

Last week, [Lori Mayfield](#) attended a Firewise Forum meeting. This is a forum for all of the Firewise Communities in Amador County. There are 17 registered communities and 17 applications in process (including ours). A deputy insurance commissioner attended the meeting to explain the changes in the regulations for insurance companies and how they calculate a property's wild fire risk score. **Some of you may have read that the Insurance Commissioner proposed regulations regarding transparency of how insurance companies calculate their wild fire risk score.** The regulations were introduced in a public hearing on April 13th and became law on October 14th. The insurance companies now have 180 days to submit plans on how they are going to comply with these regulations. The regulations require insurance companies to factor a consumer's wildfire safety actions into their insurance pricing; to share the fire risk score with the consumer and the basis for the score; and an avenue for the consumer to appeal the risk determination. **The factors to be considered are outlined in the Safer from Wildfires in 1, 2, 3 (attached) Ins Commissioner website - insurance.ca.gov or you can call them at 1-800-927-4357.**

Also, there is a list of carriers who offer discounts, in particular for Firewise Communities that are registered with the national organization. If the carrier does not allow the discounts list to you, call the Insurance Commissioner's office and they will review the quote provided to you. Finally, a suggestion made was when shopping for insurance is to reach out to brokers or agents outside your geographical area, particularly in areas where wildfires are not prevalent.

Safer from Wildfires in 1 2 3

Safer from Wildfires is an interagency partnership between Insurance Commissioner Ricardo Lara and the emergency response and readiness agencies in Governor Gavin Newsom's administration to protect lives, homes, and businesses by reducing wildfire risk.

With California experiencing devastating, climate change-intensified wildfires, homes and businesses need insurance they can rely on. Commissioner Lara is using every tool available to improve insurance for our communities. Drawing on the direct experience of first responders and the latest research on wildfires, the partnership created a consistent approach to reducing risk with a list of achievable and effective actions to help make existing homes and businesses safer from wildfires. The ultimate goal is protecting consumers by reducing wildfire risk in their communities, making insurance available and affordable for all Californians.

This "ground up" approach for wildfire resilience has three layers of protection — for the structure, the immediate surroundings, and the community — to prevent wildfires from catching and spreading to other homes and businesses in the neighborhood.



Commissioner Lara is working to increase available incentives for wildfire safety. To view the list of insurance companies currently offering discounts visit insurance.ca.gov.

1 Protecting the structure



- Class-A Fire rated roof
- Maintain a 5 foot ember-resistant zone around a home (including fencing within 5 feet)
- Noncombustible 6 inches at the bottom of exterior walls
- Ember and fire-resistant vents (See [Low-Cost Retrofit List](#), and Chapter 7A)
- Upgraded windows (Double paned or added shutters)
- Enclosed eaves

2 Protecting the immediate surroundings



- Cleared vegetation and debris from under decks
- Removal of combustible sheds and other outbuildings from the immediate surroundings of the home, to at least a distance of 30 feet
- Defensible space compliance (including trimming trees, removal of brush and debris from yard, and compliance with state law and local ordinances)

3 Working together as a community



- A community should have clearly defined boundary and a local risk assessment in consultation with the local fire district or state fire agency; an identified evacuation route, cleared of vegetative overgrowth, and evacuation plan contingencies; clear funding sources to implement community mitigation activities and meet clear risk reduction goals; and integrated and up-to-date local planning documents pertinent to community wildfire risk.
- Current examples include the Fire Risk Reduction Community designation under development by the Board of Forestry, Firewise USA communities in good standing, and Shelter-in-Place designations.