



A Tradition of Stewardship  
A Commitment to Service



April 14, 2025

The Honorable Susan Rubio  
Chair, Senate Insurance Committee  
1020 N Street, Room 258  
Sacramento, CA 95814

**RE: Senate Bill 547: Commercial Property Insurance Protections: SUPPORT**

Dear Senator Rubio,

We, the undersigned supervisors representing the Counties of Lake, Mariposa, Napa, and Nevada, write to express our strong support for your Senate Bill 547, coauthored by Sen. Sasha Perez. Your legislation identifies and solves a key issue in areas affected by wildfire. Since the passage in 2018 of related legislation by then-Sen. Ricardo Lara, SB 824, residential property owners inside of fire perimeters have been protected from cancellation of their insurance policy for a period of one year. This statutory authority has since been used by now-Commissioner Lara to protect more than 185,000 policyholders.

This authority works: it protects residential property owners for a limited period at a time when they are most financially vulnerable. Left unprotected, however, are commercial property owners. This population includes small business owners like the families in Napa and Lake Counties who operate small wineries and the restaurants, outfitters, and local guides in Nevada and Lake Counties. It also includes the businesses who hold California's rental housing stock and for whom cancellation of property insurance would be disastrous, jeopardizing the ability of their businesses to recover and putting their tenants at risk of displacement as a result.

Rural counties like ours depend on the viability of small businesses and multifamily housing to support local economies and maintain community stability. By extending existing insurance moratorium protections to commercial properties, SB 547 ensures that businesses and housing providers have the financial security necessary to rebuild, recover, and continue serving their communities.

We strongly support SB 547 and appreciate your leadership on this important issue. We look forward to working together to strengthen disaster recovery efforts for all Californians.

Sincerely,

**Joelle Gallagher**  
District 1

**Liz Alessio**  
District 2

**Anne Cottrell**  
District 3

**Amber Manfree**  
District 4

**Belia Ramos**  
District 5

Eddie Crandell  
Supervisor, District 3, Lake County

Anne Cottrell  
Supervisor, District 3, Napa County

Rosemarie Smallcombe  
Supervisor, District 1, Mariposa County

Heidi Hall  
Supervisor, District 1, Nevada County

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