bill, beginning on January 1, 2027, would have reduced the frequency of the mandatory assessment of the effectiveness of fraud prevention and detection tools conducted by the Employment Development Department from annual to biennial.

Status: Died in the Assembly Insurance Committee

AB-2054 (Gipson) - Family temporary disability insurance program: covered active duty.

This bill expands the definition of "covered active duty" for purposes of eligibility for Paid Family Leave benefits to include duty during training, domestic deployments, and, for members of the National Guard, calls to state active duty.

Status: Chaptered by the Secretary of State, Chapter 729, Statutes of 2026

AB-2271 (Garcia) - Immigrant benefits: loss of income: federal DHS enforcement.

This bill would have created a program administered by the Employment Development Department entitling an individual or their qualifying beneficiary to receive monetary benefits if the individual suffers a loss of earned income for one of several specified reasons pertaining to immigration enforcement activities conducted by the Department of Homeland Security, would have specified the amount and manner in which those payments must be transmitted, and would have established the Immigration Enforcement Emergency Fund within the State Treasury for the purpose of administering the program.

Status: Died in the Assembly Insurance Committee

AB-2292 (Ward) - Disability benefits: certificates.

This bill prohibits physicians and other licensed practitioners from charging administrative fees to complete forms pertaining to eligibility for paid family or medical leave.

Status: Chaptered by the Secretary of State, Chapter 734, Statutes of 2026

SB-590 (Durazo) - Paid family leave: eligibility: care for designated persons.

This bill, beginning on July 1, 2028, allows an individual caring for a seriously ill “designated person,” whose association with the individual is the equivalent of a family relationship, to receive Paid Family Leave benefits.

Status: Chaptered by Secretary of State, Chapter 772, Statutes of 2025

SB-854 (Committee on Labor, Public Employment and Retirement) - Unemployment insurance.

This bill permits electronic transmission of any document that the Unemployment Insurance Code requires to be mailed.

Status: Chaptered by Secretary of State, Chapter 240, Statutes of 2025

SB-1054 (Cabaldon) - Unemployment insurance: reporting requirements.

This bill would have expanded the breadth and frequency of required employment and earning data reporting to Employment Development Department (EDD), and would have required EDD to share relevant employment data with the Department of Social Services, the Department of Health Care Services, and the Office of the California Education Interagency Council.

Status: Held in the Assembly Appropriations Committee

SB-1444 (Committee on Labor, Public Employment and Retirement) - Employment.

This bill makes a number of technical, non-substantive, or non-controversial changes to the Government Code, Labor Code, and Unemployment Insurance Code.

Status: Chaptered by the Secretary of State, Chapter 162, Statutes of 2026

General Insurance

AB-428 (Blanca Rubio) - Joint powers agreements: water corporations.

This bill authorizes water corporations, as defined, to enter into joint powers agreements with public agencies and mutual water companies for purposes of insurance risk pooling.

Status: Chaptered by Secretary of State, Chapter 151, Statutes of 2025

AB-487 (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 558, Statutes of 2025

AB-637 (Flora) - False or misleading commercial disaster communication.

This bill would authorize a court to increase civil penalties imposed for unfair insurance practices by up to \$2,500 if the violation was for a commercial disaster communication made during or immediately following a state of emergency or catastrophic disaster.

Status: Died in the Assembly Insurance Committee

AB-646 (Wallis) - Insurance: warranty: catalytic converter.

This bill would have regulated products designed to deter the theft of a catalytic converter under existing statutes regulating express warranties for vehicle protection products.

Status: Held in the Assembly Appropriations Committee

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

This bill 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: Chaptered by Secretary of State, Chapter 566, Statutes of 2025

AB-1236 (Celeste Rodriguez) - Insurance: Climate and Sustainability Insurance and Risk Reduction Grant Program.

This bill would have established the Climate and Sustainability Insurance and Risk Reduction Grant Program within the California Department of Insurance.

Status: Held in the Assembly Appropriations Committee

AB-1554 (Calderon) - California Earthquake Authority.

This bill would have required the California Earthquake Authority (CEA), in submitting its annual report on the operations of the CEA to the Legislature, to provide the report to both of the Legislature's insurance committees, and to post the report on the CEA's website.

Status: Died in the Senate Appropriations Committee

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

This bill 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: Chaptered by the Secretary of State, Chapter 90, Statutes of 2026

AB-2197 (Valencia) - School employees: solicitation: financial services or products.

This bill would have prohibited financial solicitation of local education agency employees on schoolsites, unless specified conditions are met.

Status: Died in the Assembly Education Committee

AB-2198 (Michelle Rodriguez) - Title insurance.

This bill would have made clarifying and modernizing changes to the rate filing process in the business of title insurance for title insurers, underwritten title companies, and controlled escrow companies.

Status: Held in the Senate Appropriations Committee

SB-354 (Limón) - Insurance Information and Privacy Protection Act.

This bill establishes the Insurance Consumer Privacy Protection Act, which updates and expands privacy laws pertaining to personal information processed by insurers and third-party service providers doing business with insurers.

Status: Chaptered by the Secretary of State, Chapter 481, Statutes of 2026

SB-583 (Rubio) - Insurer financial statements.

This bill would have increased the late filing fee from \$705 to \$800 for an admitted insurer that fails to timely file statements, and would require the Insurance Commissioner to collect an additional late filing fee of \$900 instead of \$849 for each month or part thereof that an insurer continues to transact insurance without filing the required statements.

Status: Died in the Assembly Insurance Committee

SB-770 (Allen) - Common interest developments: EV charging stations.

This bill removes the requirement that an owner of a separate interest in a common interest development (CID) seeking to install an electric vehicle (EV) charging station in a common area obtain a certificate of insurance for the EV charging station that names the home-owners' association for the CID as an insured party.

Status: Chaptered by Secretary of State, Chapter 525, Statutes of 2025

SB-1170 (Durazo) - Joint powers agreements: nonprofit housing developers.

This bill authorizes nonprofit housing developers to enter into joint powers agreements with public agencies for purposes of insurance risk pooling.

Status: Chaptered by the Secretary of State, Chapter 810, Statutes of 2026

SB-1388 (Durazo) - Affordable Housing Risk Reduction Program.

This bill would have established the Affordable Housing Risk Reduction Program, administered by the Department of Housing and Community Development (DHCD), to provide technical assistance and supportive resources to affordable housing providers to mitigate risk and secure more affordable insurance options, and would have required DHCD to provide loans and grants to affordable housing providers for these purposes.

This bill also would have required DHCD to develop technical assistance to support affordable housing providers that are preparing to join alternative risk financing entities or that are jointly pursuing commercial insurance, and would have authorized DHCD to submit a letter of support to the California Tax Credit Allocation Committee for a housing development project that is applying for low-income housing tax credits if the applicant cannot receive one from the applicable local agency in a timely manner

Status: This measure was substantially amended outside the jurisdiction of the Assembly Insurance Committee on June 18, 2026.

Chaptered by the Secretary of State, Chapter 1034, Statutes of 2026

Insurance Adjusters

AB-597 (Harabedian) - Public insurance adjusters.

This bill would have prohibited a public insurance adjuster from charging a policyholder based on any amount paid to the policyholder by the insurer for claims or coverages to which the adjuster's services do not apply. If the claim pertains to a catastrophic disaster or state of emergency, this bill would have prohibited a public adjuster from charging the policyholder based on any amount paid to the policyholder by the insurer prior to the date the written contract between the policyholder and the public adjuster was initiated.

Status: Held in the Senate Appropriations Committee

Liability Insurance

AB-1197 (Calderon) - Rental passenger vehicles: renter liability: loss due to theft.

This bill would have required a rental company to limit its recovery for losses arising from theft to the extent of coverage provided under the renter's or authorized driver's insurance policy, in cases where the renter or authorized driver failed to exercise ordinary care.

Status: This measure was substantially amended outside the jurisdiction of the Assembly Insurance Committee on March 28, 2025.

Chaptered by Secretary of State, Chapter 449, Statutes of 2025

AB-1800 (Krell) - Portable electronics and optical products insurance.

This bill would have redefined the existing limited line for portable electronics insurance to include insurance for optical products.

Status: Held in the Assembly Appropriations Committee

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

This bill creates a home protection contract limited lines agent license to allow utilities to solicit and transmit protection contract fees on behalf of a home protection company.

Status: Chaptered by the Secretary of State, Chapter 561, Statutes of 2026

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

This bill reduces 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, but no 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.

Status: Chaptered by the Secretary of State, Chapter 601, Statutes of 2026

SB-1224 (Jones) – Home protection contracts.

This bill would have authorized a licensed home protection company to make a cash payment in lieu of repair or replacement under specified conditions.

Status: This measure was substantially amended outside the jurisdiction of the Assembly Insurance Committee on June 11, 2026.
Held in the Assembly Appropriations Committee

Life Insurance

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

This bill prohibits life and non-health disability insurers from using genetic information for any insurance purpose other than paying benefits or for a therapeutic purpose, unless that information is in the individual's medical record, is not derived from a direct-to-consumer genetic test, and is for the purpose of ruling out an adverse finding based on the individual's medical record with the informed consent of the individual.

Status: Chaptered by the Secretary of State, Chapter 897, Statutes of 2026

Property Insurance

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

This bill 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 certain building hardening measures.

Status: Chaptered by Secretary of State, Chapter 472, Statutes of 2025

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

This bill enacts various provisions to assist California Fair Access to Insurance Requirements 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: Chaptered by the Secretary of State, Chapter 496, Statutes of 2026

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

This bill would have 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; 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, to verify remediation, and to request an in-person inspection.

Status: Held in the Senate Appropriations Committee

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

This bill establishes the FAIR Plan Stabilization Act, which authorizes the California Infrastructure and Economic Development Bank (IBank), upon the request of the California 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.

Status: Chaptered by Secretary of State, Chapter 473, Statutes of 2025

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

This bill allows 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.

Status: Chaptered by Secretary of State, Chapter 474, Statutes of 2025

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

This bill requires, by April 1, 2026, the Fair Access to Insurance Requirements (FAIR) Plan to create a system and accept automatic payments for policyholder premiums. It prohibits the cancellation or non-renewal of a FAIR Plan policy solely because the policyholder is not enrolled in automatic payments. Additionally, it requires the FAIR Plan to provide a 10-day period for any policyholder to pay an outstanding installment premium, in alignment with existing law.

Status: Chaptered by the Secretary of State, Chapter 475, Statutes of 2025

AB-488 (Tangipa) - Insurance: the California FAIR Plan Association.

This bill would have deleted the requirement of the Fair Access to Insurance Requirements Plan to publish the toll-free telephone number in all general distribution telephone directories in the state.

Status: Died in the Assembly Insurance Committee

AB-567 (DeMaio) - Insurance: residential and commercial.

This bill would have reduced to 0% the rate of tax on gross premiums received for "residential property insurance policies" on or after January 1, 2026, and would have required the state to subsidize, upon an appropriation and until January 1, 2030, the annual increase in residential property insurance rates approved by the Insurance Commissioner that is above the lower of an annual increase of 7%, or the annual national average increase in residential insurance premiums.

Status: Held in the Assembly Revenue and Taxation Committee

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

This bill would have required an insurer, after a covered loss, to provide a policyholder a free copy of their homeowner's policy within 15 calendar days instead of 30 calendar days, once requested by the policyholder.

Status: Held in the Senate Appropriations Committee

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

This bill establishes a grant program, to be administered by the California Department of Insurance, with the goals of reducing local and statewide wildfire losses, improving insurability and resilience of vulnerable communities, and home hardening to mitigate wildfire risk.

Status: Chaptered by Secretary of State, Chapter 536, Statutes of 2025

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

This bill requires 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.

Status: Chaptered by Secretary of State, Chapter 728, Statutes of 2025

AB-1467 (Hoover) - Residential property insurance: tree fire risks.

This bill would have exempted a residential property insurance policyholder from state and local laws, ordinances, fees, and fines associated with the removal of a tree if their insurer identifies the tree as a fire risk and the Department of Forestry and Fire Protection confirms that the tree is a fire risk.

Status: Died in the Assembly Insurance Committee

AB-1531 (Committee on Emergency Management) - Office of Emergency Services: comprehensive wildfire mitigation program.

This bill requires the California Department of Insurance to be added to the California Wildfire Mitigation Program Board on or before July 1, 2026.

Status: Chaptered by the Secretary of State, Chapter 204, Statutes of 2025

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

This bill would have 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; 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, to verify remediation, and to request an in-person inspection.

Status: Died in the Senate Privacy, Digital Technologies, and Consumer Protection Committee

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

This bill establishes requirements pertaining to residential property insurance claims for smoke damage occurring within a wildfire impact zone, including requirements for restoring a property to preloss condition and clearing it for human occupancy in accordance with regulations and guidance for lead, asbestos, and other contaminants developed pursuant to Assembly Bill (AB) 1642 (Harabedian).

Status: Chaptered by the Secretary of State, Chapter 240, Statutes of 2026

AB-1888 (Ortega) - California Safe Homes grant program: contractors.

This bill would have required the California Department of Insurance to develop standardized procedures and processes, on or before July 1, 2027, for the selection of contractors and award of grant funds to perform specified categories of wildfire mitigation work as it relates to the California Safe Homes grant program.

Status: Held in the Assembly Appropriations Committee

AB-1986 (Bennett) - Residential property insurance: home hardening.

This bill would have required an insurer to provide a premium quote for the residential property that includes the price of insurance if the property is certified as “hardened” by a home hardening certification program established or approved by the State Fire Marshal and a premium quote for the residential property in its current state.

Status: Died in the Assembly Insurance Committee

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

This bill requires an insurer to offer to their policyholder, 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.

Status: Chaptered by the Secretary of State, Chapter 917, Statutes of 2026

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

This bill requires the California Fair Access to Insurance Requirements Plan to post specified information, quarterly, on its internet website.

Status: Chaptered by the Secretary of State, Chapter 918, Statutes of 2026

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

This bill requires the California Department of Insurance to review and update distressed areas, on or before July 1, 2027, and yearly thereafter.

Status: Chaptered by the Secretary of State, Chapter 961, Statutes of 2026

SB-260 (Wahab) - Unmanned aircraft.

This bill would have instituted several provisions concerning the use of unmanned aircraft in a variety of domains, including, among other things, requiring a residential property insurer to notify a policyholder at least 30 days in advance of using a remotely-operated unmanned aircraft to take aerial images of the insured property; and requiring a residential property insurer to provide written notice if it has gathered sufficient evidence using unmanned aircraft to support termination of an insurance contract, to provide the pertinent evidence to the policyholder, and to allow 120 days for the policyholder to remedy the identified issue(s).

Status: Died in the Assembly Insurance Committee

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

This bill provides an outline for the creation of a “public wildfire catastrophe model,” as defined, within the California Department of Insurance.

Status: Chaptered by Secretary of State, Chapter 541, Statutes of 2025

SB-495 (Allen) - Insurance.

This bill makes various changes to California's Insurance Code relevant to the California Department of Insurance.

Status: Chaptered by Secretary of State, Chapter 542, Statutes of 2025

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

This bill requires the California Fair Access to Insurance Requirements Plan to cover manufactured homes and mobile homes.

Status: Chaptered by Secretary of State, Chapter 476, Statutes of 2025

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

This bill expands to commercial property insurance the prohibition against an insurer canceling or refusing to renew a residential property insurance policy for one year from the declaration of a state of emergency, if the residential property is located within the perimeter of a wildfire or in an adjacent ZIP Code.

Status: Chaptered by Secretary of State, Chapter 544, Statutes of 2025

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

This bill would have created an independent Community Hardening Commission within the California Department of Insurance with the goals of developing a unified and centralized fire mitigation standard for all levels of government across the state, and generating guidelines to enable the creation of a wildfire data sharing platform.

Status: Vetoed by Governor

Governor's Veto Message:

Governor's veto message: To the Members of the California State Senate:

I am returning Senate Bill 616 without my signature.

This bill would establish an independent Community Hardening Commission within the

Department of Insurance (CDI) to review current and develop new wildfire community hardening standards every quarter starting January 1, 2026, and make recommendations to expedite certain community hardening practices.

At a time when Californians are grappling with rising insurance costs due to natural disasters exacerbated by climate change, the state has launched multiple efforts to expedite proven and cost-effective home hardening practices, aiming to improve insurability for millions of homeowners. CAL FIRE currently administers California's Wildfire Mitigation Program, established in 2019 to strengthen community-wide resilience against wildfires. The California Governor's Office of Emergency Services (Cal OES) and CAL FIRE, working side-by-side with counties and cities, have launched a statewide wildfire home-hardening playbook that at-risk communities can lift straight off the shelf. In 2022, CDI introduced its "Safer from Wildfires" framework, a first-of-its-kind regulation that requires insurance companies to offer discounts to homeowners and businesses that take specific wildfire mitigation steps. These are just a few examples demonstrating the state's commitment to tackling this important issue.

This year, the Legislature sent me multiple bills with the intention of building upon this ongoing work. Unfortunately, rather than providing a coordinated approach, these measures are in conflict with one another, tasking different state entities with similar objectives. The lack of harmony between these efforts will not only result in conflicting outcomes but also in confusion for consumers, insurance companies, local governments, and emergency responders.

I encourage the Legislature to revisit this important issue next year and work collaboratively to navigate the different approaches to setting hardening standards, including determining the responsible state entity. In the meantime, California will continue to aggressively implement the multiple initiatives underway to mitigate wildfire risk, encourage cost-effective structure hardening and retrofitting, facilitate vegetation management, and address the availability and cost of insurance.

For these reasons, I cannot sign this bill.

Sincerely,

Gavin Newsom

SB-805 (Pérez) – Homeowners' insurance: declared disaster areas.

This bill would have reduced the time from 90 to 75 days for an issuing insurer to respond to a property owner in a declared disaster area who cannot identify their

insurer, and has sought assistance from and provided their information to the Insurance Commissioner to transmit to insurers that issue homeowner's insurance policies covering fire risks.

Status: This measure was substantially amended outside the jurisdiction of the Assembly Insurance committee on June 23, 2025.

Chaptered by Secretary of State, Chapter 126, Statutes of 2025

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

This bill makes various changes to fire and residential property insurance coverage to support policyholders after a covered loss and enhances the Insurance Commissioner's ability to provide related oversight and enforcement.

Status: Chaptered by the Secretary of State, Chapter 656, Statutes of 2026

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

This bill would have modified the definition of "claims-related documents" within the standard fire insurance policy form to clarify loss adjustment calculations includes preliminary or final documents that relate to the amount of loss, covered damage, and cost of repairs.

Status: Vetoed by Governor

Governor's Veto Message:

To the Members of the California State Senate:

I am returning Senate Bills 877 and 878 without my signature.

These two bills codify existing technical regulations and guidance adopted by the California Department of Insurance to clarify definitions of claim documents and specify certain timeframes for payment of claims to policyholders.

Over the last few years, the California Department of Insurance adopted several landmark regulations, such as the Sustainable Insurance Strategy and the Intervenor and Administrative Hearing Bureau Fairness and Accountability rulemaking package, both of which signify reforms decades in the making. Once fully implemented, these new processes will greatly improve access to and availability of insurance throughout California.

These bills, however, seek to codify portions of unrelated, existing regulations that are unnecessary at this time.

For this reason, I am unable to sign these bills.

Sincerely,

Gavin Newsom

SB-878 (Pérez) - Insurance business practices.

This bill 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 the timeframes are not met.

Status: Vetoed by Governor

Governor's Veto Message:

To the Members of the California State Senate:

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Sincerely,

Gavin Newsom

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

This bill provides new processes that insurers must follow when an insurer refuses to renew a policy, among other provisions.

Status: Chaptered by the Secretary of State, Chapter 693, Statutes of 2026

Workers' Compensation

AB-1048 (Chen) - Workers' compensation.

This bill would have required an employer, when providing an explanation of benefits to the medical provider treating an injured worker, to include the state assigned medical provider network identification number and an email address that the medical provider may use to request a copy of the underlying contract that entitles the employer to take a preferred rate. This bill would have also required the employer to provide a copy of the underlying contract to the medical provider, upon request, once within a 365-day period.

Status: Held in the Senate Appropriations Committee

AB-1125 (Nguyen) - Workers' compensation: peace officers.

This bill expands an existing rebuttable presumption of occupational injury for heart trouble in security officers at Atascadero State Hospital to include any officer or employee of the Department of Corrections and Rehabilitation having custodial duties and any peace officer employed by the Department of State Hospitals.

Status: Chaptered by Secretary of State, Chapter 291, Statutes of 2025

AB-1209 (Michelle Rodriguez) - Workers' compensation: cannabis industry.

This bill would have authorized the administrative director (AD) of the Division of Workers' Compensation to require employers in the cannabis industry to annually report compliance with existing requirements to secure payment of workers' compensation, would have required the AD to provide administrative assistance to cannabis employers in securing the payment of workers' compensation, and would have granted safe harbor for cannabis employers for prior failure to secure payment of workers' compensation if they came into compliance in accordance with the bill.

Status: Died in the Assembly Business and Professions Committee

AB-1293 (Wallis) - Workers' compensation: qualified medical evaluators.

This bill requires the administrative director of the Division of Workers' Compensation to develop and make available a template qualified medical evaluator (QME) report form and a medical evaluation request form for parties to communicate with a panel QME.

Status: Chaptered by Secretary of State, Chapter 298, Statutes of 2025

AB-1329 (Ortega) - Workers' Compensation: Subsequent injuries payments.

This bill would have made various changes to the process of filing, evaluating, and paying claims for special additional compensation from the Subsequent Injuries Benefits Trust Fund, including establishing a five-year statute of limitations for filing an application, and prohibiting consideration of acid reflux, diabetes, sleep apnea, and sexual dysfunction as preexisting labor disabling disabilities for purposes of determining eligibility for benefits.

Status: Vetoed by Governor

Governor's Veto Message:

To the Members of the California State Assembly:

I am returning Assembly Bill 1329 without my signature.

This bill would make assorted changes to the Subsequent Injury Benefit Trust Fund (SIBTF), a World War II-era program created to protect disabled veterans entering the workforce. Proposed changes include incorporating a Qualified Medical Evaluator (QME) process, excluding certain medical conditions from the definition of pre-existing disabilities, and adding a statute of limitations on claims.

I commend the author for identifying the SIBTF as needing significant reform. Over the past decade, SIBTF has expanded significantly beyond its original purpose. The number of claims has skyrocketed, leading to an unsustainable future for the program. The Department of Industrial Relations estimates that, without comprehensive reform, the annual assessment paid by all employers will increase from \$372 million in FY 2021-22 to \$1.5 billion in FY 2029-30. As the Legislative Analyst's Office noted in a July 2025 report, workers submitting SIBTF claims today could see processing delays of up to ten years unless we take comprehensive action. Notably, other states, facing similar pressures, have chosen to eliminate their programs rather than reform them. This situation is dire and the state must act immediately.

Unfortunately, AB 1329 does not contain the comprehensive reforms necessary to save SIBTF. While some of the changes, such as the proposed QME process and the statute of limitations, are important, other changes take the program in the wrong direction. For example, including the impact on the "activities of daily living" in the determination of a prior disability contradicts the concept that the prior disability must be labor-disabling. This change would increase SIBTF claims and liabilities.

To ensure this program continues to serve workers as intended, comprehensive SIBTF reform must be pursued next year. I am directing the Department of Industrial Relations

and its Division of Workers' Compensation to develop a proposal for comprehensive reform to include in January's 2026-27 budget proposal. I look forward to working with the Legislature to ensure this program continues to serve California workers.

For those reasons, I cannot sign this bill.

Sincerely,

Gavin Newsom

AB-1336 (Addis) - 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 industry, as defined, failed to comply with existing heat illness prevention standards, and would have established the Farmworker Climate Change Heat Injury and Death Fund to pay associated administrative costs.

Status: Vetoed by Governor

Governor's Veto Message:

To the Members of the California State Assembly:

I am returning Assembly Bill 1336 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.

Last year, I vetoed a nearly identical bill, stating that creating a presumption in the workers' compensation system is not an effective way to protect California farmworkers from the risk of heat-related illnesses. Current laws establishing, regulating, and enforcing heat illness prevention standards fall under the jurisdiction of Cal/OSHA, not the Division of Workers' Compensation. The workers' compensation system is not equipped to make determinations about employers' compliance with Cal/OSHA standards. This tension will lead to excessive delays and dilute the bill's potential benefits to workers.

I share the author's goal of protecting workers from the dangers of excessive heat. Cal/OSHA recently established a dedicated Agricultural Enforcement Task Force and Outreach Unit, which has opened more than 250 proactive inspections. Moreover,

Cal/OSHA's Consultation Services Unit, which provides free assistance to employers to help them comply with health and safety standards, has addressed heat illness at 395 worksites since May 2025. I remain committed to working with the Legislature, workers, and worker advocates to explore how to bolster and complement Cal/OSHA's ongoing efforts to improve working conditions for agricultural workers.

For these reasons, I cannot sign this bill.

Sincerely,

Gavin Newsom

AB-1398 (Valencia) - Workers' compensation.

This bill clarifies that existing laws concerning referrals for workers' compensation-related services to an entity in which the referrer holds a financial interest, do not preclude the applicability of any other law that may apply to the transaction. This bill also clarifies that a disclosure of financial interest made pursuant to existing law when providing such a referral must be made in writing, at the time the claim for payment is presented, to a third-party payer or other entity to whom a claim for payment is presented for the services furnished pursuant to a referral.

Status: Chaptered by Secretary of State, Chapter 640, Statutes of 2025

AB-1498 (Soria) - Workers' compensation: medical treatment.

This bill would have established a statewide medical provider network (MPN) database consisting of physicians willing and able to provide treatment to injured workers in the Central Valley, and would have authorized an employee to seek treatment with a physician within the statewide MPN database if they demonstrate an inability to obtain a visit with a physician in the employer's MPN within 30 days of the request for medical treatment.

Status: Died in the Assembly Insurance Committee

AB-1576 (Ortega) - Workers' compensation: Subsequent injuries payments.

This bill, for purposes of claims for special additional compensation from the Subsequent Injuries Benefits Trust Fund (SIBTF), would have specified the type of evidence necessary to demonstrate the existence of a prior permanent partial disability, required that medical-legal evidence be collected exclusively through existing qualified

medical evaluation procedures, transferred responsibility for payment of SIBTF benefits from the State Compensation Insurance Fund to the Director of Industrial Relations, and clarified existing law concerning the calculation of permanent disability rating.

Status: Held in the Senate Appropriations Committee

AB-1683 (Committee on Insurance) - Workers' compensation: prepaid cards.

This bill makes permanent an existing, optional pilot program allowing employers to transmit workers' compensation indemnity payments via prepaid card, rather than paper check.

Status: Chaptered by the Secretary of State, Chapter 59, Statutes of 2026

AB-2098 (Kalra) - Workers' compensation: medical treatment.

This bill would have provided job-protected leave for an injured worker to obtain medical treatment for an occupational injury during work hours, when necessary and in accordance with specified conditions.

Status: Held in the Assembly Appropriations Committee

SB-8 (Ashby) - Peace officers: injury or illness: leaves of absence.

This bill expands the availability of enhanced temporary disability benefits (commonly referred to as "4850 time") to peace officers employed by Sacramento County on a full-time basis.

Status: Chaptered by Secretary of State, Chapter 733, Statutes of 2025

SB-230 (Laird) - Workers' compensation: firefighters.

This bill expands the classes of firefighters who receive presumptions for specific injuries or illnesses in the workers' compensation system to include firefighters servicing United States Department of Defense installations, National Aeronautics and Space Administration installations, and commercial airports regulated by the Federal Aviation Administration, for injuries occurring on or after January 1, 2026.

Status: Chaptered by Secretary of State, Chapter 404, Statutes of 2025

SB-291 (Grayson) - Contractors: workers' compensation insurance.

This bill increases penalties for workers' compensation violations by contractors.

Status: Chaptered by Secretary of State, Chapter 455, Statutes of 2025

SB-447 (Umberg) - Workers' compensation: death benefits.

This bill increases from 21 to 26 the age that minor dependents can continue to receive health benefits under the workers' compensation death benefits coverage when specified firefighters, peace officers, or Orange County Sheriff's Special Officers die in the line of duty.

Status: Chaptered by Secretary of State, Chapter 653, Statutes of 2025

SB-487 (Grayson) - Workers' compensation.

This bill, under specified circumstances, prohibits an employer from recovering more than one-third of the defendant's liability policy limit in a third-party civil suit brought by an injured public safety worker.

Status: Chaptered by the Secretary of State, Chapter 763, Statutes of 2025

SB-536 (Archuleta) - Workers' compensation insurance fraud reporting.

This bill would have required the Employment Development Department to release detailed payroll information to insurers, including private insurers, under specified circumstances in order to identify and investigate fraud.

Status: Held in the Assembly Appropriations Committee

SB-555 (Caballero) - Workers' compensation: average annual earnings.

This bill, for injuries occurring on or after January 1, 2027, would have raised the minimum and maximum average weekly earnings, used for the calculation of weekly payments for permanent partial disability benefits, from \$240 to \$363 and from \$435 to \$658, respectively.

Status: Died in the Assembly Insurance Committee

SB-632 (Arreguín) – Workers’ compensation: hospital employees.

This bill would have created a rebuttable presumption for acute care hospital employees who provide direct patient care, that infectious diseases, cancer, musculoskeletal injuries, post-traumatic stress disorder, and respiratory diseases including COVID-19 arose out of the course of employment.

Status: This measure was substantially amended outside the jurisdiction of the Assembly Insurance Committee on June 10, 2026.

Vetoed by the Governor

Governor's Veto Message:

Governor's veto message: To the Members of the California State Senate:

I am returning Senate Bill 632 without my signature.

This bill expands eligibility to qualify for a California College Promise fee waiver by reducing the minimum unit requirement from 12 to 9 units.

While expanding eligibility for this program is a laudable goal, this bill would create significant cost pressure, into the tens of millions of dollars annually, and was not included in the 2026 Budget Act.

In partnership with the Legislature this year, my administration has enacted a balanced budget that recognizes the challenging fiscal landscape our state faces while maintaining our commitment to working families and our most vulnerable communities. With significant fiscal pressures and the federal government's hostile economic policies, it is vital that we remain disciplined when considering bills with significant fiscal implications that are not included in the budget, such as this measure.

For this reason, I cannot sign this bill.

Sincerely,

Gavin Newsom

SB-795 (Richardson) – Workers’ compensation: professional athletes.

This bill would have made several changes to the availability of California workers’ compensation benefits to professional athletes.

Status: This measure was substantially amended outside the jurisdiction of the Assembly Insurance Committee on August 28, 2026.
Chaptered by the Secretary of State, Chapter 345, Statutes of 2026

SB-847 (Reyes) - Workers' compensation: uninsured employer: transfer of real property.

This bill authorizes the Director of the Department of Industrial Relations to make a prima facie finding under specified circumstances that a transfer of property by an "uninsured employer" was executed to avoid the lawful imposition lien on the property.

Status: Chaptered by the Secretary of State, Chapter 790, Statutes of 2025

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Wednesday, March 19, 2025

9:30a.m. - State Capitol, Room 437

REGULAR ORDER OF BUSINESS

2 Witnesses Per Side, 2 Minutes Each

1. AB 597 Harabedian Public insurance adjusters

Assembly Insurance Committee

Oversight Hearing

California Department of Insurance:

Sustainable Insurance Strategy:

Post Southern California Wildfires

I. Welcome and Opening Remarks

Assemblymember Lisa Calderon, Chair, Assembly Insurance Committee

II. Sustainable Insurance Strategy: Post Southern California Wildfires

Honorable Ricardo Lara, Insurance Commissioner, California Department of Insurance

III. Public Comment

Committee hearing documents located at: <https://ains.assembly.ca.gov/hearings/2025-informational-oversight-hearings>

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Assembly Insurance Committee

Oversight Hearing

The California FAIR Plan

Wednesday, May 28, 2025

9:30 a.m.

California State Capitol, Room 437

I. Welcome and Opening Remarks

Assemblymember Lisa Calderon, Chair, Assembly Insurance Committee

II. The California FAIR Plan

Victoria Roach, President, California FAIR Plan

III. Public Comment

Committee hearing documents located at: <https://ains.assembly.ca.gov/hearings/2025-informational-oversight-hearings>

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Assembly Insurance Committee

Oversight Hearing

California Department of Insurance

Sustainable Insurance Strategy:

Moving Forward

Wednesday, July 2, 2025

10 a.m.

California State Capitol, Room 126

I. Welcome and Opening Remarks

Assemblymember Lisa Calderon, Chair, Assembly Insurance Committee

II. The California Department of Insurance

Honorable Ricardo Lara, Insurance Commissioner, Department of Insurance

III. Public Comment

Committee hearing documents located at: <https://ains.assembly.ca.gov/hearings/2025-informational-oversight-hearings>

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Assembly Insurance Committee Oversight Hearing

The California FAIR Plan

Wednesday, January 28, 2026
10 a.m.
California State Capitol, Room 437

I. Welcome and Opening Remarks

Assemblymember Lisa Calderon, Chair, Assembly Insurance Committee

II. The California FAIR Plan

Victoria Roach, President, California FAIR Plan

III. Public Comment

Committee hearing documents located at: <https://ains.assembly.ca.gov/hearings/2026-informational-oversight-hearings>

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Assembly Insurance Committee

Oversight Hearing

California Department of Insurance: Sustainable Insurance Strategy: Present & Future

Wednesday, February 18, 2026
10 a.m.
California State Capitol, Room 437

I. Welcome and Opening Remarks

Assemblymember Lisa Calderon, Chair, Assembly Insurance Committee

II. The California Department of Insurance

Honorable Ricardo Lara, Insurance Commissioner, Department of Insurance

III. Public Comment

Committee hearing documents located at: <https://ains.assembly.ca.gov/hearings/2026-informational-oversight-hearings>

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Assembly Insurance Committee Outcomes Review Oversight Hearing

**Wednesday, March 18, 2026
State Capitol, Room 437 9:30 a.m.**

Outcomes Review: AB 3012 (Wood/Daly, 2020) Residential Property Insurance: FAIR Plan Residential Clearinghouse Program

I. Welcome and Opening Remarks

Assemblymember Lisa Calderon, Chair, Assembly Insurance Committee

II. Implementation & Oversight of AB 3012/FAIR Plan Clearinghouse Program

- ❖ *Kyle Belvill*, Vice President of Product and Underwriting, California FAIR Plan
- ❖ *Josephine Figueroa*, Deputy Commissioner and Legislative Director, Policy and Legislation Branch, California Department of Insurance

III. Stakeholder Perspective of AB 3012/FAIR Plan Clearinghouse Program

- ❖ *John Norwood* on behalf of the Independent Agents & Brokers of California
- ❖ *Mark Sektnan*, Vice President, American Property Casualty Insurance Association
- ❖ *Seren Taylor*, Vice President, Personal Insurance Federation of California
- ❖ *Cliston Brown*, Vice President, Public Affairs, Surplus Line Association of California

IV. Public Comment

Committee hearing documents located at: <https://ains.assembly.ca.gov/hearings/2026-informational-oversight-hearings>