



| | | | | | | | |
|------|------------------|----------------|--------------|-----------------|------------------|--------------|--|
| Home | Bill Information | California Law | Publications | Other Resources | My Subscriptions | My Favorites | |
|------|------------------|----------------|--------------|-----------------|------------------|--------------|--|

Code: Section:

[Up^](#) [Add To My Favorites](#)

INSURANCE CODE - INS

DIVISION 1. GENERAL RULES GOVERNING INSURANCE [100 - 1879.8] (Division 1 enacted by Stats. 1935, Ch. 145.)

PART 2. THE BUSINESS OF INSURANCE [680 - 1879.8] (Part 2 enacted by Stats. 1935, Ch. 145.)

CHAPTER 1. General Regulations [680 - 1113] (Chapter 1 enacted by Stats. 1935, Ch. 145.)

ARTICLE 10.4. Wildfire Risk Information Reporting [929 - 929.3] (Article 10.4 added by Stats. 2018, Ch. 616, Sec. 3.)

929. (a) (1) On or before April 1, 2020, and every two years thereafter, an admitted insurer with written California premiums totaling ten million dollars (\$10,000,000) or more shall submit a report to the commissioner on its residential property experience data for the previous two years for policies written in California.

(2) The premium threshold for reporting shall be increased to twelve million dollars (\$12,000,000) for the reports due on April 1, 2026, and shall thereafter be increased every five years by 20 percent of the threshold amount required in the year immediately preceding the increase.

(3) Reports filed on April 1, 2020, shall include data from calendar years 2018 and 2019. Subsequent reports shall likewise include data from the two calendar years immediately preceding the year in which the report is due.

(b) The commissioner may specify, by bulletin, the manner of submission and format of the report required pursuant to subdivision

(a). The report shall include the following information reported by individual policy:

(1) Fire- or wildfire-incurred losses, if any, reported by property coverage category and the date of the loss.

(2) The public protection class or its equivalent, if utilized by the insurer.

(3) The specific numerical or other fire risk score and source of fire risk score, if applicable.

(4) Premium.

(5) ZIP Code.

(c) If the commissioner issues a bulletin pursuant to subdivision (b), the initial bulletin shall be posted to the department's Internet Web site on or before May 1, 2019. Any updated bulletin shall be posted no less than two months before the date that the insurer's report in which the changes are required is due.

(d) An insurance holding company system, as defined in subdivision (e) of Section 1215, may submit a consolidated report of the information required by this section for all insurers comprising the holding company system.

(e) For the purposes of this section, "policy of residential property insurance" has the meaning described in subdivision (a) of Section 10087.

(Added by Stats. 2018, Ch. 616, Sec. 3. (SB 824) Effective January 1, 2019.)

929.1. Information submitted to the commissioner, as required by Section 929, shall be confidential pursuant to Section 7929.000 of the Government Code and exempt from the California Public Records Act (Division 10 (commencing with Section 7920.000) of Title 1 of the Government Code). Additionally, that information shall not be subject to subpoena or subpoena duces tecum. Testimony by the commissioner, the commissioner's staff, an employee of the department, or a person to whom the report required by Section 929 was disclosed, regarding the contents of any report submitted pursuant to Section 929, shall be inadmissible as evidence in a civil proceeding.

(Amended by Stats. 2021, Ch. 615, Sec. 301. (AB 474) Effective January 1, 2022. Operative January 1, 2023, pursuant to Sec. 463 of Stats. 2021, Ch. 615.)

929.2. (a) The commissioner shall post to the department's Internet Web site a report on wildfire risk compiled from the data collected pursuant to Section 929.

(b) The report shall be updated every two years to reflect new data submitted by insurers.

(c) The report shall separately provide information each calendar year.

(Added by Stats. 2018, Ch. 616, Sec. 3. (SB 824) Effective January 1, 2019.)

929.3. (a) Failure to submit a report pursuant to Section 929 shall subject an admitted insurer to a civil penalty to be fixed by the commissioner, not to exceed five thousand dollars (\$5,000) or, if the act was willful, a civil penalty not to exceed ten thousand dollars (\$10,000).

(b) An insurer may request, and the commissioner may grant, a 30-day extension, if needed due to unintended or unforeseen delays, to submit the report. If the insurer fails to submit the report within 30 days of a written notice by the commissioner regarding the failure to submit the report, the commissioner may find that the failure to submit the report was willful and increase the civil penalty to an amount not to exceed ten thousand dollars (\$10,000).

(c) The penalty imposed by this section shall be enforced by the commissioner and may be appealed by means of a remedy provided by Section 12940, or by Chapter 5 (commencing with Section 11500) of Part 1 of Division 3 of Title 2 of the Government Code. This subdivision is the sole means for enforcement of this section.

(Added by Stats. 2018, Ch. 616, Sec. 3. (SB 824) Effective January 1, 2019.)