
THIRD READING

Bill No: AB 1
Author: Connolly (D), et al.
Introduced: 12/2/24
Vote: 21

SENATE INSURANCE COMMITTEE: 7-0, 6/25/25
AYES: Rubio, Niello, Becker, Caballero, Jones, Padilla, Wahab

SENATE APPROPRIATIONS COMMITTEE: 7-0, 8/29/25
AYES: Caballero, Seyarto, Cabaldon, Dahle, Grayson, Richardson, Wahab

ASSEMBLY FLOOR: 79-0, 6/2/25 - See last page for vote

SUBJECT: Residential property insurance: wildfire risk

SOURCE: Insurance Commissioner Ricardo Lara/California Department of Insurance

DIGEST: This bill requires, by January 1, 2030, and every five years thereafter, the Department of Insurance (CDI) to consider whether to update the Safer from Wildfires regulations to include additional building hardening measures for property-level mitigation efforts and community-wide wildfire mitigation programs.

ANALYSIS:

Existing law:

- 1) Establishes the “Safer from Wildfires” Framework within the California Code of Regulations, with the goal of reducing wildfire risk and making homes and businesses more resilient to wildfires.
- 2) Requires the State Fire Marshal biennially to prepare and publish listings of construction materials and equipment, and methods of construction, and of installation of equipment, together with the name of any person, firm,

corporation, association, or similar organization designated as the manufacturer, representative, or supplier, which are in conformity with building standards relating to fire and panic safety adopted and published in the State Building Standards Code.

This bill:

- 1) States that CDI must consider by January 1, 2030, and every five years thereafter, whether to update the Safer from Wildfires regulations to include additional building hardening measures for property-level mitigation efforts and community-wide mitigation programs.
- 2) Requires CDI to consult with the Office of Emergency Services (Cal OES), Department of Forestry and Fire Protection (CAL FIRE), Public Utilities Commission (PUC), and Office of Planning and Research (OPR) to identify additional building hardening measures to consider as part of CDI's evaluation.
- 3) Requires CDI to develop and implement a public participation process as part of its consideration. The process must include holding at least one public meeting to solicit suggestions for additional building hardening measures, and making a preliminary list of measures available for public review and comment during another additional public meeting.
- 4) States that if CDI updates the Safer from Wildfires regulations, it must consider whether to update these regulations to include the installation of construction materials included by the Office of the State Fire Marshal on the Building Materials Listing or in compliance with the most recent provisions of Chapter 7A of the California Building Standards Code.
- 5) Requires, if CDI's consideration results in a final list of building hardening measures to adopt, CDI to initiate the Administrative Procedure Act process and amend the Safer from Wildfires regulations within 30 days of publishing the final list.
- 6) Makes findings and declarations regarding the intent of the Legislature to incentivize homeowners to invest in demonstrably effective home hardening measures.

Background

Safer From Wildfires Framework. Announced in 2022 by CDI and instituted in regulations, the Safer from Wildfires Framework directs insurers to provide discounts to consumers and businesses if they take specified mitigation measures. To produce this regulation, CDI worked with emergency preparedness agencies in the Governor’s Administration, including CAL FIRE, Cal OES, the Governor’s Office of Planning and Research, and the California Public Utilities Commission. The Framework is founded on a “ground-up” approach for wildfire resilience with three layers of protection for the structure, the immediate surroundings, and the community. Insurance companies operating in California must recognize and offer discounts to homeowners and businesses that undertake wildfire mitigation efforts as part of the state's Safer from Wildfires Framework. Insurance companies must also provide consumers with their property’s “wildfire risk score” and a right to appeal that score.

Related/Prior Legislation

SB 616 (Rubio, Cortese, Stern). Would create an independent Community Hardening Commission within the Department of Insurance, with the goals of developing a unified and centralized fire mitigation standard for all levels of government across the state, as well as generating guidelines to enable the creation of a wildfire data sharing platform. This bill is pending in Assembly Emergency Management Committee.

AB 888 (Calderon) of the current legislative session. Would establish the California Safe Homes Grant Program to be developed by CDI to reduce local and statewide wildfire losses by encouraging mitigation.

AB 2416 (Connolly, 2024). Would have required, by January 1, 2030, and every five years thereafter, CDI to consider whether to update the Safer from Wildfires regulations to include certain building hardening measures. This measure is identical to AB 1. This bill died on the Senate Inactive File.

FISCAL EFFECT: Appropriation: No Fiscal Com.: Yes Local: No

According to the Senate Appropriations Committee:

“The CDI estimates costs of approximately \$131,000 in Fiscal Year (FY) 2026-27, \$279,000 in FY 2027-28, \$52,000 in FY 2028-29, \$523,000 in FY 2029-30, and \$1.03 million in FY 2030-31 and every five years ongoing (Insurance Fund).

The Office of Emergency Services (OES) does not anticipate a direct fiscal impact from this bill; however, notes that there may be unknown costs associated with incorporating updated SWRs into the California Wildfire Mitigation Program (CWMP) and Hazard Mitigation Home Hardening grant programs.

The Department of Forestry and Fire Protection (CAL FIRE) does not anticipate a fiscal impact.

The Office of Land Use and Climate Innovation (referred to in the bill as the Office of Planning and Research (OPR)) notes its current consultation role to be absorbable within existing resources.”

SUPPORT: (Verified 8/29/25)

Insurance Commissioner Ricardo Lara/California Department of Insurance
(Source)

AARP

Arab American Family Services

Beverly Hills; City of

California Apartment Association

California Association of Realtors

California Community Foundation

California Construction & Industrial Materials Association

California Environmental Voters

California State Association of Counties

California Democratic Party Rural Caucus

City of Beverly Hills

City of Los Alamitos

City of Moorpark

City of Paramount

City of San Luis Obispo

City of Thousand Oaks

County of Monterey

County of Riverside Board of Supervisors

East Bay Wildfire Coalition of Governments

James Hardie

Lafayette; City of

League of California Cities

Little Hoover Commission (org & Economy Comm.)

Los Angeles County Division, League of California Cities

Mayor's and Councilmembers' Association of Sonoma County Legislative

Committee
North American Insulation Manufacturers Association
Northern California Youth Policy Coalition
Orinda; City of
Paradise; Town of
Personal Insurance Federation of California
Rural County Representatives of California
San Bernardino County
San Diego; County of
San Rafael/Marin County Council of Mayors & Council Members; City of
Town of Hillsborough
United Policyholders
USGBC California

OPPOSITION: (Verified 8/29/25)

None received

ARGUMENTS IN SUPPORT:

According to the sponsor, Insurance Commissioner Ricardo Lara:

“The wildfire crisis has brought sadness and challenges to countless families and communities. Right now, my primary focus is on safeguarding Californians. My “Safer from Wildfires” regulations - a first-in-the-nation insurance framework incorporating wildfire safety measures, in collaboration with the Governor’s Administration - were based on direct firsthand experience from first responders, fire safety experts, and wildfire researchers. These regulations, as part of my broader effort to protect consumers from climate change-intensified wildfires and a precursor to my Sustainable Insurance Strategy, outline practical actions to reduce risk for property owners, including community-wide safety recommendations to prevent wildfire spread.

The requirements proposed in AB 1 align with the approach that my Department staff and I initially took in developing the “Safer from Wildfires” regulations and any subsequent approach that my Department would naturally do when these regulations are considered for update. I believe introducing regular checkpoints for reviewing and updating these regulations would ensure that these regulations stay current with the latest fire safety research and collected data, while continuing long-standing interagency coordination as it relates to sharing and coordinating wildfire knowledge and data.”

ASSEMBLY FLOOR: 79-0, 6/2/25

AYES: Addis, Aguiar-Curry, Ahrens, Alanis, Alvarez, Arambula, Ávila Farías, Bains, Bauer-Kahan, Bennett, Berman, Boerner, Bonta, Bryan, Calderon, Caloza, Carrillo, Castillo, Chen, Connolly, Davies, DeMaio, Dixon, Elhawary, Ellis, Flora, Fong, Gabriel, Gallagher, Garcia, Gipson, Jeff Gonzalez, Mark González, Hadwick, Haney, Harabedian, Hart, Hoover, Irwin, Jackson, Kalra, Krell, Lackey, Lee, Lowenthal, Macedo, McKinnor, Muratsuchi, Nguyen, Ortega, Pacheco, Papan, Patel, Patterson, Pellerin, Petrie-Norris, Quirk-Silva, Ramos, Ransom, Celeste Rodriguez, Michelle Rodriguez, Rogers, Blanca Rubio, Sanchez, Schiavo, Schultz, Sharp-Collins, Solache, Soria, Stefani, Ta, Tangipa, Valencia, Wallis, Ward, Wicks, Wilson, Zbur, Rivas

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