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**AB-69 FAIR Plan policy notices and renewals.** (2025-2026)

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Date Published: 09/11/2025 06:44 PM

AMENDED IN SENATE SEPTEMBER 11, 2025

AMENDED IN ASSEMBLY JUNE 02, 2025

CALIFORNIA LEGISLATURE— 2025–2026 REGULAR SESSION

**ASSEMBLY BILL**

**NO. 69**

Introduced by Assembly Member Calderon

December 10, 2024

An act to add Section ~~10095.3~~ 10095.2 to the Insurance Code, relating to insurance.

**LEGISLATIVE COUNSEL'S DIGEST**

AB 69, as amended, Calderon. FAIR Plan policy notices and renewals.

The California FAIR Plan Association is a joint reinsurance association in which all insurers licensed to write basic property insurance participate to administer a program for the equitable apportionment of basic property insurance for persons who are unable to obtain that coverage through normal channels. Existing law requires the association to implement programs to help reduce the number of existing FAIR Plan policies.

This bill would require ~~a broker of record to determine if a FAIR Plan policy can be moved to a voluntary market insurance company before the policy is renewed. The bill would require~~ the association to provide all policyholders with a notice regarding their coverage options at least annually, including with the initial policy issuance and upon each renewal.

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

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

**SECTION 1.** Section 10095.2 is added to the Insurance Code, to read:

**10095.2.** (a) The association shall provide all policyholders with a notice that includes the following in 14-point ~~bold font:~~ **boldface type:**

"IMPORTANT NOTICE:

CONTACT YOUR BROKER TO SEE IF OTHER COVERAGE IS AVAILABLE.

YOU HAVE THE RIGHT TO SHOP AROUND.

The insurance marketplace changes regularly, so the FAIR Plan may not be your only option.

ASK YOUR BROKER TO HELP GUIDE YOU IN FINDING THE MOST SUITABLE AVAILABLE INSURANCE OPTIONS FOR YOU.

Use the California Department of Insurance Home Insurance Finder as a resource, an online tool that can assist you in obtaining insurance for your home."

(b) The notice required pursuant to subdivision (a) shall be provided at least annually, including with the initial policy issuance and upon each renewal, and shall be on a separate page from any other notice, information, or disclosure.

~~SEC. 2. Section 10095.3 is added to the Insurance Code, to read:~~

~~10095.3. (a) Before the renewal of an insurance policy that has been placed in the FAIR Plan, the broker of record shall determine if the policy can be moved to a voluntary market insurance company.~~

~~(b) For purposes of this section, "determine" means the broker of record utilizing their knowledge of the voluntary market for property insurance gained from actively placing, or attempting to place, the same or similar type of insurance.~~