

UP participates in Mitigation Roundtable Hosted by CA. Comm'r Poizner

California Department of Insurance

Commissioner Hosts Wildfire Preparedness and Mitigation Roundtable with Insurance Industry, Consumer Groups and Fire Officials in San Diego

SAN DIEGO: After bringing together insurance industry executives, consumer groups and fire officials to discuss preparations for future potential fire disasters, 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," said Commissioner Poizner. "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 today's meeting will meet to discuss and produce a roadmap for the creation of incentives to increase fire mitigation.

Joining Commissioner Poizner today were representatives from AIG, 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 Scripps 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.

“Every man, woman and child should take sensible steps in preparing for a possible disaster,” said Commissioner Poizner. “A wildfire can erupt at any time, leaving tremendous devastation in its wake. I urge consumers to inventory their assets today to minimize future losses.”

Commissioner Poizner offered the following tips to homeowners:

Homeowners should complete a home inventory to keep track of their belongings and valuable items. A home inventory guide is available to all consumers through the Department of Insurance website.

Photographs of household goods are especially helpful when an item is hard to describe on paper, or if a purchase receipt cannot be obtained. Each photograph should be labeled with date stamps and any additional pertinent information. If a video recorder is used, commentary about each item should be included.

A copy of the inventory and supporting documentation, such as receipts and model numbers, should be stored in a safe place, such as a safe-deposit box, work office, or a relative’s house. These records should also include financial documents such as insurance policies and mortgage information.

Home inventories should be updated at least once per year, and homeowners should notify their insurance company of new purchases so that they are adequately insured for the entire amount of their belongings.

Last October, Commissioner Poizner and CAL FIRE Chief Ruben Grijalva signed a Memorandum of Understanding to help prevent and mitigate fire losses in California. Throughout 2007, Commissioner Poizner traveled throughout the state, urging homeowners to be prepared for the possibility of disaster.