

## **Forum offers direction for protecting homes from wildfire, details property insurance efforts**

Insurance News Net

The first defense against wildfire is in the hands of California homeowners: securing defensible space.

“If you’re going to do one thing after this meeting, go buy mesh screening (for roof vents). It’s very easy to do, affordable but very effective,” California State Fire Marshal Daniel Berlant said Wednesday during a virtual town hall meeting.

Next up, remove everything flammable from within five feet of the house including plantings, furniture and, most simply and effectively, garbage cans.

“The free bin from the county can be a house killer. Move anything flammable at least 5 feet from your home. It could possibly save your home,” said California Insurance Commissioner Ricardo Lara.

Berlant and Lara spoke during the virtual live forum Wednesday organized by Assemblymember Dawn Addis that offered practical guidance and information about legislative efforts to return accessible, affordable property insurance to Californians.

United Policyholders Executive Director Amy Bach also spoke, addressing an insurance landscape that continues to shift in response to wildfire risks, regulatory changes, and market withdrawals by major carriers.

As a member of the Assembly Standing Committee on Insurance, Addis has participated in five recent Sustainable Insurance Strategy Oversight Hearings focused on developing a long-term insurance plan to

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address changes and issues of under-insurance.

She supported the Proposition 4 bond for fire protection resources in the state's most vulnerable areas, carbon trade in an effort to reduce carbon output, and as a member of the National Conference of State Legislatures Environment and Natural Resources Committee, continues to push for federal funding to support disaster response.

She has also been meeting with local insurance providers to understand challenges in her district.

"This is not hypothetical for us," Addis said.

A sustainable market

She said the efforts add up to one thing: figuring out how to bring insurers back to California, how homeowners insurance will ever be affordable, what the insured can do if cancelled, and how to make homes safer from wildfires.

While legislators, policy makers, insurance providers, fire prevention experts and fire scientists coordinate on their end, the insurance commissioner's office is developing the foundations of a sustainable insurance market.

Lara said legislation is in the works that could also ease the pressure including AB 597 Insurance Payment Protection Act and AB888 California Safe Homes Grant Program designed to incentivize homeowners to fortify their homes.

Berlant said that while home hardening may include costly upgrades like replacing roofs and wood siding with non-combustible materials, installing multi-pane windows, enclosing eaves and replacing gutters and their covers with non-combustible versions, there are several less expensive, simple steps homeowners can more immediately put into play.

First, cover roof vents with 1/8-inch metal mesh. Install weather stripping to close any gap greater than 1/8 inch around the garage door.

Next, clear Zone Zero — the area completely surrounding the house out to 5 feet — of vegetation and

anything flammable. This includes replacing the final 5 feet of wooden fencing that abut a structure with noncombustible fencing material.

Next, work toward clearing 30 feet of defensible space around the home by removing ladder fuels, for example, spacing plantings so a fire in one may not creep into the next. Then work toward a 100-foot defensible space.

"Please don't be overwhelmed with the things you need to do. Start with those vents. Make a list and work piece by piece," Berlant said.

Lara also highlighted steps to take before fire: photograph valuables, vehicles, furniture, appliances, the home and each of its rooms, all key documents, and upload them to the cloud or otherwise secure them for easy access away from the home.

#### Avoid underinsurance

With underinsurance exposed after every major disaster, he also encouraged people to talk to their insurance agents about their current coverage. Such coverage should include extensions which help cover permitting fees and other costs often overlooked.

"We realize consumers don't know, one, that they're underinsured. They don't have proper coverage to properly replace their home to the standard of living they currently have, which could be either because they haven't informed their agent or broker of renovations, or insurance has denied them the ability to get more insurance to properly cover them," Lara said.

Bach noted insurance companies must provide 75 days notice before dropping customers, and there must be an appeal process. Some areas of the state have a moratorium on non-renewals, she added, and insurers should be rewarding customers for complying with defensible space recommendations and home hardening upgrades.

When seeking insurance, Bach added, check out additional riders for extra coverage.

"People who bought extended insurance are doing a lot better, are a lot less underinsured. Find out what discounts are available. Bundle home and auto if you can ... Raising your deductible will reduce your

premium,” she said.

Higher deductibles may mean more out-of-pocket costs for smaller repairs, but that also reduces the number of claims and the perception of risk to the insurance company.

“Don’t file small claims. It’s a savvy consumer strategy,” Bach said.

Once evacuated, keep all receipts including food, housing and any and all costs related to being away from the home, and keep an insurance diary.

“I want evacuees to know additional living expenses coverage can be available to help you with the stress and burden of evacuation,” Lara said.

Meanwhile, his office continues to work toward reforms including implementation of new catastrophe monitoring tools that reward risk mitigation.

“We are the only state that doesn’t allow insurance companies to use forward-looking models ...We have been relying on historic data. We can no longer price insurance this way,” Lara said.

The state is also streamlining rate filing review to reflect more accountability and transparency.

“Our goal is to rebuild sustainable insurance so they’re competitive in the market, and make sure insurance companies aren’t leaving the state,” Lara said.

He said the efforts are working. Mercury, AllState and CSA all plan to make filings to enter the market with more insurers expected to follow.