

## Sunday's Letters to the Editor

Press Democrat

Insurance market

EDITOR: Amy Bach writes that insurance companies are probably overreacting to the Glass Fire, Tubbs Fire, etc. in terms of fire insurance rates ("Crisis rooted in climate change and big profits," Oct. 29). I do know that according to my insurance broker, fire insurance companies in California have lost money for the last five years, and they have a fear of going broke if they continue to keep insuring in the state.

I suggest spraying nontoxic fire retardant annually on the home, as well as measures to reduce foliage, as well as other measures, may mitigate such fears and allow insurance companies to feel comfortable continuing to insure.

No matter what, I foresee a time when it will be mandatory for homeowners to allow on-site insurance inspections before insurance is offered.

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