



OFFICE OF THE GOVERNOR

SEP 27 2026

To the Members of the California State Senate:

I am returning Senate Bills 877 and 878 without my signature.

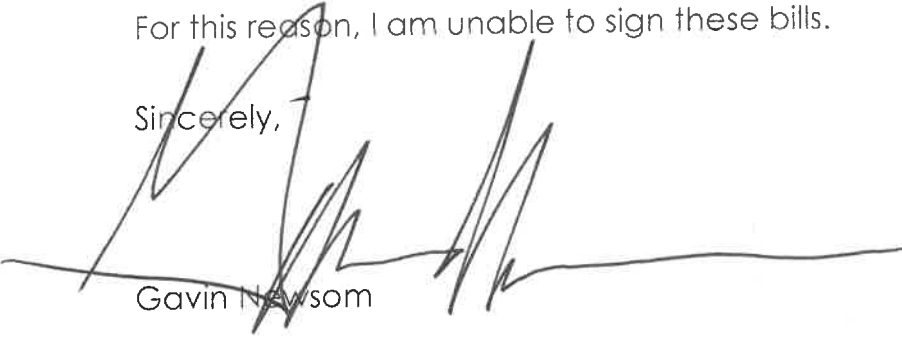
These two bills codify existing technical regulations and guidance adopted by the California Department of Insurance to clarify definitions of claim documents and specify certain timeframes for payment of claims to policyholders.

Over the last few years, the California Department of Insurance adopted several landmark regulations, such as the Sustainable Insurance Strategy and the Intervenor and Administrative Hearing Bureau Fairness and Accountability rulemaking package, both of which signify reforms decades in the making. Once fully implemented, these new processes will greatly improve access to and availability of insurance throughout California.

These bills, however, seek to codify portions of unrelated, existing regulations that are unnecessary at this time.

For this reason, I am unable to sign these bills.

Sincerely,



Gavin Newsom

