

Commission on Catastrophic Wildfire Cost and Recovery Meeting
April 3, 2019, 10:30 a.m.–2:00 p.m., Sonoma County Board of Supervisors Meeting Chambers

Abbreviated historical highlights based on United Policyholders' engagement in the aftermath of Catastrophic Wildfires in CA. 1991 to present. Amy Bach, Co-Founder, Exec. Director. info@uphelp.org

- 1991 Oakland/Berkeley firestorm. Recovery challenges included underinsurance, improper/inconsistent claim handling, GRC/ERC/ACV confusion and frustration, construction cost demand surge pricing, available temporary housing, exclusions for upgrades mandated by building codes, disputes over betterment in the rebuild process.
- Residents in the region experience problems with non renewals, UP and the City of Oakland launch Match-UP, a program to connect homeowners with insurers willing to insure their properties. Program serves its purpose, goes away.
- Legislature enacts residential disclosure (Ins. Code 10102), Fair Claims Settlement Practices. Regulations CCR 2695 et seq. Marketplace changes include disappearance of GRC, ERC becomes the recommended norm. ISO forms continue to prevail.
- Wildfires in 1993, 2003, 2007, 2009 in San Diego and Los Angeles regions. Competitive market continues, Fair Plan grows, CDI continues working to improve California Fair Plan in light of consumer problems related to Fair Plan products.
- Legislature mandates 2 years of ALE and various other disaster insurance consumer protections
- 2016 UP hears from then Assemblyman Obernalte's office: "Rates are going up 600% in the area and Assemblyman Obernalte's own home insurance was dropped." UP steps up monitoring of availability of home insurance, engages w/CDI, urges a statewide data call, conducts our own survey.
<http://www.uphelp.org/sites/default/files/blog/2017hosurveyca.pdf>
- Governor's Tree Mortality Task Force creates an Insurance Subgroup that meets regularly in Sacto. UP participates and advocates for private market solutions, urges insurers invest in mitigation research and provide support to their insureds – "Partner don't punish." UP strongly opposes proposal to segment wildfire risk from standard form home policies. UP intervenes in a rate proceeding to challenge the weight and impact of FireLine scoring etc.
- UP partners with a B Corp to create a new version of the Match-UP program.
<https://www.uphelp.org/insurance-finder>
- 2017 and 2018, Horrendous wildfire destruction in North Bay (Atlas, Tubbs, etc.) SoCal (Lilac, Thomas, Woolsey, Hill etc.) Legislature enacts more disaster insurance consumer protections. Non-standard (ISO) home insurance forms emerging that are problematic. Limits on smoke damage, etc. See attachment.