

Wildfire safety leads Commissioner Lara’s agenda as Governor Newsom signs sponsored bills

California Department of Insurance

Putting money in people’s pockets, strengthening incentives, and introducing the nation’s first public wildfire model

SACRAMENTO, Calif. — Insurance Commissioner Ricardo Lara announced new wildfire safety protections for California consumers as Governor Gavin Newsom signed three critical bills aimed at enhancing mitigation efforts, reducing risk, and attracting insurers back into our market. These laws seek to provide financial assistance for wildfire safety, enhance insurance discounts, and establish the nation’s first public wildfire model for community planning and education.

“Investing in mitigation is essential to tackling the insurance crisis. We are not powerless in this fight. With these new laws, we can equip consumers with the resources needed for necessary work while putting money in their pockets,” said Insurance Commissioner Ricardo Lara. “We have traveled across the state, listened to thousands of Californians, collaborated with local communities and firefighters, and consulted insurance leaders from other states and countries. Disaster mitigation programs are the cornerstone of our National Climate Resilience Strategy, effectively safeguarding homes against risks, stabilizing markets, and providing consumers with more options.”

These new protections build on the Safer from Wildfires initiative, a groundbreaking insurance discount regulation enacted by Commissioner Lara in 2021 that outlines proven and achievable wildfire safety actions. Safer from Wildfires is the first plan of its kind in the nation, proactively created to mitigate wildfire risk before disasters occur.

AB 888 (Assembly Member Lisa Calderon) The California Safe Homes Act: This act protects homes and

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access to insurance by establishing a grant program within the Department of Insurance to assist qualifying residents in obtaining new or replacement fire-safe roofs and implementing fire-safe mitigation measures within 5 feet of their homes—known as “Zone Zero.” This program will cover part or all the costs and will be included in communitywide safety initiatives.

These measures are among the most impactful yet costly, and homeowners have consistently communicated their desire to undertake this work but lack the financial means. The California Safe Homes Act provides financial assistance for these essential projects.

SB 429 (Senator Dave Cortese) The California Wildfire Public Catastrophe Model Act: This act enhances community safety and education by allowing the Department of Insurance to issue grants for establishing the nation’s first publicly available wildfire loss data source. The public model will facilitate assessments of wildfire risk, educate the public, and ensure greater transparency so communities can plan effectively. The bill builds on recommendations from the Cal Poly Humboldt-led Public Wildfire Model Strategy Group. [Learn more.](#)

AB 1 (Assembly Member Damon Connolly) The Insurance and Wildfire Safety Act: This act enhances insurance discounts by requiring the Department of Insurance to regularly review its groundbreaking Safer from Wildfires regulations, ensuring they reflect advancements in science, safety, and mitigation. The law will ensure that regulations meet the needs of consumers and the industry, providing maximum benefits to homeowners and essential support to communities most vulnerable to wildfires.

The California Safe Homes Act and the Insurance and Wildfire Safety Act have garnered support from over a dozen local governments and major consumer groups, including the California Association of Realtors and United Policyholders. The California Wildfire Public Catastrophe Model Act is backed by national climate and consumer advocacy groups, including United Policyholders, the Environmental Defense Fund, and the Natural Resources Defense Council.

“Homeowners shouldn’t be left in the dark about how decisions about their insurance are made. SB 429 will create the nation’s first wildfire public catastrophe model to help homeowners understand whether they’re getting a fair deal, and it will give communities, local governments, and first responders better tools to prepare for and respond to wildfires. When homeowners know their wildfire risk, they can take meaningful steps to reduce it, protecting their property and lowering their insurance costs.” – Senator

Dave Cortese, author of SB 429

“Now that AB 1 has become law, California will be able to provide much needed relief to consumers on their insurance bills while also mitigating wildfire risk,” said Assemblymember Damon Connolly. “I am proud to have authored this important legislation in partnership with Insurance Commissioner Lara, to give homeowners the chance to be heard, and allow for more Californians to benefit from the Safer from Wildfires program.”

“One thing is clear: wildfire safety works—and we must scale it like never before,” said Commissioner Lara. “I am grateful to the many legislators and partners who worked with me to champion these important issues, and I thank Governor Newsom for signing these bills to enhance wildfire safety and preparedness for all Californians.”

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