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May 15, 2026

The Honorable Assembly Member Lisa Calderon  
1021 O Street, Suite 4650  
Sacramento, CA

*Submitted via Legislative Portal*

**RE: AB 1559 (Calderon) – Residential Property Insurance Images – Strong Support**

Dear Assemblymember Calderon,

I write on behalf of the non-profit organization United Policyholders to convey our strong support for AB 1559 and thank you for advancing this measure. This bill will establish much-needed consumer protections relating to insurers' use of aerial imagery in connection with residential property insurance policies and rating and underwriting decisions.

UP appreciates your leadership on this issue. California homeowners are being blindsided by non-renewals and cancellation notices based on aerial images. In some cases, those images were outdated, showed someone else's property, or led to erroneous conclusions about the subject property that led to an adverse underwriting decision that the policyholder is powerless to rectify. AB 1559 is an important step toward addressing these abuses. There is currently no regulation or law that gives consumers access to images an insurer has commissioned to be taken of their home, or an opportunity to dispute an adverse underwriting decision based on those images. This bill will remedy that.

UP commends several key features of the bill. The requirement that aerial images used to support a decision to cancel, non-renew, or reduce coverage be no more than 180 days old is a critical protection, because outdated images do not reflect a property's current condition and should not be used to justify adverse coverage decisions. Another important provision is the requirement that an insurer share the actual aerial image with the policyholder at the point of non-renewal or other adverse coverage decision — that is when the image matters most, when the insured has a concrete reason and the opportunity to point out inaccuracies, outdated conditions, or remediation that the image fails to reflect. Finally, the right to request an in-person physical inspection under subdivision (c)(1) when an adverse decision is based on an aerial image is essential; UP is aware of numerous situations in which aerial images have reached erroneous conclusions about property conditions, and an in-person inspection is often the only reliable way for a policyholder to verify the accuracy, persistence, and validity of conditions depicted in an aerial image and to demonstrate remediation before coverage is terminated.

While UP strongly supports AB 1559, we would support a Senate floor amendment to extend the bill to apply to all insurers, not just admitted insurers. California is working hard to retain and attract admitted carriers because our DOI has full authority over their rates and claim handling. By contrast, the DOI has limited authority over non-admitted insurers. Continuing to add new obligations only on admitted insurers (while leaving non-admitted insurers free to operate without the same guardrails) sends the wrong market signal and disadvantages the very carriers the state is trying to retain.



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United Policyholders spent the last several years working through the National Conference of Insurance Legislators to advance a model law on the topics this bill addresses. As a result of lobbying by insurer trade associations, the model failed to be adopted. California should lead the way by enacting this bill.

We respectfully urge your colleagues to vote yes on AB 1559.

Sincerely,

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

Amy Bach, Executive Director  
United Policyholders