



917 Irving St.  
San Francisco, CA 94112  
415.393.9990  
www.uphelp.org

March 11, 2026

The Honorable Senator Steve Padilla  
Senate Insurance Committee Chair  
1021 O Street, Suite 7630  
Sacramento, CA

The Honorable Senator Sasha Renee Pérez  
1021 O Street, Suite 6720  
Sacramento, CA

The Honorable Senator Ben Allen  
1021 O Street, Suite 7610  
Sacramento, CA

*Submitted via Legislative Portal*

**RE: SB 877 (Pérez) – Residential Property Insurance: Loss Estimate Transparency – Strong Support**

Dear Senators Padilla, Pérez and Allen,

I write on behalf of the non-profit organization United Policyholders to convey our strong support for SB 877. This measure strengthens the existing California Insurance Code provision that gives claimants access to all documents that are in their insurer's file related to their property, their loss and their insurance claim. The intent of that provision and this legislation is to improve claim handling, transparency and insurer accountability, and reduce residential property insurance claim disputes.

United Policyholders participated in the negotiations that led to the current language in California Insurance Code 2071 that gives consumers the right to access claim file documents without having to initiate litigation. It was the legislature's intention that drafts, revisions and related notes are to be included in what consumers can access, not just final versions, so policyholders can understand how loss determinations were made and how settlement offers were calculated.

It has come to United Policyholders' attention that some insurers are attempting to skirt that law by not providing claimants with notes and revisions to reports, estimates, etc., and by withholding documents on the grounds of attorney work product or attorney-client privilege when they were not prepared in anticipation of litigation and should not in fact be privileged against disclosure. In some cases, policyholders receive only a final estimate without visibility into prior versions or internal revisions. This undermines the intent of California's existing statute.

Through our Roadmap to Recovery® program, United Policyholders provides education and recovery support services to California communities impacted by wildfires and other large-scale natural disasters. Over decades of work with disaster survivors, we have seen recurring examples of insurers' altering and revising estimates and reports prepared by in-house or outside experts in ways that materially affected claim payments, denials and/or settlements.



917 Irving St.  
San Francisco, CA 94112  
415.393.9990  
[www.uphelp.org](http://www.uphelp.org)

This practice erodes trust in the claims process and leads to disputes and litigation. SB 877 provides needed clarity by requiring insurers to provide every version of claim-related documents within 15 days of creation, including altered or revised estimates, along with the identity of the individuals who made changes and an explanation for those changes. These are reasonable transparency requirements that ensure policyholders have access to the information insurers are relying on.

Other states have acted after similar concerns emerged. In 2023, Florida enacted the “Insurer Accountability Act” after investigations revealed that insurers altered expert and adjuster reports without disclosure. That law now requires insurers to retain and disclose versions of claim reports and identify changes and the individuals responsible for them. California should ensure its own claim-file transparency framework reflects the same basic principle.

SB 877 does not expand coverage or create new liabilities. It simply ensures that homeowners can see the full record of how their claim was evaluated—consistent with the original intent of California law. Transparency reduces disputes, improves accuracy, and supports fair and efficient recovery.

We respectfully urge your support for SB 877.

Sincerely,

A handwritten signature in cursive script that reads "Amy Bach".

Amy Bach, Executive Director  
United Policyholders