



April 13, 2026

Senator Steve Padilla
 Chair, Insurance Committee
 1020 N St. Room 258
 Sacramento, CA 95814

Re: SB 1301 (Allen) – SUPPORT – Nonrenewal guardrails to keep families insured

Dear Chair Padilla,

The undersigned wildfire survivor, consumer, environmental, civil and economic justice, small business, labor, and community organizations write in strong support of SB 1301, legislation to

help Californians stay insured by requiring more notice when a policy will not be renewed and giving families a chance to address problems or correct errors before losing their home, condo or renters insurance.

Access to home insurance is a mounting crisis in California and around the country. The often vague and inaccurate notices families receive that their insurance will not be renewed are a growing part of the problem. Homeowners receive nonrenewal notices that do not give them a chance to respond. Some cite “increased hazard” without further documentation. Others contain outdated information, or provide pictures that don’t reflect the hazard that’s the reason for nonrenewal. Notices rarely offer a path to fix anything and maintain coverage. This opaqueness makes compliance impossible for many policyholders, and it allows insurers to drop policies for safe homes without accountability.

SB 1301 requires insurance companies to: give policyholders 6 months notice before changing or nonrenewing coverage; provide clear disclosure of the reasons for nonrenewal; spell out any actions that will allow a family to keep coverage; and, give them enough time to correct errors or make those repairs. The bill also prevents nonrenewal due solely to the age of a roof, or for filing a claim.

California ranks [4th highest in the nation](#) for non-renewals. Hundreds of thousands of [homeowners have lost coverage](#) across the state and the FAIR Plan has [doubled in size](#) in just two years. The insurance crisis, worsened by climate-driven weather disasters, is threatening the housing market and putting Californians’ financial futures at risk.

Insurance companies set rules about who they will cover, but don’t give policyholders enough time or information to meet those rules. SB 1301 creates a more transparent process, giving families a chance to maintain coverage and protecting them from unfair or unreasonable nonrenewal decisions. For these reasons the undersigned organizations are proud to support SB 1301 and urge your AYE vote.

Sincerely,



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Chapter Lead
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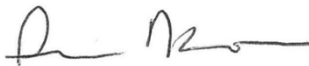
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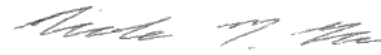
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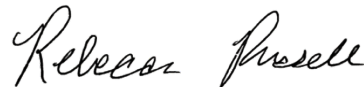
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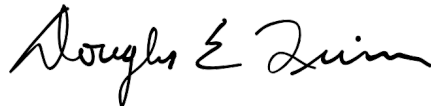
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