

## 24. Resolution regarding insurance

I support the resolution to ask the Governor to declare a state of emergency related to the insurance market.

Letters to the Governor asking to declare a state of emergency have already been issued by Shasta County<sup>1</sup>, Placer County<sup>2</sup> and San Mateo County<sup>3</sup>.

In February 2024, the Los Angeles County Board of Supervisors asked the California Insurance Commissioner to investigate insurance compliance and commitment to support proposed laws aimed at stabilizing California's fire insurance market.<sup>4</sup> However policy holders need relief now as some are being dropped by insurance providers or seeing astronomical premium increases<sup>5</sup>. Pasadena should also ask the Los Angeles County Board of Supervisors to adopt a resolution asking the Insurance Commissioner, State Legislature, and Governor to declare a statewide state of emergency which calls for immediate emergency action to address this problem.

Government should also continue to address the underlying crises, such as wildfires and climate change.

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Yadi

Pasadena City Council Meeting

October 28, 2024

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<sup>1</sup> <https://www.shastacounty.gov/community/page/shasta-county-board-supervisors-take-action-insurance-crisis>

<sup>2</sup> <https://www.placer.ca.gov/9950/Insurance-state-of-emergency?os=avefgi&ref=app>

<sup>3</sup> <https://www.msn.com/en-us/travel/article/san-mateo-county-calls-on-newsom-to-declare-state-of-emergency-over-insurance-crisis/ar-A1s30YT>

<sup>4</sup> [https://file.lacounty.gov/SDSInter/bos/sop/1156989\\_022724.pdf](https://file.lacounty.gov/SDSInter/bos/sop/1156989_022724.pdf)

<sup>5</sup> <https://pasadenanow.com/main/rep-schiff-leads-letter-to-combat-rise-in-home-insurance-rates>