



CAL FIRE

Office of the State Fire Marshal

Insurance & Wildfire Mitigation

February 10, 2023

Insurance Problem

- People having their fire insurance not renewed
- High rates of fire insurance
- Homeowner without fire insurance



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Insurance Problem

- Insurance companies are private companies
- Must be solvent
- Must mitigate their financial risk



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Insurance Problem

- Insurance companies mitigation strategies
- Diversification
- Mitigation of the hazard and/or risk



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The Hazard

- Wildfires
- 2014 – 2021
- 56042 structures in California have been destroyed or damaged by wildfires.



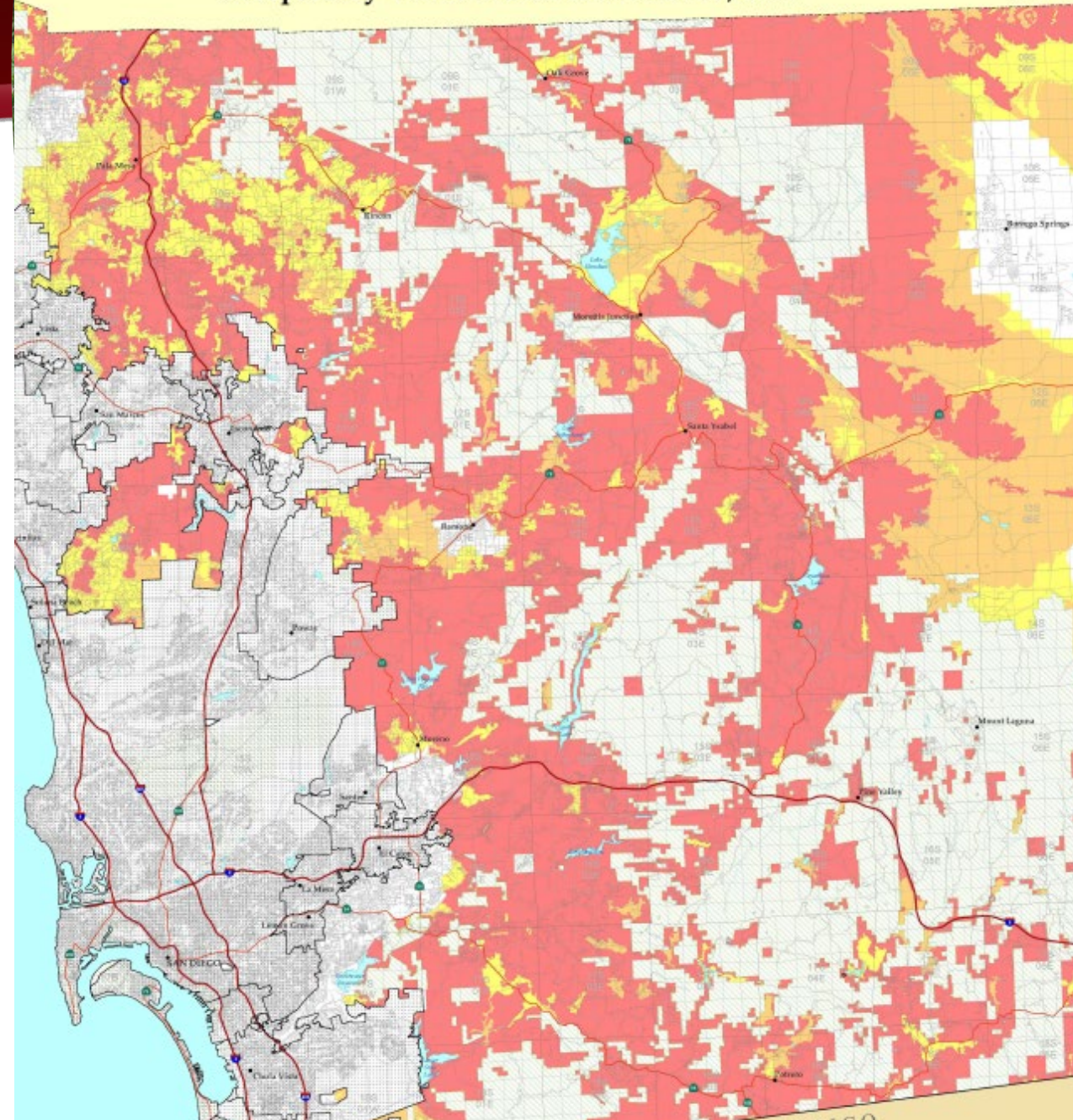
The Hazard

- CAL FIRE identifies the hazard with the Wildfires
- Fire Hazard Severity Zones

FIRE HAZARD SEVERITY ZONES IN SRA

Adopted by CAL FIRE on November 7, 2007

RIVERS



The Risk Reduction

- Building Construction
- California Building Code, Chapter 7A
- “Harding your Home”



The Risk Reduction

- **Vegetation Management**
- Public Resource Code 4291
- Defensible Space
- Inspections



The Risk Reduction

- Community Planning
- Understanding the risks
- City Planning
- Safety elements of General Plans



The Risk Reduction

- Community Planning and buy-in
- Firewise Communities
 - Organize
 - Plan
 - Do
 - Apply to NFPA Firewise USA



Buy-in from Insurance Companies

- Insurance Commission
 - Regulated reductions
- Benefits from lowering your risk
 - Acknowledgement in lower rates
- Firewise communities



Conclusion

- Questions?
- Greg Andersen
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- OSFM Community Wildfire Preparedness and Mitigation
<https://osfm.fire.ca.gov/divisions/community-wildfire-preparedness-and-mitigation/>

