

TO: Honorable Lisa Calderon, Chair  
Assembly Insurance Committee  
Members, Assembly Insurance Committee

FROM: Norwood Associates, LLC

DATE: April 2, 2025

RE: AB 888 (Calderon)--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.

As California continues to face increasingly severe wildfire seasons, we must take proactive steps to protect our communities. The California Safe Homes Act represents a practical, proven approach to reducing wildfire risk by focusing on one of the most effective yet costly mitigation measures: replacing vulnerable roofs with fire-resistant alternatives. Current programs with similar goals have limited funding and strict eligibility requirements, creating significant barriers for many homeowners who want to improve their property's resilience.

The financial structure of this program is equally sensible, utilizing existing premium tax revenue rather than imposing new costs on consumers. This approach acknowledges that wildfire mitigation is an investment that benefits the entire insurance ecosystem. By allocating funds to prevention, we can help stabilize insurance markets, potentially slowing premium increases and improving insurance availability in high-risk areas.

For homeowners, the benefits are clear: reduced risk of catastrophic loss, potential insurance premium discounts, and greater peace of mind. For communities, the collective risk reduction creates safer neighborhoods less vulnerable to devastating wildfires. For insurers, properties with these improvements represent better risks, helping to create a more sustainable market.

For the above stated reason, IIABCal would urge your "AYE" vote on AB 888. Thank you

Thank you.

cc: Arnell Rusanganwa, Office of Assemblymember Lisa Calderon  
Kathleen O'Malley, Chief Consultant, Assembly Insurance Committee  
Landon Klein, Principal Consultant, Assembly Insurance Committee  
Bill Lewis, Consultant, Assembly Republican Caucus  
Brady Borcharding, Deputy Legislative Secretary, Office of the Governor