



NEVADA INSURANCE COMMISSIONER'S PROPERTY & CASUALTY ADVISORY COMMITTEE

December 1, 2022
Presentation by: Amy Bach
Executive Director, United Policyholders

About United Policyholders (UP)

- A 501(c)3 national not-for-profit organization with a Platinum Guidestar rating
- 31 year track-record of expertise in helping solve insurance problems that impact consumers
- A trusted information resource and respected voice for insurance consumers in all 50 states
- Not for profit...not for sale
- Funded by donations and grants

Our Three Programs

- Roadmap to Recovery®
 - *Helping individuals and businesses solve insurance problems that can arise after disasters.*
- Roadmap to Preparedness®
 - *Increasing insurance and disaster preparedness by sharing lessons learned by disaster survivors.*
- Advocacy and Action
 - *Standing up for consumers in courts of law, legislative and other public policy forums, and in the media.*



Above, R to L: After his insurer threatened to drop him, a Moraga, CA homeowner contacted his local Fire Dept. for help. UP's Amy Bach rode along with local fire officials as they inspected and prescribed steps to reduce risk and retain his coverage.

If you make improvements to your home so it is less likely to be seriously damaged or destroyed in a wildfire, it's only fair that your insurance costs should reflect that reduced risk...or at the very least, you should be able to find and keep affordable home insurance.

Progress

2014 – CO Wildfire Partners program launched

2016 -CA Gov's Tree Mortality Working Group, Insurance Subgroup – rural FDs assisting homeowners w/insurer communications, Oakland FSC bond measure to finance brush reduction

2017 – Mega fires, FireLine Scoring, non-renewal crisis

2020 – Interagency Partnership, UP WRAP initiative launched, working group convened, Measure “C” establishes mitigation funding, MWPA

2021/2022 – Three sets of standards (mostly overlapping), Wildfire Prepared Home launch, Significant increase in funding for wildfire risk reduction

2022 – CA DOI regulations finalized, rate adjustment filings pending, Risk Score transparency initiative

United Policyholders
Wildfire Risk Reduction and Asset Protection Project
www.uphelp.org/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.

WRAP working group presenters (partial list)

- Wildfire Partners (CO)
- IBHS
- Fire Wise USA
- Community resiliency activists, Firesafe Councils,
- Fire Chiefs
- CalFire officials
- Mitigation vendors/providers

Rewards to incentivize mitigation

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

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