



**Igor Tregub, Councilmember, District 4**

CONSENT CALENDAR  
APRIL 21, 2026

**To:** Honorable Mayor and Members of the City Council

**From:** Councilmember Igor Tregub (Author), Councilmember Brent Blackaby (Co-Sponsor), Councilmember Mark Humbert (Co-Sponsor), Councilmember Shoshana O'Keefe (Co-Sponsor)

**Subject:** Support SB 1301 (Allen), Reforming the Insurance Nonrenewal Process

**RECOMMENDATION**

Issue a "Support" position for Senate Bill (SB) 1301 (Allen), Reforming the Insurance Nonrenewal Process, and submit a letter of support on this bill to California Governor Gavin Newsom, Senators Ben Allen and Jesse Arreguin, Assemblymember Buffy Wicks, and applicable chairs of Senate and Assembly committees.

**RATIONALE FOR RECOMMENDATION**

This bill addresses an issue related to various instances of homeowners, including those in Berkeley, receiving insurance nonrenewal letters for opaque and/or allegedly spurious reasons.

**FINANCIAL IMPLICATIONS**

Limited staff time associated with transmitting one or more letters related to the subject position.

**CURRENT SITUATION AND ITS EFFECTS**

SB 1301 – introduced by Senator Allen and co-authored by Senators Perez and Wiener and Assemblymembers Harabedian and Connolly – was proposed with the intent of reforming the process insurers use to inform a residential policyholder that the insurer will not be renewing their coverage for ambiguous reasons. It would mandate that

policyholders receive non-renewal notices that communicate the specific reasons why the insurer is not extending their coverage and would provide an opportunity for policyholders to remedy issues the insurer identifies with the property to qualify for renewed coverage. Finally, the bill would prohibit insurers from using certain reasons to refuse to extend a policyholder's coverage. This is a salient issue in Berkeley, where a number of Berkeley residents have informed the offices of the authoring and co-sponsoring councilmembers that they received letters of nonrenewal from their homeowner insurers, with opaque and/or allegedly spurious as to the methodology used by the insurers to reach their decision.

## **BACKGROUND**

When an insurer elects not to extend a policyholder's coverage for another year, they send a nonrenewal notice to the policyholder. According to a Congressional Investigation in December of 2024, California ranks fourth highest in the nation for non-renewals, only behind Florida, Louisiana, and North Carolina.<sup>1</sup> Between 2018 to 2023, the number of non-renewals increased every year from 46,000 policies in 2018 to more than 87,000 policies in 2023.<sup>2</sup> Meanwhile, the FAIR Plan, which serves as the insurer of last resort, increased its total exposure by 230% since 2022.<sup>3</sup>

Under current law, insurers must provide policyholders with a 75-day nonrenewal notice, their wildfire risk score, and an explanation of that score. There is a one-year moratorium on non-renewals in a disaster area, while properties that are a total loss receive two years. While insurance companies' underwriting guidelines are filed with the Department of Insurance and are made public, they are not provided directly to consumers. Today, policyholders often receive nonrenewal notices from their insurer containing opaque and hard to understand phrases, such as the "property does not meet underwriting standards," "increased hazard," or in the case of several Berkeley homeowners who forwarded their letters to our council offices, "increased density." The notices seldom document specific issues, proof, criteria, or a path to remedying. This makes compliance difficult for policyholders, and it allows insurers to drop policies for previously deemed safe homes without transparency or accountability.

SB 1301 seeks to reform the nonrenewal process for residential property insurance policies in the following ways:

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<sup>1</sup> <https://abc7news.com/post/california-home-insurance-renewals-here-are-top-bay-area-neighborhoods-affected/15846687/>

<sup>2</sup> *Ibid.*

<sup>3</sup> <https://www.cfpnet.com/key-statistics-data/>

1. Ensure that policyholders receive 6 months' notice before nonrenewal, disclosure of specific factors of their property that are leading to the nonrenewal, and specific reference to those factors in the insurer's underwriting guidelines.
2. Require details of the property and community-level factors leading to the nonrenewal if the nonrenewal is based wholly or in-part on wildfire risk.
3. Allow policyholders an opportunity to perform mitigation so that their property is consistent with underwriting guidelines to maintain coverage.
4. Prohibit an insurer from basing a nonrenewal decision on unpaid claims or claims for which the risk of loss has been removed.

Together, these reforms will create a more transparent process for policyholders, including those in Berkeley; give them a clear pathway towards maintaining coverage; and protect them from unfair, unreasonable, arbitrary, and/or capricious nonrenewal decisions.

### **ENVIRONMENTAL SUSTAINABILITY AND CLIMATE IMPACTS**

No direct identifiable impacts. However, the bill, as proposed, could encourage insurers to count climate-resilient home improvements toward a basis for renewing a policy.

### **CONTACT PERSON**

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### **ATTACHMENTS**

1. Fact Sheet
2. Bill Text as of 3.31.2026 and subject to change

**SUMMARY**

SB 1301 reforms the process insurers use to inform a residential policyholder that the insurer will not be renewing their coverage. This bill ensures policyholders receive non-renewal notices that communicate the specific reasons why the insurer is not extending their coverage and provides an opportunity for policyholders to remediate issues the insurer identifies with the property to qualify for renewed coverage. Finally, the bill prohibits insurers from using certain reasons to refuse to extend a policyholder’s coverage.

**BACKGROUND**

When an insurer elects not to extend a policyholder’s coverage for another year, they send a nonrenewal notice to the policyholder. According to a [Congressional Investigation](#) in December of 2024, California ranks fourth highest in the nation for nonrenewals behind Florida, Louisiana, and North Carolina. Tuolumne, Nevada, Calaveras, and Amador counties all had a greater share of non-renewals than any other county in the US. Between 2018 to 2023, the number of non-renewals increased every year from 46,000 policies in 2018 to more than 87,000 policies in 2023. Meanwhile, the FAIR Plan, which serves as the insurer of last resort, increased its total exposure by 230% since 2022. This issue is quickly becoming a crisis as policyholders struggle to find or keep adequate coverage.

Under current law, insurers must provide policyholders with a 75-day nonrenewal notice, their wildfire risk score, and an explanation of that score. There is a one-year moratorium on non-renewals in a disaster area, while properties that are a total loss receive two years. Insurance companies’ underwriting guidelines are filed with the Department of Insurance and are made public, but they are not provided directly to consumers.

Today, policyholders often receive nonrenewal notices from their insurer containing opaque and hard to understand phrases, such as the “property does not meet underwriting standards” or “increased hazard.” The notice often does not document specific issues, proof, criteria, nor a path to remedying. This makes compliance difficult for policyholders, and it allows insurers to drop policies for safe homes without transparency or accountability. For example, a [homeowner](#) invested

\$44,000 to add a new roof, gutter guards, and stone to harden their home against fire. However, their insurer nonrenewed the policyholder for “clutter or unsanitary conditions” with no ability to mitigate issues with the property first. The problems with the property cited by the insurer were either non-existent or pulled from an outdated Google Earth photo. In [other instances](#), policyholders are being non-renewed after paying for inspections proving that the problem cited by their insurer is gone.

Nonrenewals have significant impacts. [A Pacific Palisades resident’s](#) policy was nonrenewed, forcing them onto the FAIR Plan prior to the 2025 fires. Offering an opportunity for policyholders to renew their current coverage is critical to reducing our state’s reliance on the FAIR Plan.

**SOLUTION**

SB 1301 reforms the nonrenewal process for residential property insurance policies in the following ways:

1. Ensures that policyholders receive 6 months’ notice before nonrenewal, disclosure of specific factors of their property that are leading to the nonrenewal, and specific reference to those factors in the insurer’s underwriting guidelines.
2. Requires details of the property and community-level factors leading to the nonrenewal if the nonrenewal is based wholly or in-part on wildfire risk.
3. Allows policyholders an opportunity to perform mitigation so that their property is consistent with underwriting guidelines to maintain coverage.
4. Prohibits an insurer from basing a nonrenewal decision on unpaid claims or claims for which the risk of loss has been removed.

Together, these reforms will create a more transparent process for policyholders, give them a chance to maintain coverage, and protect them from unfair or unreasonable nonrenewal decisions.

**CONTACT**

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**SUPPORT**

Consumer Watchdog  
Eaton Fire Survivors Network (EFSN)



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## SB-1301 Residential property insurance: nonrenewals. (2025-2026)

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CALIFORNIA LEGISLATURE— 2025–2026 REGULAR SESSION

### SENATE BILL

**NO. 1301**

**Introduced by Senator Allen**  
**(Principal coauthor: Senator Pérez)**  
**(Principal coauthor: Assembly Member Harabedian)**  
**(Coauthor: Senator Wiener)**  
**(Coauthor: Assembly Member Connolly)**

**February 20, 2026**

An act to amend, repeal, and add Section 678 of, and to add Sections 676.11, 676.12, 676.13, and 676.14 to, the Insurance Code, relating to insurance.

### LEGISLATIVE COUNSEL'S DIGEST

SB 1301, as introduced, Allen. Residential property insurance: nonrenewals.

Existing law creates the Department of Insurance, headed by the Insurance Commissioner, and generally regulates classes of insurance, including residential property insurance. Existing law requires an insurer to deliver to the named insured an offer of renewal, as specified, at least 45 days before the policy expiration and to deliver a notice of nonrenewal at least 75 days before the policy expiration. If the insurer fails to do so, existing law requires the existing policy, with no change in its terms and conditions, to remain in effect for 75 days from the date that the notice of nonrenewal is delivered or mailed to the named insured. Existing law requires nonrenewal notices to contain specified information.

This bill would, beginning July 1, 2027, require an insurer to either deliver to the named policyholder an offer of renewal at least 90 days before the policy expiration or a notice of nonrenewal or a notice of renewal with a reduction of limits or an elimination of coverage under the policy at least 180 days before the policy expiration. The bill would require the notice to contain specified information, including all information related to the basis for the nonrenewal or the reduction of limits or elimination of coverage, as specified. If the insurer fails to deliver an offer or notice to the named policyholder, the bill would require the existing policy to remain in effect for either 90 days from the date the offer of renewal is delivered or for 180 days from the date the notice of nonrenewal or notice of renewal with a reduction of limits or an elimination of coverage is delivered.

This bill would, beginning July 1, 2027, require an insurer that refuses to renew a policy or imposes a reduction of limits or an elimination of coverage to provide the policyholder with specified information, including a clear explanation of the grounds for the nonrenewal or reduction of limits or elimination of coverage. If an insurer issues a notice of nonrenewal or a notice of reduction of limits or elimination of coverage, the bill would require the insurer to provide the policyholder with a period of not less than 90 days to perform the necessary remediation or other change to the property or to provide additional information. The bill would require the insurer to provide an extension of up to 180 days, as specified, upon request of the policyholder. The bill would prohibit an insurer from refusing to issue or renew, or determine eligibility for, a residential property insurance policy on the basis of certain claims, on the basis of the policyholder's previous inquiry, or on the basis of the age of the roof under certain circumstances.

On or before April 1, 2028, and annually thereafter by that date, this bill would require an insurer to submit to the commissioner a report for the previous calendar year containing specified information, including the number of policies for which the insurer elected not to renew or imposed a reduction of limits or an elimination of coverage. On or before July 1, 2028, and annually thereafter by that date, the bill would require the commissioner to prepare and publish on the department's internet website an aggregated report for the previous calendar year of the information reported by insurers.

Vote: majority Appropriation: no Fiscal Committee: yes Local Program: no

## THE PEOPLE OF THE STATE OF CALIFORNIA DO ENACT AS FOLLOWS:

**SECTION 1.** Section 676.11 is added to the Insurance Code, to read:

**676.11.** (a) This section applies only to residential property insurance policies specified in Section 675.

(b) (1) An insurer that refuses to renew a policy or imposes a reduction of limits or an elimination of coverage shall provide the policyholder with all of the following:

(A) A clear explanation of the grounds for the nonrenewal or the reduction of limits or elimination of coverage, including a reference to the specific provision or provisions in the insurer's underwriting guidelines upon which the nonrenewal or the reduction of limits or elimination of coverage is based.

(B) All information relating to the decision of nonrenewal or reduction of limits or elimination of coverage, including, but not limited to, all imagery or other documentation relating to the decision and all sources of such information, imagery, and documentation.

(2) If the nonrenewal is due in whole or in part to an assessment of the wildfire risk associated with the property, the insurer shall provide the policyholder with their wildfire risk score or other wildfire risk classification, including the following, as applicable:

(A) A plain language description of each property-specific characteristic that led to the determination.

(B) A plain language description of each surrounding area characteristic that led to the determination, including a map of those characteristics in any parcel larger than the property size used to assess the property's wildfire risk and the property's placement within it.

(c) (1) If an insurer issues a notice of nonrenewal or a notice of reduction of limits or elimination of coverage, the insurer shall provide the policyholder with both of the following:

(A) A clear explanation of any remediation, additional information, or other change to the property that is consistent with the insurer's underwriting guidelines and that would qualify the policyholder to obtain renewal of the policy or to maintain the existing limits or coverage of the policy.

(B) A period of not less than 90 days to perform the necessary remediation or other change to the property or to provide additional information. Upon request of the policyholder, the insurer shall provide the policyholder an extension of time of up to 180 days beyond the date of the notice of nonrenewal or the notice of reduction of limits or elimination of coverage if the policyholder encounters a delay beyond their control. Circumstances upon which an extension shall be granted include, but are not limited to, any of the following:

(i) Unavoidable delays in obtaining a required permit.

(ii) Unavailability of required construction materials.

(iii) Unavailability of contractors to perform the work.

(iv) Disability, injury, or incapacity of the policyholder.

(2) Following any efforts of remediation, the policyholder shall furnish the insurer evidence of remediation. If the insurer seeks additional verification, the insurer may perform an onsite physical inspection of the property to verify remediation at the insurer's expense.

(3) Verified remediation, additional information, or other change to the property shall qualify the policyholder for renewal of the policy or to maintain existing limits or coverage.

(4) The insurer shall acknowledge receipt of additional information or evidence of any remediation or other change to the property within 10 days and shall issue a written determination within 30 days of the acknowledgment of receipt. The 30-day period may be extended by 15 days if the policyholder furnishes the insurer with additional information or evidence of remediation or other change to the property during the 30-day period.

(d) (1) The insurer shall provide a policyholder a reasonable opportunity to dispute, or to correct or amend any inaccurate or incomplete information relied upon by the insurer in connection with, a decision to not renew or to impose a reduction of limits or an elimination of coverage of a policy.

(2) A policyholder may request that the insurer conduct an onsite physical inspection of the property to verify the information relied upon by the insurer in connection with a decision to not renew or to impose a reduction of limits or an elimination of coverage of a policy.

(3) The insurer shall acknowledge receipt of any dispute, correction, or amendment within 10 days and shall issue a written determination within 30 days of the acknowledgment of receipt. The 30-day period may be extended by 15 days if the policyholder furnishes the insurer additional information regarding the dispute, correction, or amendment during the 30-day period.

(e) A nonrenewal or a reduction of limits or elimination of coverage of a policy shall not take effect during a period of remediation under subdivision (c) or during a period of dispute, correction, or amendment under subdivision (d).

(f) This section shall become operative on July 1, 2027.

**SEC. 2.** Section 676.12 is added to the Insurance Code, to read:

**676.12.** (a) This section applies only to residential property insurance policies specified in Section 675.

(b) On or before April 1, 2028, and annually thereafter by that date, an insurer shall submit to the commissioner a report for the previous calendar year containing the following information for policies written in California:

(1) The number of policies in each of the following categories:

(A) New policies.

(B) Renewed policies.

(C) Policies for which the policyholder elected not to renew.

(D) Policies for which the insurer elected not to renew or imposed a reduction of limits or an elimination of coverage.

(E) Canceled policies.

(2) For each policy under subparagraph (D) of paragraph (1), the insurer shall additionally include the following information:

(A) The reason or reasons for the nonrenewal or the reduction of limits or elimination of coverage.

(B) Whether the policyholder performed any remediation or other change to the property or provided additional information in response to the notice of nonrenewal or the reduction of limits or elimination of coverage, pursuant to subdivision (c) of Section 676.11, whether the policyholder disputed, corrected, or amended any inaccurate or incomplete information, pursuant to subdivision (d) of Section 676.11, and the outcome of those actions.

(c) The policy information reported pursuant to subdivision (b) shall be listed by county and ZIP Code.

(d) For the report that is due by April 1, 2028, the report shall only include the required information collected beginning July 1, 2027.

(e) On or before July 1, 2028, and annually thereafter by that date, the commissioner shall prepare and publish on the department's internet website an aggregated report for the previous calendar year of all information reported by insurers pursuant to subdivision (b).

(f) This section shall become operative on July 1, 2027.

**SEC. 3.** Section 676.13 is added to the Insurance Code, to read:

**676.13.** (a) An insurer shall not refuse to issue or renew, or determine eligibility for, a residential property insurance policy on the basis of any of the following claims by the applicant or policyholder or any previous owner or occupant of the property to be insured:

(1) A claim that is filed but is not paid or payable.

(2) A claim that is within the claimant's deductible.

(3) A claim that is not covered by the policy.

(4) A claim that is paid in full by another insurance policy or a third party.

(5) A claim concerning a property that is no longer owned by the applicant or policyholder.

(6) A claim by the applicant or policyholder in which the loss was not the direct result of intentional conduct or gross negligence by the applicant or policyholder and for which the risk of loss has been mitigated through the removal of the hazard, the repair of the damage or defect, or other changes to the property or to the condition that caused the loss.

(b) An insurer shall not refuse to issue or renew, or determine eligibility for, a residential property insurance policy based in whole or in part on whether a policyholder has previously inquired about the insurance policy, including, but not limited to, an inquiry concerning the scope or nature of coverage available under the policy.

(c) For purposes of this section, "residential property insurance" means the insurance described in subdivision (a) of Section 675.

(d) This section shall become operative on July 1, 2027.

**SEC. 4.** Section 676.14 is added to the Insurance Code, to read:

**676.14.** (a) Beginning July 1, 2027, an insurer shall not refuse to issue or renew, or determine eligibility for, a residential property insurance policy solely on the basis of the age of the roof if the policyholder obtains an independent inspection of the roof that confirms at least five years of useful roof life remaining.

(b) For purposes of this section, "residential property insurance" means the insurance described in subdivision (a) of Section 675.

(c) This section shall become operative on July 1, 2027.

**SEC. 5.** Section 678 of the Insurance Code is amended to read:

**678.** (a) (1) At least 45 days before the policy expiration, an insurer shall deliver to the named insured or mail to the named insured at the address shown in the policy, either of the following:

(A) An offer of renewal of the policy contingent upon payment of premium as stated in the offer, stating each of the following:

(i) Any reduction of limits or elimination of coverage. That reduction of limits or elimination of coverage shall identify the specific limits being reduced or coverage being eliminated by the offer of renewal. The elimination of coverage for the previously covered peril of fire shall be subject to subdivision (b) of Section 10103.6.

(ii) The telephone number of the insurer's representatives who handle consumer inquiries or complaints. The telephone number shall be displayed prominently in a font size consistent with the other text of the renewal offer.

(B) A notice of nonrenewal of the policy. That notice shall contain all of the following:

(i) The specific reason or reasons for the nonrenewal.

(ii) The telephone number of the insurer's representatives who handle consumer inquiries or complaints. The telephone number shall be displayed prominently in a font size consistent with the other text of the notice of nonrenewal.

(iii) Until July 1, 2020, a brief statement indicating that if the consumer has contacted the insurer to discuss the nonrenewal and remains unsatisfied, the consumer may have the matter reviewed by the department. The statement shall include the telephone number of the unit within the department that responds to consumer inquiries and complaints.

(iv) On or after July 1, 2020, a statement that if the consumer has contacted the insurer to discuss the nonrenewal and remains unsatisfied, the consumer may have the matter reviewed by the department. The statement shall include the department's internet website, [www.insurance.ca.gov](http://www.insurance.ca.gov), the department's telephone number, (800) 927-HELP (4357), and the mailing address of the department's Consumer Services Division, 300 S. Spring Street, Los Angeles, CA 90013.

(2) On and after July 1, 2022, the time periods and procedures in subdivision (a) of Section 1013 of the Code of Civil Procedure shall be applicable if an offer or notice is mailed.

(b) If an insurer fails to give the named insured either an offer of renewal or notice of nonrenewal as required by this section, the existing policy, with no change in its terms and conditions, shall remain in effect for 45 days from the date that either the offer to renew or the notice of nonrenewal is delivered or mailed to the named insured. A notice to this effect shall be provided by the insurer to the named insured with the policy or the notice of renewal or nonrenewal.

(c) Notwithstanding subdivisions (a) and (b), with respect to a notice of nonrenewal for a policy that expires on or after July 1, 2020, the following timelines apply:

(1) At least 75 days before the policy expiration, the insurer shall deliver the notice of nonrenewal to the named insured or mail the notice of nonrenewal to the named insured at the address shown in the policy. The notice shall include the information contained in subparagraph (B) of paragraph (1) of subdivision (a). On and after July 1, 2022, the time periods and procedures in subdivision (a) of Section 1013 of the Code of Civil Procedure shall be applicable if a notice is mailed.

(2) If an insurer fails to give the named insured a notice of nonrenewal at least 75 days before the policy expiration, as required by paragraph (1), the existing policy, with no change in its terms and conditions, shall remain in effect for 75 days from the date that the notice of nonrenewal is delivered or mailed to the named insured. A notice to this effect shall be provided by the insurer to the named insured with the notice of nonrenewal.

(d) A policy written for a term of less than one year shall be considered as if written for a term of one year. A policy written for a term longer than one year, or a policy with no fixed expiration date, shall be considered as if written for successive policy periods or terms of one year.

(e) A notice of nonrenewal for a residential property insurance policy expiring on or after July 1, 2021, shall be accompanied by the following notice:

The California Department of Insurance has developed the California Home Insurance Finder, an online tool that can assist you in obtaining insurance for your home. The Finder contains names, addresses, telephone numbers, and internet website links of licensed insurance agents, brokers, and insurance companies that may be able to sell insurance to you. The Finder is organized by ZIP Code and the languages in which the agent, broker, or insurance company sells insurance.

The California FAIR Plan (FAIR Plan) provides basic property insurance as the "insurer of last resort" if you cannot find insurance coverage for your property in the normal (voluntary) insurance market. The FAIR Plan provides basic property insurance coverage for residential structures, as well as personal property coverage for

residential and business occupancies. However, FAIR Plan policies may not cover liability, theft, or water damage, among other things. There are also optional coverages available for both residential properties. Applications can be made directly with the FAIR Plan (cfpnet.com), although the FAIR Plan strongly encourages use of a licensed agent or broker for assistance in preparing and obtaining a quote. There is no additional cost for using an agent or broker for purchasing a FAIR Plan policy.

California law requires an agent or broker to assist a person seeking a FAIR Plan policy by (1) submitting a coverage application to the FAIR Plan on behalf of the consumer, (2) providing the consumer the FAIR Plan's internet website address and toll-free telephone number, or (3) obtaining a policy for the consumer through an admitted or nonadmitted insurer.

To supplement a FAIR Plan policy, a Difference in Conditions (DIC) policy should be considered. A DIC policy is sold by some private insurers, and provides coverage for things not covered by the basic property insurance policy provided by the FAIR Plan. A consumer who wants broader coverage than that provided by the FAIR Plan policy should contact an agent, broker, or insurance company that offers a DIC policy to obtain this additional coverage. The Department of Insurance maintains a list of insurance companies that sell DIC policies on its internet website (insurance.ca.gov). Additional assistance may be obtained by contacting an agent or broker listed with the department's online agent locator.

(f) An insurer may use a notice substantially similar to the notice set forth in subdivision (e) to the extent that the notice provides additional or more detailed information.

(g) This section applies only to policies of insurance specified in Section 675.

*(h) This section shall be repealed on July 1, 2027.*

**SEC. 6.** Section 678 is added to the Insurance Code, to read:

**678.** (a) An insurer shall do either of the following:

(1) At least 90 days before the policy expiration, an insurer shall deliver to the named policyholder or mail to the named policyholder at the address shown in the policy an offer of renewal of the policy contingent upon payment of premium as stated in the offer. That notice shall state the telephone number of the insurer's representatives who handle consumer inquiries or complaints. The telephone number shall be displayed prominently in a font size consistent with the other text of the renewal offer.

(2) At least 180 days before the policy expiration, an insurer shall deliver to the named policyholder or mail to the named policyholder at the address shown in the policy a notice of nonrenewal of the policy or a notice of renewal with a reduction of limits or an elimination of coverage under the policy. That notice shall contain all of the following:

(A) All information related to the basis for the nonrenewal or the reduction of limits or elimination of coverage, as required by subdivision (b) of Section 676.11.

(B) A clear explanation of any remediation, additional information, or other change to the property that qualify the policyholder to obtain renewal of the policy or to maintain the existing limits or coverage of the policy and a full description of all of the policyholder's rights, as provided in subdivision (c) of Section 676.11.

(C) A clear explanation of the policyholder's right to dispute, or to correct or amend any inaccurate or incomplete information relied upon by the insurer in connection with, the decision to not renew the policy or to impose a reduction of limits or an elimination of coverage of a policy, as provided in subdivision (d) of Section 676.11.

(D) The telephone number of the insurer's representatives who handle consumer inquiries or complaints. The telephone number shall be displayed prominently in a font size consistent with the other text of the notice of nonrenewal.

(E) A statement that if the consumer has contacted the insurer to discuss the nonrenewal and remains unsatisfied, the consumer may have the matter reviewed by the department. The statement shall include the department's internet website, [www.insurance.ca.gov](http://www.insurance.ca.gov), the department's telephone number, (800) 927-HELP (4357), and the mailing address of the department's Consumer Services Division, 300 S. Spring Street, Los Angeles, CA 90013.

(b) On and after July 1, 2027, the time periods and procedures in subdivision (a) of Section 1013 of the Code of Civil Procedure shall be applicable if an offer or notice is mailed.

(c) If an insurer fails to give the named policyholder an offer of renewal as required by this section, the existing policy, with no change in its terms and conditions, shall remain in effect for 90 days from the date that the offer to renew is delivered or mailed to the named policyholder. A notice to this effect shall be provided by the insurer to the named policyholder with the offer to renew.

(d) If an insurer fails to give the named policyholder a notice of nonrenewal or a notice of renewal with a reduction of limits or an elimination of coverage, as required by this section, the existing policy, with no change in its terms and conditions, shall remain in effect for 180 days from the date that the notice is delivered or mailed to the named policyholder. A notice to this effect shall be provided by the insurer to the named policyholder with the notice of nonrenewal or the notice of renewal with a reduction of limits or an elimination of coverage.

(e) A policy written for a term of less than one year shall be considered as if written for a term of one year. A policy written for a term longer than one year, or a policy with no fixed expiration date, shall be considered as if written for successive policy periods or terms of one year.

(f) A notice of nonrenewal for a residential property insurance policy shall be accompanied by the following notice:

The California Department of Insurance has developed the California Home Insurance Finder, an online tool that can assist you in obtaining insurance for your home. The Finder contains names, addresses, telephone numbers, and internet website links of licensed insurance agents, brokers, and insurance companies that may be able to sell insurance to you. The Finder is organized by ZIP Code and the languages in which the agent, broker, or insurance company sells insurance.

The California FAIR Plan (FAIR Plan) provides basic property insurance as the "insurer of last resort" if you cannot find insurance coverage for your property in the normal (voluntary) insurance market. The FAIR Plan provides basic property insurance coverage for residential structures, as well as personal property coverage for residential and business occupancies. However, FAIR Plan policies may not cover liability, theft, or water damage, among other things. There are also optional coverages available for both residential properties. Applications can be made directly with the FAIR Plan (cfpnet.com), although the FAIR Plan strongly encourages use of a licensed agent or broker for assistance in preparing and obtaining a quote. There is no additional cost for using an agent or broker for purchasing a FAIR Plan policy.

California law requires an agent or broker to assist a person seeking a FAIR Plan policy by (1) submitting a coverage application to the FAIR Plan on behalf of the consumer, (2) providing the consumer the FAIR Plan's internet website address and toll-free telephone number, or (3) obtaining a policy for the consumer through an admitted or nonadmitted insurer.

To supplement a FAIR Plan policy, a Difference in Conditions (DIC) policy should be considered. A DIC policy is sold by some private insurers, and provides coverage for things not covered by the basic property insurance policy provided by the FAIR Plan. A consumer who wants broader coverage than that provided by the FAIR Plan policy should contact an agent, broker, or insurance company that offers a DIC policy to obtain this additional coverage. The Department of Insurance maintains a list of insurance companies that sell DIC policies on its internet website (insurance.ca.gov). Additional assistance may be obtained by contacting an agent or broker listed with the department's online agent locator.

(g) An insurer may use a notice substantially similar to the notice set forth in subdivision (f) to the extent that the notice provides additional or more detailed information.

(h) This section applies only to policies of insurance specified in Section 675.

(i) This section shall become operative on July 1, 2027.