



CITY OF LAGUNA NIGUEL

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CITY COUNCIL

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

July 3, 2025

The Honorable Thomas Umberg
Senate Judiciary Committee, Chair
1021 O Street, Room 3240
Sacramento, CA 95814

SUBJECT: AB 75 (Calderon) Residential Property Insurance Images
Notice of SUPPORT (As Amended July 1, 2025)

Dear Senator Umberg,

The City of Laguna Niguel is pleased to support **AB 75 (Calderon)**, which would require insurers to notify residential property insurance policyholders that aerial images will be taken or obtained of the insured property, unless a claim has been submitted or is pending evaluation and the images will be used in the evaluation of a claim.

California has the highest wildfire risk in the US. In recent years, the state has experienced a growing number of highly destructive wildfires due to climate change and over a century of logging and fire suppression. The devastating impacts of these wildfires has unfortunately resulted in the destruction of over 57,000 structures in the last decade. The insurance crisis in California continues to plague homeowners, businesses, and many are forced to obtain insurance from the FAIR plan due to the lack of insurance available in high fire severity zones. Often, when a homeowner receives a cancellation, the insurance company has used drone footage to request various changes, including roof hardening and wildfire mitigation, or the homeowner will be cancelled.

AB 75 (Calderon) would prohibit insurers from basing an adverse underwriting decision on the aerial images taken more than 45 days prior to sending notice to the policyholder. If a policy is altered or cancelled based on the aerial images, the policyholder must be provided with the images, notice of the decision, and an opportunity to remedy conditions and verify remediation before the effective date of the policy alteration. AB 75 would hold insurance companies accountable and provide transparency to consumers, which will improve the process by which individuals lose coverage or are cancelled.

For these reasons, the City of Laguna Niguel is pleased to support **AB 75 (Calderon)**. Should you have any questions about our position, please contact Kevin O'Connor, Assistant to the City Manager, at kcoconnor@cityoflagunaniguel.org.

Sincerely,

A handwritten signature in blue ink that reads "Ray Gennawey".

Ray Gennawey
Mayor

Cc: Senate Judiciary Committee
Assembly Member Calderon, 56th District
Laguna Niguel City Council