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April 16, 2026

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

The Honorable Senator Ben Allen  
1021 O Street, Suite 7610  
Sacramento, CA  
*Submitted via Legislative Portal*

**RE: SB 1301 (Allen) – Residential Property Insurance: Nonrenewals – Support**

Dear Senators Padilla and Allen,

I write on behalf of the non-profit organization United Policyholders to convey our support for SB 1301.

As you and your fellow Committee members no doubt recognize, Californians are navigating unprecedented home insurance marketplace conditions including non-renewals, premium increases and dramatically reduced options when shopping for coverage. This bill will strengthen existing non-renewal notice rules and help California households keep their assets insured, ideally, in the private market, through admitted insurers.

S.B. 1301 gives households more notice before a non-renewal, which means more time to shop, and more detailed information and time to remedy conditions that may have led to the non-renewal.

Through our Wildfire Risk Reduction and Asset Protection Initiative and working group, United Policyholders is working steadily to help homeowners make improvements that will help them stay insured **and** we are working with a range of stakeholders to help insurers gain confidence in insuring homes and areas they've retreated from. This bill will give both homeowners and insurers more time to resolve issues and retain relationships. We note, however, that 180 days is mid-policy period, and a replacement policy can't be bound that far in advance without cancelling the prior policy. Perhaps a compromise of three months notice will make this measure just as helpful but more viable.

We are hopeful that the implementation of the Sustainable Insurance Strategy, plus a softening reinsurance marketplace, a steady increase in individuals and communities pro-actively engaging in home hardening and creating defensible space, the forthcoming Forestry Board's Zone 0 rule, strengthened building codes and a growing number of homes securing IBHS "Wildfire Prepared Home" certificates are leading to improved marketplace conditions.

However, we are far from being out of the woods yet, so we respectfully urge your support for SB 1301.

Sincerely,

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

Amy Bach, Executive Director  
United Policyholders