

What does being **Safer from Wildfires** mean for my Insurance?



Insurance Commissioner Ricardo Lara is requiring insurance companies to give discounts to residential and commercial policyholders under the Safer from Wildfires framework. Under Commissioner Lara's new regulation, insurance companies also must tell you about the wildfire risk factors on your property — and Safer from Wildfires gives you the tools to reduce your risk and help keep your insurance.

Q: When will discounts be available?

A: As soon as possible. Under Commissioner Lara's new regulation, insurance companies are required to calculate new rates incorporating Safer from Wildfires discounts and submit their data to the Department of Insurance in a rate filing. Each rate filing undergoes a rigorous review by Department of Insurance experts under a transparent set of rules to make sure the rate filings are fair and complete.

Q: How much will my discount be?

A: Discounts will depend in part on your property's individual characteristics and the actions you've taken through Safer from Wildfires. The safer your property is from the risk of wildfire, the more you can save. Different insurance companies may offer different discounts, so it pays to compare.

Q: Why aren't all the discounts the same?

A: By requiring all insurance companies to submit their discounts separately, the regulation encourages competition to benefit consumers. Some companies may be a better fit for you based on your home or location. We urge you to look at all available options.

Q: I am on the FAIR Plan — will I get a discount?

A: Yes – the FAIR Plan will also offer discounts. Contact a licensed insurance broker who is registered to sell FAIR Plan coverage. FAIR Plan's website has a Broker Finder tool that can assist you in finding a broker in your area: <https://www.cfpnet.com/>.

Q: What safety step will help me get the biggest discount?

A: Insurance companies may give different discounts for specific actions as well as for combinations of actions, so you should check with your insurance company and compare what others are offering. Local fire safety professionals and insurance consumer groups may also provide resources to help you plan for what actions to take first as you continue to make your home or business more wildfire resistant.

Q: When should I request a discount — immediately or when I renew my policy?

A: After completing a wildfire mitigation action, you should contact your insurance company or agent/broker and advise of the completed work. You may need to provide proof that the mitigation action was completed, or an inspection may be required to confirm that the mitigation action was completed. Your insurance company or agent/broker should be able to advise you of the amount of annual premium savings the mitigation action will result in, and the premium savings would be reflected at the start of the next policy period.

Q: What are the top things I should do to protect my property?

A: Safer from Wildfires has actions you can take at three levels:

▪ **Structure**

Many of these are low-cost or do-it-yourself projects such as removing combustible materials 5 feet from the house or installing ember-resistant vents.

- **Immediate surroundings**

When it's time to replace a roof or windows, spending a little more for a fire-rated roof or dual pane windows can make your property a lot safer.

- **Whole community**

Forming a Firewise USA community with your neighbors is another way to protect you and your neighbors. [View the full Safer from Wildfires list at our website.](#)

Q: How can I find out about the risk on my property?

A: Insurance companies typically give a “wildfire risk score” to your home or business. Under the new regulation, insurance companies must provide you with the risk score whenever you apply for a policy, before a renewal or non-renewal of your policy, and anytime you have completed a mitigation measure on your property and request the score from the insurance company. Your insurance company must give you a detailed explanation for the score including how you can lower that score and how much you could save.

Q: How does my insurance company verify that I participate in a Firewise USA neighborhood?

A: Verification of participation in the Firewise USA program is the responsibility of the insurer, not the policyholder. The National Fire Protection Association (NFPA), which administers the Firewise USA program, gives regular updates of neighborhood boundaries to insurance data providers. NFPA provides a list of Firewise USA communities to the public for general information, not for verifying individual addresses. **When a policyholder or applicant contacts an insurer or agent/broker about residing in a Firewise USA neighborhood:**

- Insurers should contact those data providers directly for information
- Insurance agents and brokers should contact the insurer to verify a policyholder's or applicant's participation in Firewise USA.
- Policyholders **should not contact NFPA** directly for this information.

Q: How can I lower my risk?

A: You have a right to appeal your risk score directly to the insurance company if you believe it is inaccurate—for instance, if you have done wildfire safety work since your last renewal. If the appeal is denied, you can request help from the Department of Insurance by contacting us at 800-927-4357 or [insurance.ca.gov](https://www.insurance.ca.gov).

Do more, save more

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

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