

[California Insurance Commissioner Lara and State Emergency Agencies Issue “Safer From Wildfires” Framework to Protect Existing Homes and Communities](#)

Sierra Sun Times

Drawing on the direct experience of first responders, fire safety experts, and the latest research on wildfires, Insurance Commissioner Ricardo Lara and emergency management leaders in Governor Gavin Newsom’s Administration today announced “Safer from Wildfires,” a new insurance framework that incorporates wildfire safety measures to help save lives while making homes and businesses more resilient.

“Safer from Wildfires” provides a list of achievable, effective actions that will help reduce risk for property owners, including community-wide safety recommendations to prevent the spread of wildfire to other properties. This is the first time that state agencies have been brought together to identify mitigation actions that insurance companies should consider for existing homes and businesses.

Commissioner Lara initiated the partnership in February 2021 with the Governor’s Office of Emergency Services (CalOES), the Department of Forestry and Fire Protection (CAL FIRE), the Governor’s Office of Planning and Research (OPR), and the California Public Utilities Commission (CPUC) after hearing about this issue in meetings with thousands of homeowners across California and holding the first ever investigatory hearing about wildfires and insurance in October 2020.

“I am using every tool available to protect Californians while reducing the risk of wildfires,” said Commissioner Lara, who is pursuing a comprehensive strategy to safeguard insurance for consumers

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through risk reduction, stronger consumer protections, and improvements to the FAIR Plan, California’s insurance safety net. “Making homes and businesses safer from wildfires protects all Californians, saving lives, reducing losses, and making insurance more available and affordable for all.”

Today’s announcement is an important step forward in providing clear guidance to homeowners and insurance companies alike on the actions they can take to keep their properties safe,” said Mark Ghilarducci, Director of the California Governor’s Office of Emergency Services. “The work done by this coalition is an important part of the wider effort underway by the Newsom Administration to build greater community resilience by investing in infrastructure improvements.”

“Our wildfire strategy continues to stress the need to ensure communities are prepared for wildfire by building and retrofitting homes with ember resistant materials, while ensuring they have defensible space with a minimum of 100-foot clearance from dry vegetation,” said Chief Mike Richwine, State Fire Marshal and Acting Director of CAL FIRE. “As we prepare for another potentially destructive fire season, it is critical that these wildfire mitigation measures are considered in insurance availability and incentives.”

“The inter-agency collaboration behind the Safer from Wildfires framework offers a positive example of how California can address our shared risks together,” said Forest Kaser, the CPUC’s Deputy Executive Director of Safety & Enforcement and Safety Policy. “The CPUC looks forward to our ongoing work together to keep Californians safe.”

With California experiencing devastating, climate change-intensified wildfires, a consistent approach to building more resilient communities is needed. This core set of fire safety actions will help ensure that residents, businesses, communities, and insurance companies can all consistently recognize and adopt the best science-driven mitigation actions so that risks are minimized. Throughout this process, all of the partner agencies have emphasized the need for insurance companies to incentivize homes and businesses that have taken important measures to make their properties more resilient.

A ground-up approach to wildfire safety

The interagency partnership took a “ground up” approach, meeting with first responders, consumers, and researchers to identify a consistent approach with three layers of protection — for the structure, the

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immediate surroundings, and the community. Safer from Wildfires includes community-wide approaches that can help prevent wildfires from catching and spreading to other homes and businesses in the neighborhood.

The list of proposed mitigation actions is available to download from the Department of Insurance website.

While California has existing wildfire building standards for new development as established by CAL FIRE, this partnership established a framework that is consistent, based in fire science, and applies to retrofits for older existing homes in order to help them seek and maintain insurance coverage, thus giving policyholders and insurance companies a shared strategy for reducing wildfire risks.

In conjunction with Safer from Wildfires, Commissioner Lara is working to increase wildfire safety insurance incentives for consumers. Currently, 13 insurance companies representing 40 percent of the insurance marketplace offer discounts for safer homes and communities with more companies interested. The amount of interest from insurance companies to offer mitigation discounts has grown from just 7 percent of the market just three years ago. View the list of insurance companies currently offering discounts at the Department of Insurance website.

Consistent with recommendations by fire chiefs, consumer groups, and researchers

The interagency partnership met with external groups including consumer advocates from United Policyholders and the Consumer Federation of America, local fire chiefs representing the California Fire Chiefs Association, the Insurance Institute for Business and Home Safety (IBHS), and trade associations from the insurance industry, among others. The Safer from Wildfires list of actions is consistent with mitigation actions proposed by United Policyholders' Wildfire Risk Reduction and Asset Protection (WRAP) working group and wildfire risk reduction research by IBHS, among others.

"The partnership's framework is consistent with our working group's findings and an important leap forward," said Amy Bach, United Policyholders' Executive Director and architect of the WRAP working group. "The partnership analyzed conditions that help prevent homes from being damaged and destroyed in wildfires and made a realistic assessment of what individuals and communities can do to

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create and maintain those conditions. They produced a template that can be used by cities and towns throughout the State of California to reduce wildfire risk, adapt to climate change, and improve and restore the availability and affordability of home insurance.”

The interagency partnership’s work bolsters Commissioner Lara’s vision of short-term consumer protections and long-term insurance solutions to the threats of wildfire and climate change, and answers Governor Newsom’s call, upon signing SB 872 and AB 3012 in 2020, that “we must do more” and that OPR, CalOES, and CAL FIRE “work with the Insurance Commissioner to evaluate and recommend ways that residents, communities and the insurance industry can work together to better mitigate wildfire risks.” Reducing wildfire risk is a shared focus among the partners and their work strengthens risk reduction and resiliency in California communities.

Note:

Safer from Wildfires is a three-layer plan that lists actions to protect the structure, the immediate surroundings, and the entire community. Download the one-pager overview and the full list of actions at the Department of Insurance website.

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