

Senator Dave Cortese’s Bill to Establish the Nation’s First Catastrophic Model for Wildfires Passes the Assembly

Dave Cortese

As wildfires continue to break out throughout California, Senator Dave Cortese’s SB 429 will help homeowners understand their property’s wildfire risk. It creates the nation’s first-of-its-kind public wildfire catastrophe model to assess wildfire risk and help inform insurance rates.

“My bill establishes a public wildfire catastrophe model to simulate property damage from major wildfires. This will allow communities and residents understand their property’s risk scores so they can do everything possible to reduce wildfire risks,” said Senator Dave Cortese (D-Silicon Valley). “That will help inform insurance rates and educate communities about wildfire risks.”

“Insurance companies’ private models penalize consumers with higher prices and nonrenewals, but refuse to explain how they calculate wildfire risk. Homeowners and renters have a right to information about their own fire risk and the ability to use it to make their homes and communities safer. With SB 429 a fully transparent wildfire model accountable to the public will put power back in consumers’ hands,” said Carmen Balber, Executive Director of Consumer Watchdog.

“Now that home insurance prices in California will be based on predictive models, not just past events, we need a public model to protect consumers from overcharges. A model created by scientists for the public will be a check and balance on models created for insurance companies for profit” said Amy Bach, Executive Director of United Policyholders.

SB 429 is part of a historic package of bills written after the firestorm in Los Angeles last January. It is

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sponsored by State Insurance Commissioner Ricardo Lara.

Background:

Senator Cortese has authored and co-authored several bills that are part of a historic package of bills investing in Firesafe California following the fires that ravaged Los Angeles communities in January.

- **SB 429** - Creates the nation's first public wildfire catastrophe model, improving insurance transparency and risk planning.
- **** SB 616 (Joint-Author)** - Establishes a Community Hardening Commission to unify and modernize home fire protection standards.
- **SB 653** - Supports environmentally sensitive vegetation management to protect both communities and ecosystems.

Senator Cortese has co-authored the following fire protections bills:

- **SB 581 The Fight for Firefighters Act** to phase out seasonal CalFire firefighters who work nine months out the year - typically laid off during the winter months - and transition these 3,000 firefighters to full-time status.
- **SB 36** - Price Gouging
- **SB 663** - Provide Property Tax Relief Following The 2025 Southern California Fires
- **SB 625** - Speed-up Residential Rebuilds Following A State Of Emergency
- **SB 616** - Insurance Community Hardening Commission
- **SB 547** - Commercial Insurance Nonrenewal Moratorium
- **SB 676** - Extend California Environmental Quality Act (CEQA) Streamlining For LA Fires & Other Disasters
- **SB 582** - Rebuilding Health Facilities, Assisted Living and Child Care Facilities and other licensed Facilities
- **SB 571** - Strengthen Penalties Against Bad Actors During A State Of Emergency
- **SB 629** - Keeping Communities Safe From Wildfires
- **SB 641** - Consumer Protection And Business Recovery

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