



July 10, 2025

Assemblymember Lisa Calderon, Chair  
Assembly Insurance Committee  
1020 N St., Room 369  
Sacramento, CA 95814

Re: SB 547 (Perez & Rubio) – Support

Dear Chair Calderon,

Consumer Watchdog writes in support of SB 547 to protect businesses impacted by a wildfire emergency from losing their property insurance. The bill will extend to commercial insurance policies existing protections that prevent insurance companies from nonrenewing or cancelling property insurance for residential policies in a ZIP Code within or next to the fire perimeter.

The existing nonrenewal moratorium that applies in the wake of wildfires for residential insurance policyholders has preserved insurance coverage for millions of consumers over the past six years. This provides crucial stability for homeowners in neighborhoods trying to recover from disaster. Businesses, affordable housing providers, condo associations and other commercial policyholders merit the same protection.

Insurance is not a voluntary purchase but a crucial financial protection for businesses, HOAs and other commercial policyholders, just as it is for homeowners. Extending the nonrenewal moratorium to commercial insurance policies will have cascading benefits for a wildfire-impacted community. Homeowners' associations will be able to reassure residents that coverage will be there. Businesses are more likely to remain in the community if insurance coverage remains stable. Workers will have greater job protection if their employer is not scrambling to find higher cost coverage elsewhere in the insurance market.

The LA County Economic Development Corp [estimated that nearly 1900 small businesses](#) were within the burn zones of the recent Los Angeles fires. Consumer Watchdog urges committee members to protect insurance coverage for these small businesses and all commercial insurance policyholders by supporting SB 547.

Sincerely,

*Carmen Balber*

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