

**RESOLUTION**

**WHEREAS**, any official position of the City of Los Angeles with respect to legislation, rules, regulations, or policies proposed to or pending before a local, state, or federal governmental body or agency must first have been adopted in the form of a Resolution by the City Council; and

**WHEREAS**, California's Fourth Climate Change Assessment finds that, if greenhouse gas emissions continue to rise, the frequency and size of wildfires in the State will increase; and

**WHEREAS**, the State is in the midst of a home insurance crisis, with more and more Californians unable to secure home insurance policies; and

**WHEREAS**, according to CalMatters, the California FAIR Plan, which offers minimum coverage for homeowners in the State when other options are unavailable, has grown to 400,000 policies; and

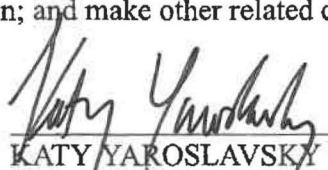
**WHEREAS**, research conducted at Stanford University finds that California homeowner insurance premiums are up 84 percent since 2020, due largely to the increase in risk of wildfires; and

**WHEREAS**, SB 1301 (Allen) would require an insurer that refuses to renew a policy or imposes an elimination of coverage to provide the policyholder with a detailed, plain-language explanation of the grounds for the changes; require, if an insurer finds that a policy does not meet its underwriting guidelines due to a condition that can be remediated by the policyholder, to provide a policyholder 90 days to perform the necessary remediation; and make other changes.

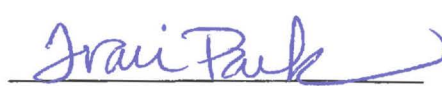
**WHEREAS**, the City should support SB 1301 (Allen) in order to help combat the insurance crisis in the State of California.

**NOW, THEREFORE, BE IT RESOLVED**, that by the adoption of this Resolution, the City of Los Angeles hereby includes in its 2025-2026 State Legislative Program SUPPORT for SB 1301 (Allen), which would require an insurer that refuses to renew a policy or imposes an elimination of coverage to provide the policyholder with a detailed, plain-language explanation of the grounds for the changes; require, if an insurer finds that a policy does not meet its underwriting guidelines due to a condition that can be remediated by the policyholder, to provide a policyholder 90 days to perform the necessary remediation; and make other related changes.

PRESENTED BY:

  
KATY YAROSLAVSKY  
Councilmember, 5th District

SECONDED BY:

  
AUG 18 2026