

TO: Honorable Susan Rubio, Chair
Senate Insurance Committee
Members, Senate Insurance Committee

FROM: Norwood Associates, LLC

DATE: March 28, 2025

RE: SB 616 (Rubio)--SUPPORT

On behalf of our client, Independent Insurance Agents & Brokers of California (IIABCal) we are writing to offer our Support for the above referenced bill.

The proposed Community Hardening Commission addresses a fundamental gap in our current risk management infrastructure. By creating an independent unit within the Department of Insurance that brings together key stakeholders—including the Insurance Commissioner, State Fire Marshal, local representatives, and fire safety experts—the bill establishes a collaborative mechanism for developing robust, standardized wildfire community hardening strategies.

Particularly compelling is the bill's requirement to develop a shared data platform that will provide insurers with transparent, accessible information about local and state-level fire mitigation efforts. This data-sharing approach will enable more accurate risk assessment, potentially stabilizing insurance markets and supporting community resilience.

The commission's mandate to complete new wildfire community hardening standards by July 1, 2027, and submit a comprehensive report to the Legislature demonstrates a commitment to ongoing, adaptive risk management. This forward-thinking approach aligns perfectly with our company's commitment to supporting sustainable, safety-focused community development.

SB 616 represents an innovative solution to one of the most significant challenges facing our state: the increasing complexity and frequency of wildfire risks.

For the above stated reason, IIABCal would urge your “AYE” vote on SB 616. Thank you

Thank you.

cc: Gustavo Arroyo, Office of Senator Susan Rubio
Brandon Seto, Principal Consultant, Assembly Insurance Committee
Tim Conaghan, Consultant, Assembly Republican Caucus
Brady Borcharding, Deputy Legislative Secretary, Office of the Governor