



Mitigation Success Stories

Part 2: Wildfire risk reduction

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Fall 2017 NAIC Meeting
Consumer Liaison Committee

The 2017 North Bay CA Wildfires

- 9,000 structures destroyed across all affected counties/fires
- 10,016 partial losses,



Case study: Circle Oaks, Napa, CA

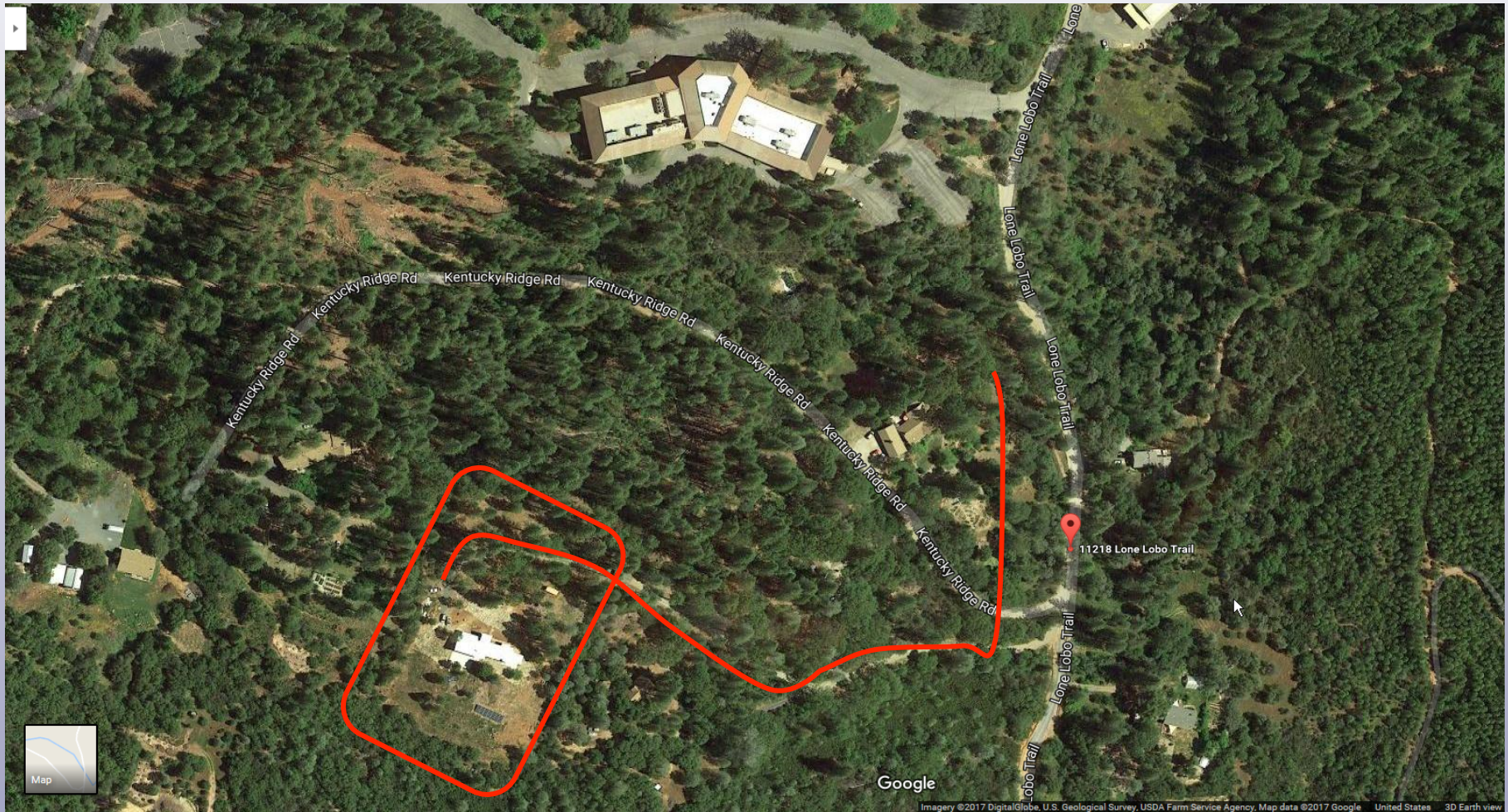
Circle Oaks in Napa, though evacuated, was largely spared alleged “due to vigorous fire prevention programs conducted by residents.”



Defensible space

- Cal. Pub. Res. Code sec. 4291
 - 2005 law changed requirement from 30 to 100 feet
- CalFire says:
 - “Proper clearance to 100 feet dramatically increases the chance of your house surviving a wildfire. This defensible space also provides for firefighter safety when protecting homes during a wildland fire.”
- Community fire breaks and brush clearance on public land near neighborhoods helped

Nevada City, CA home Saved during the Lobo Fire, 10/17



BEFORE...







Home-hardening measures

- Ignition resistant construction for roofs
- Fire-resistant eaves, balconies, and decks
- Removing dead leaves and pine needles from gutters
- 10 foot chimney clearance for trees/branches
- Fire-resistant landscaping and regular watering
- Cover all vents (mesh is not enough)
- Dual-paned windows (resistant to heat cracking)

(Source: CalFire)

- Implementation *sometimes* = insurance renewal/discounts
 - See: <http://uphelp.org/mitigation>

Private fire protection

- AIG was the first, others offer too
- Pre-fire mitigation assistance
- During a fire, when an insured home is deemed at risk:
 - Truck visits if allowed
 - Clears brush
 - Sprays Phos-Chek or other foam/retardant

Media attention

- Rich People in California Got Their Own Private Firefighters to Help Tackle Raging Wildfires Splinter (blog)
- As Fires Approached, Some Wealthy North Bay Homeowners Got Extra Help KQED
- As Wildfires Raged, Insurers Sent in Private Firefighters to Protect Homes of the Wealthy, Wall Street Journal
- Cadillac Fire Protection: <http://www.ktvu.com/news/cadillac-fire-protection-private-firefighters-give-extra-protection-to-the-wealthy-in-wine-country>

Special thanks:

- Property & Casualty Group, USAA
- The CA Tree Mortality Task Force, Insurance Subgroup
- CalFire