



AGENDA REPORT

CITY HALL - ONE FRANK H. OGAWA PLAZA, 2ND FLOOR - OAKLAND - CA 94612

DAN KALB

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Councilmember District 1

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DATE: March 3, 2023

TO: Members of the City Council and Members of the Public

FROM: Councilmember Kalb

SUBJECT: RESOLUTION IN SUPPORT OF AB 478 (CONNOLLY) TO PROHIBIT HOME INSURANCE COMPANIES FROM CANCELLING OR REFUSING TO RENEW A RESIDENTIAL PROPERTY INSURANCE POLICY FOR SENIORS AGED 65 YEARS OF AGE OR OLDER LOCATED IN A HIGH OR VERY HIGH FIRE HAZARD SEVERITY ZONE, PUTTING A 25% CAP ON INCREASES TO SUCH SENIOR HOMEOWNER'S POLICIES, AND ONLY ALLOWING ONE PREMIUM HIKE EVERY FIVE YEARS

Dear Colleagues and Members of the Public,

We all know that in 1991, Oakland experienced a devastating wildfire which claimed 25 lives. We also know that in recent years, California has experienced its most severe wildfire seasons to date. According to CAL FIRE, six of the seven largest wildfires in California history have occurred since the 2020 season. Given these facts, we must be ready to protect our residents-- both from fire and from the consequences of these fires-- in every way possible. One of the ways we can protect our residents is by regulating home insurance companies.

Seniors who are uninsured and lose their homes in these disasters have few resources to rebuild, with many forced into homelessness or inadequate, temporary shelter. This bill protects adults 65 years-of-age and older from losing their home insurance policy due to increasing risks of wildfire and prevents home insurance companies from cancelling or refusing to renew an insurance policy for seniors based solely on the fact that the homeowners live in a high or very high fire hazard severity zone.

I want to thank Assemblymember Connolly for putting forth this important legislation. I support AB 478 and I hope you will too.

For questions regarding this report, please contact Councilmember Dan Kalb at dkalb@oaklandca.gov.

Respectfully submitted,

A handwritten signature in black ink that reads "Dan Kalb". The signature is written in a cursive, flowing style.

Councilmember Dan Kalb

Item: _____