

# CALIFORNIA DEPARTMENT OF INSURANCE



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# ROLE OF INSURANCE COMMISSIONER RICARDO LARA

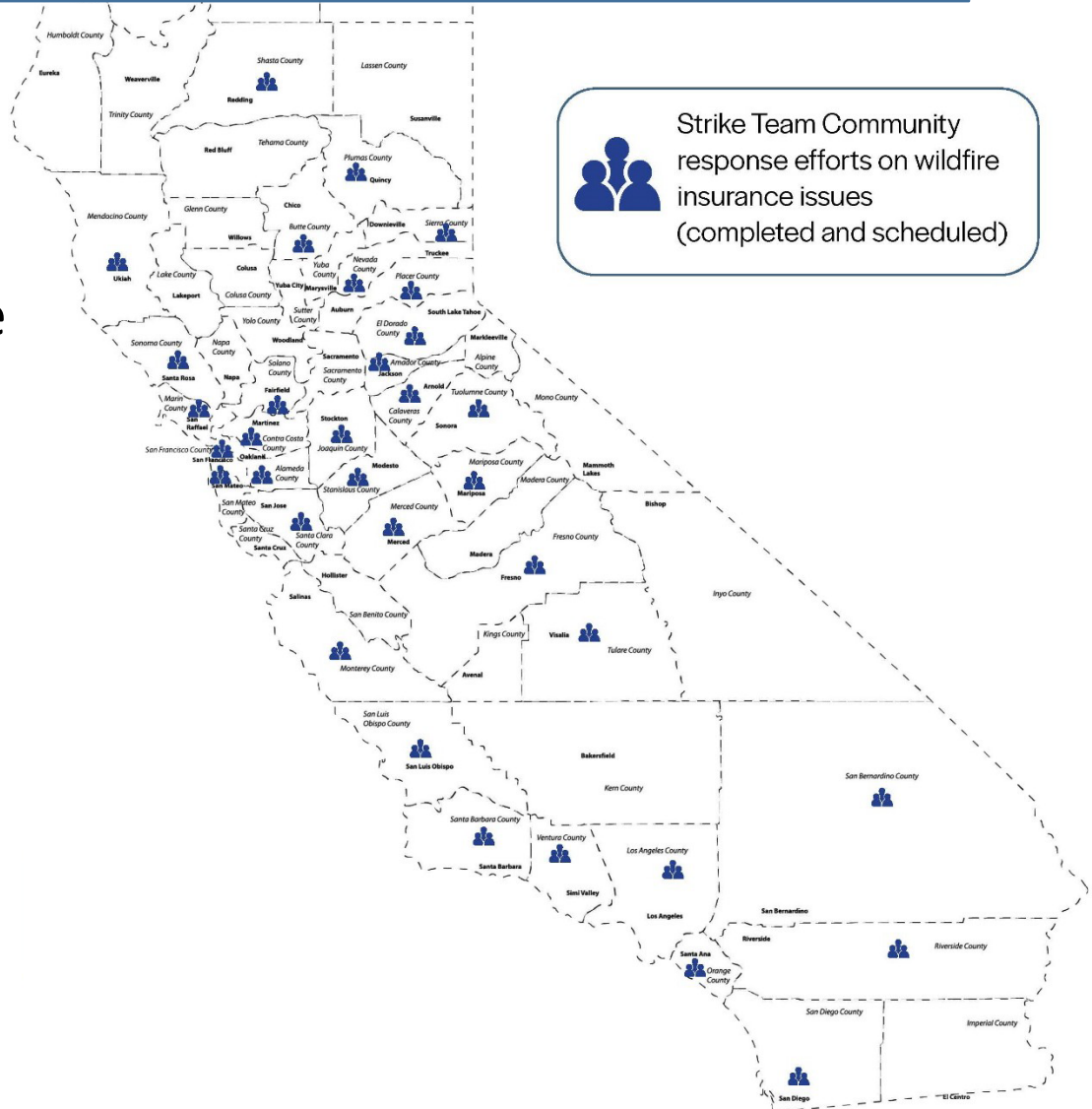
- **Protect consumers from fraud and abuse**
- **Regulate Most Lines of Insurance and Maintain Insurer Solvency**
- **Set standards for agents and broker licensing**
- **Perform market conduct reviews of insurance companies**
- **Resolve consumer complaints**
- **Investigate and prosecute insurance fraud**
- **Cannot require or compel insurance companies to sell insurance**

# What CDI Has Done

Met with more than  
**150,000** people  
to hear wildfire and  
insurance concerns  
through

**875 virtual  
events** in all  
**58 counties**

Since 2019





# Progress Report

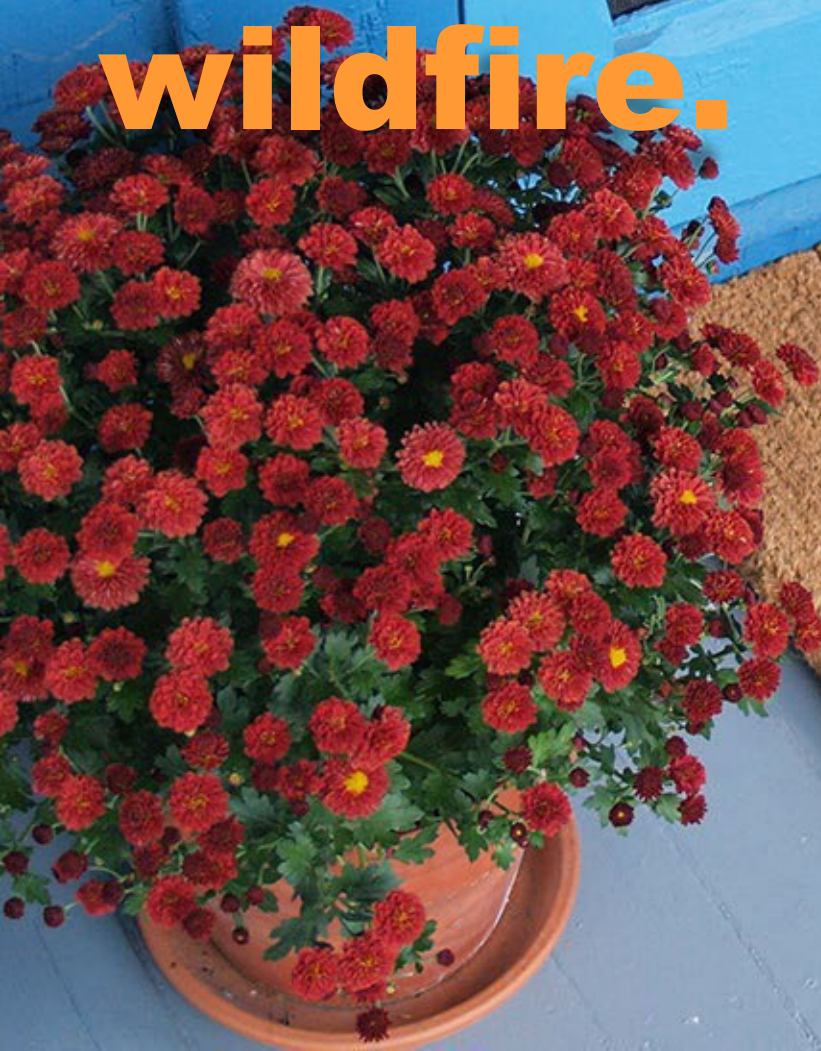
- Removed barriers to allow wildfire survivors to receive critical insurance benefits
  - Coverage for evacuation expenses
  - Extensions to additional living expenses
  - Created disclosures and coverage to meet upgraded building codes
- One year moratorium from non-renewals (More than 4 million policyholders protected)
- Increased non-renewal notice from 45 to 75 days

# Improving the FAIR Plan

- Asked FAIR Plan to provide complete HO3 policy, FAIR Plan sued – won – FAIR plan is appealing
- Held Investigatory Hearing on July 13<sup>th</sup> on FAIR Plan & how it may better serve homeowner and commercial consumers. Increased commercial coverage to \$20 million.
- Continued engagement with local, county and state officials along with consumer groups, businesses and insurance industry
- Department is available to review your specific HOA matters with legal representatives

**Don't roll out the  
welcome mat for  
wildfire.**

Wildfires  
NOT  
Welcome Here



# Californians need insurance they can rely on. That's why we created **Safer from Wildfires.**



**Cal OES**  
GOVERNOR'S OFFICE  
OF EMERGENCY SERVICES



CALIFORNIA  
**Public Utilities Commission**

**RICARDO LARA**  
INSURANCE COMMISSIONER

California Department of Insurance

# Being Safer from Wildfires

## Can Help With Your Insurance



# Protect your home or business

- Class A fire-rated roof
- 5-foot ember-resistant zone around the structure
- Noncombustible 6 inches at the bottom of walls
- Ember- and fire-resistant vents
- Double pane windows or added shutters
- Enclosed eaves

# Protect the immediate surroundings

- Cleared vegetation and debris from under decks
- Move sheds and outbuildings at least 30 feet away
- Trim trees and remove brush in compliance with state and local defensible space laws



# Protect the whole community

- Neighborhoods can form a Firewise USA community
- Cities, counties, and local districts can become certified as a Fire Risk Reduction Community

# Do more, save more

Every action under **Safer from Wildfires** will qualify you for an insurance discount. By doing more, you can save more.

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# Regulations to lower costs and increase transparency

- Require insurance companies to **provide discounts to homeowners and businesses for hardening their homes**
- Provide consumers with **transparency about their “wildfire risk score”** that insurance companies assign to properties
- Give consumers the **right to appeal** their risk determination
- Public hearing was April 13, 2022 — regulations were approved October 14<sup>th</sup>
- Insurance Companies had until April 12, 2023 to submit plans on how they will incorporate new regulations. Our website shows those that have already been approved.

# The Framework is Working!

- **Premium discounts now available to 2 out of every 5 consumers, with up to 20 percent discounts for wildfire-hardened homes – 6x increase since 2019**
- **Safer from Wildfires Framework gets all insurance companies to offer discounts for mitigation**
- **Check the CDI website to see if your insurance company is offering discounts**

# Community Relations and Outreach Branch (CROB)

The Community Relations and Outreach Team is dedicated to consumer **Outreach and Education**. We partner with local leaders to engage local communities.

Since 2019, we have met with more than

**150,000** people to through  
**875** virtual and in-person events  
in all **58** counties of the state

RICARDO LARA INSURANCE COMMISSIONER - DEPARTMENT OF INSURANCE

## CDI OUTREACH TEAM

### UPCOMING EVENTS THIS WEEK

- Apr. 17 - City of Coalinga Mobile Mexican Consulate Event
- Apr. 18 - Assemblymember Arambula Resource Fair
- Apr. 18 - Belmont Village Senior Presentation
- Apr. 18 - Catholic Charities of California Virtual Presentation
- Apr. 18 - City of Bradbury Presentation
- Apr. 19 - California Fire Safe Council County Coordinators Conference
- Apr. 19 - Pars Equality Center Presentation
- Apr. 19 - North Westwood Neighborhood Council Presentation
- Apr. 20 - Senior Life Center Event
- Apr. 22 - City of Orinda Wildfire Preparedness & Safety Fair
- Apr. 22 - Portola Valley Wildfire Preparedness Fair



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# Support Letters for Federal And State Grant Programs For Wildfire Resilience And Prevention

California Grants Portal at [grants.ca.gov](https://grants.ca.gov)

**California Climate Investments Fire Prevention Grant Program – 4 year grants**

- Hazardous Fuel Reduction
- Fire Prevention Education
- Fire Prevention Planning

**FEMA – \$1 Billion National Competitive Grants**

- Fire Management Assistance Grants
- Hazard Mitigation Grants Program
- Building Resilient Infrastructure and Communities

**Additional Grants Available**

- Depts. of Transportation, Agriculture and HUD



**QUESTIONS?**

**1-800-927-4357**  
**insurance.ca.gov**

