

California State Senate

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PROTECTION AND ENERGY

September 24, 2025

The Honorable Gavin Newsom
Governor of California
1021 O Street, Suite 9000
Sacramento, CA 95814

Signature Request: AB 1 (Connolly) – residential property insurance: wildfire risk

Dear Governor Newsom,

I respectfully request your signature on Assembly Bill 1, which would require the Department of Insurance on or before January 1, 2030, and every five years thereafter, to consider whether or not to update its regulations to include additional building hardening measures for property-level mitigation efforts and communitywide wildfire mitigation programs.

Roughly two million Californians live in high fire hazard zones, with home insurance becoming increasingly expensive or unavailable in some areas of the state. AB 1 can help stabilize the insurance market in fire prone areas by requiring insurers to account for wildfire risk reduction measures.

Californians have battled increasing high insurance costs in recent years, and many residents have had to spend thousands on vegetation management and the hardening of their homes out of their own pockets. However, insurance models currently do not fully recognize the efforts of these property owners who have sacrificed their own in an effort to reduce the fire risk of their communities. This bill could lead to homeowners receiving a credit through lower rates, and greater access to the insurance market.

For these reasons, I respectfully request your signature on AB 1. If you have any questions or concerns, please do not hesitate to contact my office at (916) 651-4037. Thank you.

Sincerely,

A handwritten signature in blue ink that reads "Steven S. Choi".

Senator Steven Choi, Ph.D.
37th Senate District