

California Roundtable To Create Incentives for Disaster Preparation, Fire Mitigation

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After bringing together insurance industry executives, consumer groups and fire officials to discuss preparations for future potential fire disasters at a roundtable held on May 12, 2008, California Insurance Commissioner Steve Poizner announced an effort to create economic or other incentives for insurers and consumers to mitigate fire risks and increase disaster preparedness.

“While we will never be able to stop fires before they start, there are many common sense steps that we can take to keep fires from becoming disasters, and we should do a better job encouraging people to take these sensible steps,” Poizner said. “We all know that clearing brush and vegetation near a house is important. We all know that homes with wood shingle roofs are very difficult to save. We all know that stucco or aluminum siding provide better protection than wood siding. Today, all the participants have agreed to work together to create incentives — possibly in the form of a discount on insurance premiums — to promote the increased use of these fire mitigation and prevention steps.”

Additional topics covered at the roundtable included working together to identify effective fire mitigation measures, the role of property inspections and how to implement possible incentives to expand preparation efforts. Over the next few months, representatives from the groups at the roundtable will meet to discuss and produce a roadmap for the creation of incentives to increase fire mitigation.

Joining Commissioner Poizner were representatives from AIG,

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Allstate, Automobile Club of Southern California, California FAIR Plan, California State Automobile Association, Farmers Insurance Group, Fireman's Fund, Safeco, State Farm Insurance Companies, the American Insurance Association, the Personal Insurance Federation of California and the Association of California Insurance Companies. Consumer groups were represented by Amy Bach of United Policyholders and Ken Klein of the Scripts Ranch Civic Association and a 2003 Cedar fire survivor. Public safety officials rounded out the group with state Fire Marshall Kate Dargan, George "YG" Gentry and Christopher Zimny of the state Board of Forestry and Fire Protection, San Diego Fire Department Fire Chief Tracy Jarman and San Bernardino Fire Department Division Chief Tim Wessel.

Commissioner Poizner also encouraged Californians to take prudent steps to prepare for a potential disaster, offering several tips for homeowners. A home inventory guide is available through the DOI Web site at www.insurance.ca.gov.

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