

[Insurance Commissioner to Investigate Key Wildfire Insurance Issues Under Legislation Headed to Senate Floor, says Consumer Watchdog](#)

Cision PR Newswire

SACRAMENTO, Calif., Aug. 21, 2020 /PRNewswire/ — California Insurance Commissioner Ricardo Lara would investigate and develop solutions to ensure affordable, accessible insurance for homeowners in wildfire areas and report back to the legislature, under amendments to AB 2167 adopted by the Senate Appropriations Committee yesterday. The bill asks the Commissioner to study the models insurance companies use to set home and renters insurance rates, strategies to address problems in the insurance markets, and the price and pass-through of “reinsurance” expenses. The bill now heads for a vote by the full Senate.

In its original form, AB 2167, which was backed by the insurance industry, would have raised homeowners’ insurance premiums and repealed voter-approved consumer protections against excessive rate increases and discriminatory practices contained in Proposition 103. It was strongly opposed by California Insurance Commissioner Ricardo Lara, Consumer Watchdog, Consumer Federation of California, and United Policyholders. The Senate Appropriations Committee amendments eliminated those provisions.

“As amended, the bill respects the voters’ decision to entrust the Insurance Commissioner with the responsibility to address problems in the insurance marketplace using the broad-ranging authority he has under Proposition 103,” said Carmen Balber, executive director of Consumer Watchdog. “We appreciate the work done by the Appropriations Committee and Senator Anthony Portantino to protect homeowners

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from unjustified insurance rate hikes as wildfires cross the state.”

SB 292, a companion measure to AB 2167, was similarly amended yesterday by the Assembly Appropriations Committee, Chaired by Assembly Member Lorena Gonzalez.

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