
UNFINISHED BUSINESS

Bill No: SB 429
Author: Cortese (D), et al.
Amended: 9/2/25 in Assembly
Vote: 21

SENATE INSURANCE COMMITTEE: 7-0, 4/23/25
AYES: Rubio, Niello, Becker, Caballero, Jones, Padilla, Wahab

SENATE APPROPRIATIONS COMMITTEE: 6-0, 5/23/25
AYES: Caballero, Seyarto, Cabaldon, Grayson, Richardson, Wahab
NO VOTE RECORDED: Dahle

SENATE FLOOR: 39-0, 6/3/25
AYES: Allen, Alvarado-Gil, Archuleta, Arreguín, Ashby, Becker, Blakespear, Cabaldon, Caballero, Cervantes, Choi, Cortese, Dahle, Durazo, Gonzalez, Grayson, Grove, Hurtado, Jones, Laird, Limón, McGuire, McNerney, Menjivar, Niello, Ochoa Bogh, Padilla, Pérez, Richardson, Rubio, Seyarto, Smallwood-Cuevas, Stern, Strickland, Umberg, Valladares, Wahab, Weber Pierson, Wiener
NO VOTE RECORDED: Reyes

ASSEMBLY FLOOR: 60/0, 9/13/25 – Roll call not available

SUBJECT: Wildfire Safety and Risk Mitigation Program

SOURCE: Insurance Commissioner Ricardo Lara/California Department of Insurance

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

committees of the Legislature, and the Governor for budget allocations related to the purpose of the program.

Assembly Amendments:

- Specify which committees of the Legislature will receive the report from CDI regarding recommendations for budget allocations related to the program.
- Further clarify program grant criteria to include complementing wildfire mitigation priorities identified in local and state hazard mitigation plans and in after-action reports following federal major disaster declarations related to wildfires.
- Add regional and property-level risk assessments to the promotion of publicly accessible information as part of the grant program criteria.
- Specify that any data or algorithms used in such a catastrophe model should be made available for use by the public.
- Make other clarifying and technical changes.

ANALYSIS:

Existing law:

- 1) Requires an admitted insurer with premiums of \$10,000,000 or more to submit a report to the Insurance Commissioner every two years that includes the following information regarding risk factors in its residential property policies:
 - a) Fire- or wildfire-incurred losses, if any, reported by property coverage category and the date of the loss
 - b) The public protection class or its equivalent, if utilized by the insurer. These are scores assigned to evaluate fire protection and suppression activities in a community, and thus the risk associated with insuring them
 - c) The specific numerical or other fire risk score and source of fire risk score, if applicable
 - d) Premium
 - e) ZIP Code

- 2) Requires the Insurance Commissioner to post information on the Department of Insurance's website on wildfire risk compiled from the data collected pursuant to the above provisions.

This bill:

- 1) Establishes the Wildfire Safety and Risk Mitigation Program (Program), to be administered by CDI, with the purpose of providing funding to one or more universities to create a research and educational center responsible for developing, demonstrating, and deploying a public wildfire catastrophe model that provides wildfire safety benefits to California communities and assists alignment of federal, state, and local wildfire risk reduction efforts.
- 2) Defines a "public wildfire catastrophe model" (model) as a computerized process that uses the best available science to simulate potential property damage caused by major wildfires and has readily accessible documentation and programs, including but not limited to underlying data and algorithms, for use by public agencies, organizations, and individuals.
- 3) Stipulates that funding eligibility under the Program shall be as follows:
 - a) Projects focused on the development of a public wildfire catastrophe model that can provide information to assist wildfire safety efforts, develop wildfire risk mitigation strategies, inform actuarial analyses, create training opportunities, and support regulation and oversight of insurance rates, risk assessment and management, and insurer solvency.
 - b) Projects that develop outreach initiatives that identify and educate potential users of a model.
- 4) States that CDI will award grants on competitive basis, and develop standards for doing so, including:
 - a) Outlining performance criteria and metrics.
 - b) Considering relevant data and efforts at all levels of government to mitigate and prevent wildfire-related loss.

- c) Promoting public access to such information to mitigate the risk of wildfire catastrophes.
 - d) Leveraging federal and state funding.
 - e) Complementing current community wildfire safety priorities and efforts in the public and private sector.
 - f) Considering the recommendations of the Public Wildfire Catastrophe Model Strategy Group.
- 5) States that CDI shall give priority to proposals that demonstrate one or more of the following:
- a) A benefit to disadvantaged communities, and to those areas where insurance access has become challenging due to wildfire risk.
 - b) Assistance to state and local governments in protecting communities from wildfire disasters and promoting equitable recovery.
 - c) Educational benefit to students in higher education by developing workforce skills related to use of modeling, and affiliated data and efforts.
 - d) Availability for use by governments and others in postulating how to help reduce the risks of loss of life and property.
 - e) Availability of publicly accessible information for community and property-level wildfire risk assessment and mitigation.
 - f) Understanding of environmental factors that affect wildfire loss risk.
 - g) Ability to improve consumer information, relief, transparency, and understanding regarding catastrophe modeling.
- 6) Requires CDI to create, and publish on its website, a multi-year framework and plan to develop, demonstrate, and deploy a model created by a grant from the Program.

- 7) Creates the Wildfire Safety and Risk Mitigation Account within the Insurance Fund, with the purpose of funding the development, demonstration, and deployment of public wildfire catastrophe modeling.
- 8) Specifies that after initial grant funding is issued under the Program, CDI will provide information on its website regarding accomplishments and further actions needed to complete the model.
- 9) Requires CDI to provide, before September 1, 2026, recommendations to the Legislature, Budget Committees, and the Governor for budget allocations related to the purposes of the Program.
- 10) Stipulates that this bill's provisions will become operative upon legislative appropriation.

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

According to the Assembly Appropriations Committee:

“Annual cost pressures of an unknown amount, likely in the millions of dollars, depending on the amount of any appropriation made by the Legislature to CDI to award Program grants (General Fund (GF)). CDI notes that the Budget Act of 2025 provided \$12.5 million to CDI to support community hardening oversight and wildfire risk mitigation efforts, including measuring risk for communities and individual residential property owners, pursuant to pending legislation, which includes this bill, among others.

Annual costs of an unknown amount, likely in the hundreds of thousands of dollars, to CDI to administer the Program (Insurance Fund). Generally, an agency will use approximately 5% of the amount appropriated for a grant program for administrative costs.”

SUPPORT: (Verified 9/12/25)

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

Americans for Financial Reform

California Association of Winegrape Growers

California Association of Realtors

California Farm Bureau Federation

Carbon Plan

Consumer Federation of America

Consumer Federation of California
Consumer Watchdog
Environmental Defense Fund
Little Hoover Commission
Livable California
Natural Resources Defense Council (NRDC)
Plant-Based Advocates
Public Citizen
Silicon Valley Youth Climate Action
SoCal 350 Climate Action
Tri-valley Cities of Dublin, Livermore, Pleasanton, San Ramon, and Town of Danville
United Policyholders

OPPOSITION: (Verified 9/12/25)

None received

ARGUMENTS IN SUPPORT:

Insurance Commissioner Ricardo Lara, sponsor of this bill, states:

“Wildfire catastrophe models are computerized processes that simulate potential property damage caused by major wildfires at the community-wide or regional level. Catastrophe models have been rapidly evolving since their introduction in the 1980s, and they inform wildfire safety planning, building construction, insurance rate-setting, and other areas. Currently there are multiple privately owned wildfire models, but no publicly owned and operated model. The Wildfire Public Model Act would be a first-of-its-kind, establishing California as a national leader on innovation and safety.

With extreme wildfires increasing over the past decade, there’s a need to better plan and prepare communities at a level we have never seen before. Publicly accessible data and computer modeling can help California achieve wildfire mitigation at the community-wide scale needed to prevent more tragic losses. A first-in-the-nation public wildfire model will be a critical tool for firefighters, city leaders, scientists and students – and keep California at the forefront of safety and innovation. SB 429 harnesses the power of California’s public and private university systems, charging the Department with initiating a competitive grant program to create a research and educational center housed at one or more California universities.

Publicly accessible information is essential to driving positive changes on the ground. A public wildfire model will be an important resource for state agencies, local governments, and other groups focused on protecting lives and homes from catastrophic wildfires and making insurance more available and affordable. Wildfire models can provide insight for state and local emergency planners, aid wildfire safety efforts that save lives and property, and support effective regulation of insurance rates. By analyzing past wildfire disasters, a model can point to changes needed to prevent future ones. Wildfire modeling can also provide a consistent foundation for the alignment of planning and risk mitigation actions among multiple jurisdictions.”

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