



May 25, 2023

The Honorable Damon Connolly
California State Assembly
1021 O Street, Suite 5240
Sacramento, CA 95814-0007

RE: Assembly Bill 478 – Wildfires: insurance – Support (As Introduced on February 7, 2023)

Dear Assemblymember Connolly:

On behalf of the City of Santa Rosa, I write to express our support for Assembly Bill (AB) 478, which would limit an increase in the yearly premium for a policy of residential property insurance by no more than 25 percent for property located in a high fire hazard severity zone and would allow for only one premium increase in a 5-year period for insureds 65 years of age or older.

NATALIE ROGERS
Mayor

DIANNA MACDONALD
Vice Mayor

EDDIE ALVAREZ
VICTORIA FLEMING
JEFF OKREPKIE
CHRIS ROGERS
MARK STAPP

As is well known, our region is at a very high risk of wildfire and has felt the negative impacts of several catastrophic wildfire events over the past decade. Due to these fires, our residents – and seniors in particular – have been disproportionately impacted by related insurance premium hikes. Some have seen premiums spike by thousands of dollars, which can have devastating impacts on these residents. Since many seniors live on fixed incomes, insurance premium increases force them to have to choose between insuring their homes, which in many cases they have spent decades paying off, or spending money on food and medicine.

AB 478 would cap expenses and protect homeowners' insurance so that seniors can afford to protect their biggest asset and not face housing insecurity. This bill would ease economic uncertainties our seniors face, so that they are not in a position where they must choose between the basic necessities of life and insuring their homes.

For these reasons, we are pleased to support AB 478 and thank you for your leadership on this most important issue. Should you have any questions, please contact our legislative advocate Dane Hutchings with Renne Public Policy Group at (916) 974-9270.

Sincerely,

Natalie Rogers
Mayor