



# Wildfire Mitigation and Property Insurance

NAIC Climate and Resiliency Task Force  
Summer Meeting, Portland, OR  
Thursday, August 11, 2022

# About United Policyholders (UP)

- A 501(c)3 not-for-profit organization with a Platinum Guidestar rating and a national corps of professional and disaster survivor volunteers
- 31 years of advocating for fair sales and claims practices and helping solve problems that impede consumers' ability to be indemnified in case of loss through insurance products.
- Working in coordination with insurance regulatory agencies, public officials and stakeholders
- A trusted information resource and respected voice for insurance consumers in all 50 states
- Funded by donations and grants

# Our Three Programs

- Roadmap to Recovery®
  - *Helping individuals and businesses solve insurance coverage and claim problems.*
- Roadmap to Preparedness®
  - *Increasing disaster preparedness by promoting savvy shopping, inventorying and insuring property to value, and mitigation*
- Advocacy and Action
  - *Advocating for insurance consumers in courts of law, legislative and other public policy forums, and in the media.*

# “This changes everything”

- Climate change is profoundly impacting the P/C marketplace, coverage, claims and loss recovery financing
- Regulators and consumers face challenges related to the availability, affordability and quality of property insurance
- Predictive technology (modeling and risk scores) is both helping and hurting.
- Institutionally supported risk reduction is imperative
- Significant progress related to wildfire mitigation in 2022

Reference: Naomi Klein, *This Changes Everything: Capitalism and The Climate*, Simon & Schuster, 2015

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# United Policyholders **Wildfire Risk Reduction and Asset Protection Project ("WRAP")**

A regular convening of public and private stakeholders, firefighting pros, community-based risk reduction advocates, public officials and agency reps, fire scientists working together to:

- 1) Reduce wildfire risk and restore home insurance availability and affordability in WUI and other regions
- 2) Establish “official” standards for wildfire risk reduction
- 3) Build financial and technical assistance options for homeowners to make risk reduction improvements
- 4) Incentivize homeowners to pro-actively reduce wildfire risk by making it easier for them keep their homes insured.

# Rewards to incentivize mitigation

- Premium discounts
- Improved risk score = more options
- Non-renewal protections/guarantees
- House less likely to burn

# Wildfire Mitigation Progress



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# www.uphelp.org/wrapchart

Comparison of IBHS's newly released "Wildfire Prepared Home" with United Policyholder's "WRAP" Initiative's "Mitigated Dwelling Measures"		
IBHS (Basic)	United Policyholders	State Agency Partnership
Class A fire rated roof	Class A fire rated roof	Class A fire rated roof
Ember Resistant Vents	Ember Resistant Vents	Ember Resistant Vents
Cleared 5 foot Home Ignition Zone	Cleared 5 foot Home Ignition Zone	Cleared 5 foot Home Ignition Zone
6 inches noncombustible clearance at base of exterior	6 inches noncombustible clearance at base of exterior	6 inches noncombustible clearance at base of exterior
Enclosed underdecks / clear combustible materials from underneath decks	No combustible materials underneath deck	No combustible materials underneath deck
Maintain trimmed trees/maintain yard clear of debris	Limb up branches, maintained and irrigated landscape	Defensible space compliance - trimming of trees, removal of brush and debris
Replace combustible attached fencing	Last 5 feet of any fencing attached to home must be noncombustible materials	Upgraded windows or defensive shutters
No outbuildings near home	If other combustible structure is within 25 feet of dwelling, facing walls of dwelling must include tempered glass in dual pane window and noncombustible, fire rated cladding	Removal of sheds or combustible outbuildings to at least 30 feet from the dwelling
(IBHS + Plus) set for later rollout, will require additional standards including, in addition to the above, noncombustible siding, enclosed eaves, upgraded windows or shutters, wildfire resistant deck		Enclosed eaves





RICARDO LARA  
Insurance Commissioner



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## Home/Residential Insurance

### Shop Around

Whether you are interested in purchasing, reviewing or replacing homeowners, renters, condominium or mobile home insurance, it is important to shop and compare insurance products just like you would when shopping for any other important consumer purchase. Since residential insurance often protects your largest financial investment, plan on spending some time to conduct a search of the insurance marketplace.

The California Department of Insurance (CDI) provides several information guides, tips and tools to help you understand home/residential insurance so that you can make the best decision for your situation. If you do not find the information you need, we invite you to call our [Consumer Hotline](#) for assistance. Our dedicated insurance experts are available to assist you.

[Top Ten Tips for Finding Residential Insurance](#)

[Residential Insurance Company Contact List](#)

[Companies Offering Discounts for Fire Hardened Homes](#)

[Compare Premiums](#)

[Homeowners Coverage Comparison Tool](#)

[Home Insurance Finder](#)

[List of Carriers Offering DIC Policies](#)

[Consumer Complaint Study](#)

[Insurance Company Profiles](#)

[Residential Informational Guides](#)

### What If I Can't Find Insurance?

If after shopping the market you are still having difficulty obtaining residential insurance, you may want to contact the California FAIR Plan to explore your coverage options. As the insurer of last resort, the [California FAIR Plan](#) should only



About ▾

Wildfire Prepared Solutions ×

Homeowner Resources ▾

Professional Resources ▾

Get Started

Get Started

## You Are Not Powerless Against Wildfire.

Based on the latest wildfire mitigation science, this program guides you through the steps necessary to protect your home and offers a designation for those who meet program requirements.

📄 Wildfire Prepared Home Overview

⊕ Wildfire Prepared Home Plus Overview

★ Get Started

Get Started

## Designation Process

1 Confirm Eligibility & Take Required Actions

2 Apply for a Designation

3 Get an Inspection

4 Achieve Designation



# Progress in 2022

- Significant increases in funding for wildfire risk reduction
- Wildfire Partnership progress in CA
- WRAP Resource Center will aggregate and disseminate
  - Info re: available risk reduction grants and technical help (Fire Safe, Firewise, COPE, etc.)
- IBHS Wildfire Prepared Home launch
- Increase in insurers voluntarily offering rewards/support
- CDI mitigation regulations pending
- More Wildfire Partners type programs developing
- Vendors offering risk reduction services

# Questions?

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Visit [www.uphelp.org](http://www.uphelp.org)