



## CITY OF LAGUNA NIGUEL

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## CITY COUNCIL

Mayor Kelly Jennings  
Mayor Pro Tem Stephanie Oddo  
Council Member Ray Gennawey  
Council Member Gene Johns  
Council Member Stephanie Winstead

May 28, 2024

The Honorable Lisa Calderon  
Chair, Assembly Committee on Insurance  
1020 N Street, Room 369  
Sacramento, CA 95814

**SUBJECT: SB 1060 (Becker) Property Insurance Underwriting: Risk Models.**  
**Notice of Support (As Amended 05/16/2024)**

Dear Assembly Member Calderon,

The City of Laguna Niguel is pleased to **support** SB 1060 (Becker), authorizing property insurers to incorporate wildfire risk reduction associated with hazardous fuel reduction, home hardening, defensible space, and fire prevention activities in their underwriting risk models.

Most underwriting models used by insurers to decide whether to renew or offer new insurance policies do not account for the benefits of wildfire risk reduction activities. Communities are not seeing the benefits of these risk mitigation efforts reflected in the accessibility and affordability of property insurance coverage. The City of Laguna Niguel actively receives communication from its residents experiencing this reality.

California is experiencing a property insurance crisis, and SB 1060 is a positive first step toward addressing the issue by accounting for the benefits of risk reduction measures taken by residents and business owners alike. The City of Laguna Niguel is proud to support SB 1060 because it fundamentally supports the accessibility and affordability of homeowners and commercial property insurance, especially to property owners who practice fire mitigation and home hardening efforts.

For these reasons, the City of Laguna Niguel supports SB 1060 (Becker). We encourage the Assembly Insurance Committee to support this critical legislation at an upcoming hearing. Should you have any questions about our position, please contact Kevin O'Connor, Management Assistant, at [koconnor@cityoflagunaniguel.org](mailto:koconnor@cityoflagunaniguel.org).

Sincerely,

Kelly Jennings  
Mayor