

AMENDED IN SENATE MARCH 24, 2025

SENATE BILL

No. 523

Introduced by Senator Seyarto

February 20, 2025

~~An act to amend Section 54 of the Civil Code, relating to civil rights.~~
An act to add and repeal Section 10089.56 of the Insurance Code, relating to insurance.

LEGISLATIVE COUNSEL'S DIGEST

SB 523, as amended, Seyarto. ~~Individuals with disabilities or medical conditions.~~ *California Earthquake Authority: commission.*

Existing law establishes the California Earthquake Authority (CEA), administered under the authority of the Insurance Commissioner and governed by a 3-member governing board, to transact insurance in this state as necessary to sell policies of basic residential earthquake insurance. Under existing law, the CEA's governing board is advised by an appointed advisory panel.

This bill would require the CEA to establish a commission, to convene no later than April 1, 2026, to consider expanding the authority. The bill would require the commission to be composed of the board members or their designees. The bill would also require the commission to explore specified topics, including financial estimates for statewide earthquake threats. The bill would require the commission to conclude its work no later than April 1, 2027, and to submit a report to the Legislature no later than June 1, 2027, on the feasibility of creating a disaster insurance program in California. The bill would repeal these provisions on June 1, 2031.

~~Existing law provides that individuals with disabilities, as defined, or medical conditions, as defined, have the same right as the general~~

~~public to the full and free use of the streets, highways, sidewalks, walkways, public buildings, medical facilities, including hospitals, clinics, and physicians' offices, public facilities, and other public places.~~

~~This bill would make nonsubstantive changes to those provisions.~~

Vote: majority. Appropriation: no. Fiscal committee: ~~no~~ yes.
State-mandated local program: no.

The people of the State of California do enact as follows:

1 *SECTION 1. Section 10089.56 is added to the Insurance Code,*
2 *immediately following Section 10089.55, to read:*

3 *10089.56. (a) The authority shall establish a commission, to*
4 *convene no later than April 1, 2026, to consider expanding the*
5 *authority.*

6 *(b) The commission shall be composed of board members or*
7 *their designees.*

8 *(c) The commission shall explore both of the following:*

9 *(1) Financial estimates for statewide earthquake threats.*

10 *(2) Potential financial support from federal authorities in a*
11 *worst-case scenario.*

12 *(d) The commission shall conclude its work no later than April*
13 *1, 2027, and shall provide a report to the Legislature no later than*
14 *June 1, 2027, on the feasibility of creating a disaster insurance*
15 *program in California.*

16 *(e) The commission shall be supported by authority staff. The*
17 *department may provide additional staff if necessary.*

18 *(f) (1) A report to be submitted pursuant to this section shall*
19 *be submitted in compliance with Section 9795 of the Government*
20 *Code.*

21 *(2) Pursuant to Section 10231.5 of the Government Code, this*
22 *section is repealed on June 1, 2031.*

23 ~~SECTION 1. Section 54 of the Civil Code is amended to read:~~

24 ~~54. (a) Individuals with disabilities or medical conditions have~~
25 ~~the same right as the general public to the full and free use of the~~
26 ~~streets, highways, sidewalks, walkways, public buildings, medical~~
27 ~~facilities, including hospitals, clinics, and physicians' offices,~~
28 ~~public facilities, and other public places.~~

29 ~~(b) For purposes of this section:~~

30 ~~(1) "Disability" means a mental or physical disability, as defined~~
31 ~~in Section 12926 of the Government Code.~~

1 ~~(2) “Medical condition” has the same meaning as defined in~~
2 ~~Section 12926 of the Government Code.~~
3 ~~(e) A violation of the right of an individual under the Americans~~
4 ~~with Disabilities Act of 1990 (Public Law 101-336) also constitutes~~
5 ~~a violation of this section.~~

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