



March 24, 2025

The Honorable Senator Umberg, Chair
 Senate Judiciary Committee
 1021 O Street Suite 3240
 Sacramento, CA 95814

RE: SB 222 (Wiener) – Affordable Insurance and Climate Recovery Act

The undersigned organizations are proud to support Senate Bill 222, the Affordable Insurance and Climate Recovery Act, which will hold oil and gas companies accountable for their decades

long deception of Californians about the catastrophic impacts of the unrestricted production and use of their fossil fuel products on global warming and climate change.

Climate catastrophes are already beginning to ravage landscapes across the globe and California is no different. In 2020 alone, California saw five of its twenty largest wildfires on record and this trend is only projected to get worse. California is currently grappling with this crisis as fires continue to erupt across Los Angeles. Further, while wildfires have certainly been the face of California's climate struggles, the state is no stranger to drought and loss of snowpack, sea level rise, diminishing agricultural return in certain areas, and innumerable other impacts that often compound on one another. All of this is due to excessive pollution of greenhouse gases (GHG) into our atmosphere. What may be worse still – we know many of the common culprits of this pollution are oil and gas companies who for decades knew about the impacts of their fossil fuel products and the resulting pollution that would warm the planet and contribute to climate change. Despite this knowledge, oil and gas companies willfully engaged in an effort to deceive the public.

SB 222 gives the Californians who are now suffering from the aftermath of this deception, in the form of loss of property and life from climate disasters and extreme weather events, a critical tool to recover their losses from the very companies that caused their injuries. SB 222 additionally, measurably addresses California's climate-change- caused insurance crisis by providing insurers a direct cause of action to recover for harms to their business that result from climate-related impacts and increase insurance costs for Californians. SB 222's requirement that the FAIR Plan exercise its right of subrogation to recover claims paid toward large climate-driven events such as catastrophic wildfires would also save the FAIR Plan from insolvency, stop costly rate hikes for Californians who have no other insurance options, and end long-term state subsidies or bonding that will saddle taxpayers with costs for decades.

The undersigned organizations strongly support SB 222 and hope that the Legislature will take the opportunity to lead the nation in holding these corporations responsible for the injuries that Californians are and will continue to suffer.

Sincerely,



Christopher Kocher
Co-Executive Director
Extreme Weather Survivors (sponsor)



Iyla Shornstein
Political Director
Center for Climate Integrity (sponsor)



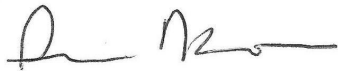
Melissa Romero
Policy Advocacy Director
California Environmental Voters (sponsor)



Gabriela Facio Senior
Policy Strategist
Sierra Club California



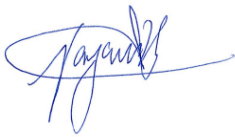
Abraham Mendoza III
Policy Manager
Community Water Center



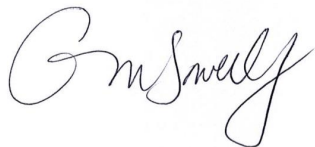
Irene Kao
Executive Director
Courage California



Evan Minton
CA State Senior Policy & Programmatic
Manager
Voices for Progress



Nayamin Martinez
Executive Director
Central California Environmental Justice
Network




Arnold Sowell Jr.
Executive Director
NextGen California



Jamie Court

President
Consumer Watchdog

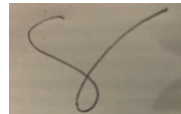


Janet Cox
CEO
Climate Action California

RL Miller
President
Climate Hawks Vote



Pauline Seales
Organizer
Santa Cruz Climate Action Network



Cheryl Auger
President
Ban SUP (Single Use Plastic)



David Diaz, MPH
Executive Director
Active San Gabriel Valley



Jenny Hatch
Executive Director
Sierra Nevada Alliance

Katie McCammon

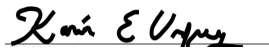
Katie McCammon
Program Director
350 Sacramento



Kevin Stein
Chief of Legal and Strategy
Rise Economy



Andria Ventura
Legislative and Policy Director
Clean Water Action



Karin Umfrey
Senior Staff Attorney
Worksafe



Haley Ehlers
Executive Director
Climate First: Replacing Oil & Gas (CFROG)



Suzanne Hume
Educational Director & Founder
CleanEarth4Kids.org



Carly Fabian

Senior Insurance Policy Advocate
Public Citizen



Barbara Sattler
Leadership Council
California Nurses for Environmental Health
and Justice



Tomas Valadez
CA Policy Manager
Azul



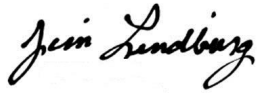
Alan Weiner
Chapter Lead
350 Conejo / San Fernando Valley



Zachary Norris
California Climate Director
Greenpeace



Collin Rees
United States Program Manager
Oil Change International



Jim Lindburg
Legislative Consultant
Friends Committee on Legislation of
California

Asian Pacific Environmental Network



Dave Shukla
Operations
Long Beach Alliance for Clean Energy



Alex Martin
Policy Director, Climate Finance
Americans for Financial Reform



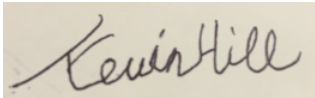
Leah Qusba
CEO
Action for the Climate Emergency (ACE)



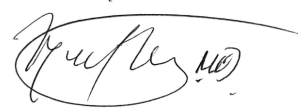
Robert Herrell
Executive Director
Consumer Federation of California



Andrew Pezzullo
Southern California Organizer
Food and Water Watch



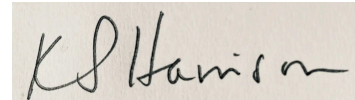
Kevin Hill
Senior Policy Advisor
National Community Reinvestment
Coalition (NCRC)



Michael Mulligan
Legislative Action Lead
NorCal Elder Climate Action



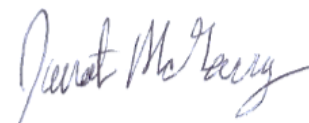
Richard Burke
Chapter Leader
Elders Climate Action Southern CA Chapter



Katharine Harrison
Legislative Team Chair
SanDiego350



Faraz Rizvi
Policy & Campaign Manager



Janet McGarry
Legislative Analyst
350 Bay Area Action



Daniel Chandler
Steering Committee Member
350 Humboldt



Cathy Becker
Responsible Finance Campaign Director
Green America



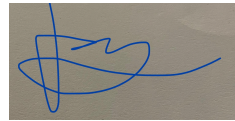
Andrew Ellis
Legislative Committee Co-Chair
The Climate Reality Project



Ellie Cohen
Chief Executive Officer
The Climate Center



Nikki Reisch
Director, Climate and Energy Program
Center for International Environmental Law



Ben Bleiman
President
California Nightlife Association (Cal Night)



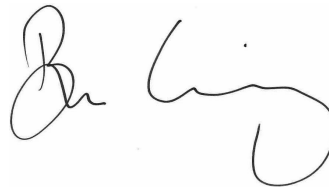
Sara Zimmerman
Executive Director
Climate Equity Policy Center



Duncan Ley
President
San Francisco Cannabis Retailers Alliance



Dan Riss
Senior Attorney
Center on Race, Poverty & the Environment



Ben Eichenberg
Staff Attorney
San Francisco Baykeeper



Juliet Christian-Smith
Director, Western States
Union of Concerned Scientists

CC: Office of Senator Wiener c/o: Radhika.Gawde@sen.ca.gov