RULES, ELECTIONS, INTERGOVERNMENTAL RELATIONS

RESOLUTION

WHEREAS, any official position of the City of Los Angeles with respect to legislation, rules, regulations, or policies proposed to or pending before a local, state, or federal governmental body or agency must first have been adopted in the form of a Resolution by the City Council; and

WHEREAS, California's Fourth Climate Change Assessment finds that, if greenhouse gas emissions continue to rise, the frequency and size of wildfires in the State will increase; and

WHEREAS, the State is in the midst of a home insurance crisis, with more and more Californians unable to secure home insurance policies; and

WHEREAS, according to CalMatters, the California FAIR Plan, which offers minimum coverage for homeowners in the State when other options are unavailable, has grown to 400,000 policies; and

WHEREAS, research conducted at Stanford University finds that California homeowner insurance premiums are up 84 percent since 2020, due largely to the increase in risk of wildfires; and

WHEREAS, SB 1301 (Allen) would require an insurer that refuses to renew a policy or imposes an elimination of coverage to provide the policyholder with a detailed, plain-language explanation of the grounds for the changes; require, if an insurer finds that a policy does not meet its underwriting guidelines due to a condition that can be remediated by the policyholder, to provide a policyholder 90 days to perform the necessary remediation; and make other changes.

WHEREAS, the City should support SB 1301 (Allen) in order to help combat the insurance crisis in the State of California.

NOW, THEREFORE, BE IT RESOLVED, that by the adoption of this Resolution, the City of Los Angeles hereby includes in its 2025-2026 State Legislative Program SUPPORT for SB 1301 (Allen), which would require an insurer that refuses to renew a policy or imposes an elimination of coverage to provide the policyholder with a detailed, plain-language explanation of the grounds for the changes; require, if an insurer finds that a policy does not meet its underwriting guidelines due to a condition that can be remediated by the policyholder, to provide a policyholder 90 days to perform the necessary remediation; and make other related changes.

PRESENTED BY: Katy Yaroslavsky

KATY YAROSLAVSKY
Councilmember, 5th District

SECONDED BY: Traci Park

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