Mitigation Success Stories

Part 2: Wildfire risk reduction

Amy Bach, Esq., Co-Founder and Executive Director
NAIC Consumer Representative

Fall 2017 NAIC Meeting
Consumer Liaison Committee

United Policyholders
2017 © ALL RIGHTS RESERVED
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

  – 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
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](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
Special thanks:

• Property & Casualty Group, USAA

• The CA Tree Mortality Task Force, Insurance Subgroup

• CalFire