

Sonoma County to talk fire insurance in Tuesday virtual town hall

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Sonoma County Supervisor James Gore plans to host a virtual town hall Tuesday at 6 p.m. that's expected to ignite much interest among homeowners — fire coverage and the lack thereof.

"I'm hearing from a number of constituents — insureds with policies being pulled or not renewed — thinking, 'what the h—," Gore said. "This is a big thing."

The District 4 supervisor from Healdsburg added his phone is constantly ringing with appeals to do something constructive about the matter that has reached the halls of the U.S. Congress.

Since May, insurers ranging from AAA to USAA have decided to pull out of the market or limit coverage in California. State Farm is the latest and among the last of the holdouts. But the state's largest insurer announced last month it would drop 72,000 home and apartment policies.

With Coffey Park as a backdrop, U.S. Reps. Mike Thompson, D-St. Helena, and Jared Huffman, D-San Rafael, held a news conference last week to announce proposed legislation introduced last month that's designed to spur disaster resiliency with grant funding and tax credits.

On the local level, Gore discussed the crisis in Sacramento two weeks ago with state officials, including California Insurance Commissioner Ricardo Lara, and other supervisors in town for a California State Association of Counties meeting.

"It gives me optimism," he said. "They're speaking about the solutions, and they're focusing on regulations that will help insurers stay in the area."

Specific topics include how "we got here;" the plan going forward; and how people may get involved.



Gore said he's aware that some insurance agents plan to listen in on the conference call.

The supervisor posted his proposal on his Facebook page with a link for attendees to first register.

The Sonoma County leader arranged for a panel to provide local and statewide perspectives on policies, regulations and practical advice for negotiating through the problem. Gore will be joined by Ada Welder, the legislative advocate with California State Association; and Annie Barbour, who is a California liaison with United Policyholders, an insurance consumer advocacy organization based in San Francisco.

"My reason for participating is two-fold. This is my community, and I want to educate people and give them the best resources," Barbour said.

Barbour, having lost her house during the catastrophic Tubbs Fire, is the founding director of "Coffey Strong," a neighborhood group borne out of the resilience of a Santa Rosa neighborhood decimated by the wildfire that roared through Napa, Sonoma and Lake counties in 2017, killing 22.