

# RICARDO LARA

## INSURANCE COMMISSIONER

### California Department of Insurance

Notes – Senator Dodd Small Business and Wildfire Tele-Town Hall  
Thursday, June 18, 2020

California businesses of all sizes are suffering great losses because of the COVID-19 Pandemic. While we have encountered business interruption questions in the past following wildfires or other disasters, we have seen nothing on this scale – with thousands of businesses closed and drastically reducing payroll. One of the most important lessons we have learned since the 2017 North Bay Fire Season is that we must be prepared to keep our families and communities safe. It is imperative for you to have up to date information on services and resources for both issues. CA Insurance Commissioner Ricardo Lara and Senator Bill Dodd hosted the following experts at the small business and fire preparedness tele-town hall on insurance issues and available resources for homeowners.

- Caerleon Safford, *Sonoma County Fire Inspector*
- Bianca Blomquist, *Small Business Majority*
- Tony Cignarale, *Deputy Commissioner for Consumer Services and Market Conduct*
- Joel Laucher, *Consultant*

#### Senator Dodd

Thank you to the Insurance Commissioner for convening this virtual town hall. It is critical to get the correct information to our constituents in such an uncertain time.

I have been a small business owner, a non-profit board member, and served in local government for 14 years. All of those sectors are challenged by this pandemic, but small businesses have been especially devastated by months of shutdowns and slower sales. The vast majority of business owners and employees did the right thing and complied with the public health orders. A good business owner wants to keep their community healthy, and they know the health of their business is directly tied to the health of the entire community.

We've learned that most business insurance does not cover interruptions caused by a pandemic. Even when businesses have reopened, they will be forced to have less customers and follow new health regulations. We know this is not an easy time to own a business in California, so we hope today we can address some of those challenges.

We have also seen how this pandemic has more severely impacted parts of our communities that were already struggling. Hospitality workers, single parents, students, seniors, and many others have been hurt by the impacts of this virus. Businesses can't reopen if their workforce is sick or afraid of being infected.

We are guided by science and public health, and California has been successful in preventing our healthcare system from being overloaded. But as Dr. Fauci recently warned, we are still only in the beginning of this pandemic. We need to keep wearing masks in public, washing our hands and being 6 feet apart from anyone outside our household.

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California also faces the recurring threat of destructive wildfires. The last year was one of the driest on record and already this season's wildfires are popping up on dry and windy days.

My office has worked for years on improving and reforming our electrical utilities and addressing the threat of wildfires. We introduced more legislation this year and there is still more work to ensure we have safe and affordable power system in California.

Today we will learn about what individual homeowners and neighborhood groups can do right now, literally in their own backyards, to make their communities safer.

I am honored to introduce my former colleague in the CA State Senate Office, and now the Insurance Commissioner, Ricardo Lara.

### **California Insurance Commissioner Ricardo Lara**

Thank you Senator Dodd. I am happy to join you once again to give you and your constituents an update on the work we have been doing on their behalf.

Cal Fire is expecting above normal significant large fire potential in Northern California in June for lower elevations and increased fire potential for July and August in upper elevations.

And the Gulch and Quail Fires that erupted just over a week and a half ago are a reminder that the wildfire season is already here, whether we are ready for it or not.

If we have another wildfire season that damages and destroys homes and businesses, my Department will be there to help you recover.

Following the Tubbs Fire in 2017 and the Kincaid Fire last year, my Department staff joined the local assistance centers to help people with their insurance needs.

We also organized insurance workshops where we met one-on-one with wildfire survivors to aid in the recovery process.

Before my election as Insurance Commissioner in 2018, I supported legislation to expand the rights of wildfire survivors as a member of the California Senate.

I authored SB 824, which gives protection against insurance non-renewals to everyone living in or near the perimeter of a declared wildfire emergency. Last year, I put that new law into effect for the first time.

More than 1 million homes are protected until December 2020 from a nonrenewal.

You can find the whole list on our website: [insurance.ca.gov](https://insurance.ca.gov).

I also called on insurance companies to extend time limits for paying insurance benefits beyond what the law requires – as many still have not rebuilt from the Tubbs Fire due to delays beyond your control.

As directed by AB 1875 (Wood) in 2018, the California Department of Insurance has created a Homeowners Insurance Finder Tool that can direct consumers to companies that are writing policies in their area. That is on our website.

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The Homeowners Insurance Finder does not guarantee that a homeowner can find coverage, since companies may decline to write individual homes based on their particular characteristics or location, even if they write policies in the general area. This is especially true for those living in areas with wildfire risk.

The Department of Insurance continues to work with the Legislature to promote home-hardening and other strategies to make insurance available and affordable for all.

I want to recognize Senator Dodd who has been a leader in fighting for better protections for wildfire survivors.

This year we continue that fight with SB 872 authored by Senator Dodd and sponsored by my Department. If SB 872 passes, it will mean survivors can receive advanced payments after disasters.

This important piece of legislation provides protections for homeowners who have suffered a total loss or a loss of use. It creates the ability for advanced payments after disasters, streamlines the inventory process, and gives a 60-day grace period for premium payments after a state of emergency.

SB 872 also protects against insurers deducting land value if an insured purchases a new home. These are important protections for those who are suffering after disaster strikes.

In addition to wildfires, this year we face a new threat, COVID-19. I would be remiss not to mention several actions I have taken to protect policyholders during this pandemic.

Because of stay at home orders, we have seen fewer accidents on the roads and fewer insurance losses at businesses. I ordered insurance companies to return a portion of premiums to businesses and drivers affected by the COVID-19 pandemic for March, April and May.

You should not have to do anything to receive the refund, and insurance companies must provide this relief as soon as possible.

I also requested insurance companies give consumers a grace period to pay premiums through at least July 14.

Many insurance companies have honored that request by offering flexibility to consumers and businesses during the COVID-19 emergency.

I encourage you to contact the Department at 800-927-4357 or by visiting our website at [insurance.ca.gov](https://insurance.ca.gov) if you have any questions in regards to these measures or if you want one of our experts to help review your insurance coverage.

My Department has also received a number of complaints regarding business interruption insurance.

Many businesses have looked to their insurance policies for possible coverage.

As you know, each policy is a legal contract between the business owner and the insurance company -- and since early March we have seen dozens of lawsuits around the country, including California, which concern the interpretation of these policies and whether these policies cover losses due to COVID-19.

I can tell you we are monitoring these cases as they move through the courts, but I have taken several significant steps to address business interruption.

We have been learning that some insurance companies are denying business interruption claims without a thorough investigation or even discouraging business owners from even filing a claim. That is simply unacceptable.

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In response to numerous complaints from businesses, public officials, and other stakeholders, I required insurance companies to comply with their contracts and California law by fairly investigating every single business interruption claims caused by COVID-19 – just as they would for any disaster such as a fire, earthquake, or flood.

My Department will be watching to make sure they do and ensure everyone is getting a fair claim.

While a majority of our staff are teleworking in support of the Governor's "stay at home" directives, we continue to provide essential services for California consumers and we are available via phone at 1-800-927-4357 (HELP) and through our website – [insurance.ca.gov](https://insurance.ca.gov) -- to assist you with your claims.

Insurance can be complicated. We can help you and guide you through this process. We have insurance experts ready to help and answer your questions in multiple languages. You can talk to an actual person – not just a recording.

I look forward to answering your questions.

### **Bianca Blomquist**

Thank you Senator and Insurance Commissioner for all the work you've been doing to help small business owners with their insurance issues and thank you Senator for having us.

Small Business Majority is a 501(c)(3) non-profit organization. We help connect small business owners with free, low-cost, responsible resources in their community, but we're actually a national non-profit. We have many offices here in CA, but we have offices throughout the country.

We engage with small business owners on a myriad of macro-economic issues that are impacting their business: affordable healthcare coverage, insurance issues, accessing capital in times like these, disaster loans and disaster preparedness among a few other issues.

We connect small business owners with policymakers to elevate their voices and we also connect small business owners to local, state and national news syndicates to make sure the media and other small business owners are hearing directly from small business owners what's going on and how policymakers can respond.

### **Caerleon Safford**

Thank you Senator Dodd for this opportunity, and all you have done to promote solutions for our wildland fire issues. I work for the County of Sonoma Permit Sonoma Fire Prevention Division as a fire inspector—I am also actively involved in wildfire planning efforts. Additionally, I have been active with our County's Fire Safe Council.

Here we are at fire season again, this time following a relatively dry winter in the midst of a global pandemic. I know that fire officials, emergency managers, governmental agencies are all very busy with creating plans and contingency plans for this year's fire season. Hoping that residents are preparing for wildfires.

There are large issues at play with the wildfire situation-climate change, electrical delivery, over grown forests. I really hope that residents focus also, and first-on the things that we can immediately control:

- The vegetation on our property
- Our homes
- Emergency planning for our families and pets

Defensible space is absolutely critical for many reasons. 95% of fires take place under "average" conditions for which defensible space regulations were designed for - to make your home defensible, and keep building fires

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from spreading to the wildland. Combining good defensible space with hardened structures can help, even in worse than average conditions. It is especially important on a community level—one house with defensible space is great. 10 houses with defensible space are more than 10 times better. This is why fire department inspection programs are so important to create entire communities that are more resilient.

Setting out to learn about what to do and doing it not only increases your odds, it will make you feel better. I know that that is true for me. Five minutes isn't enough time to delve into all the details of what to do and how to do it, but I'll now outline the most basic principles of defensible space and home hardening.

Many years ago a wonderful fire researcher named Dr. Jack Cohen made the following determination. Home ignition in wildfire is primarily a function of:

- The fuels within 100 feet of the home
- The vulnerabilities on the structure itself

That is to say that we can best reduce potential for ignition:

- By modifying vegetation within 100 feet of structures so that plants and trees are maintained and spaced to reduce wildfire intensity and spread
- By modifying structural elements on the home that make it vulnerable to ignition, especially by embers.

Decades of subsequent research has not disproven Dr. Cohen's basic assertion. It has provided us with much great detail about exactly what the most vulnerable elements are, and how to reduce them.

The basic principles of the 100' Defensible Space Radius:

- Within this 100' perimeter, the closer to the home fuels are, the more risk they pose to the home. **START AT THE HOUSE** and Think in Zones:
- **ZONE 0** - From building walls to 5 feet. This zone should be effectively non-combustible—non-flammable surface materials, low growing, well maintained plants, and no storage of flammable items. Not yet part of defensible space regulations.
- **ZONE 1** - The 5-30 foot zone should be "lean clean and green" with no dead and dying, only well maintained plants that are spaced so that fire can't spread from plant to plant up to the house or into the tree tops.
- **ZONE 2** - 30-100 foot zone can retain more natural vegetation, with the primary focus on removal of dead and dying, ladder fuels, separation of trees and shrubs.

The basic principles of Home Hardening:

- 80% home loss through-Embers. Embers ignite homes through multiple mechanisms:
  - By landing on and igniting near-structure items or plants
  - By getting into structures through vents or other openings, and burning the home from the inside
- Dr. Steve Quarles, formerly of The Insurance Institute for Business and Home Safety —Like the 0-5 foot recommendations, structure hardening retrofit is not required by regulations. It's up to you. Has five top priorities for retrofitting homes to resist ignition IN addition to GOOD DEFENSIBLE SPACE, especially in the 0 to 5 foot area:
  - Roofs should be Class A
  - Vents retrofitted to Wildland Urban Interface (WUI) compliant products, or covered with 1/8' mesh

- Replace windows with dual paned, WUI windows – one tempered pane
- Replace wooden decks with non-combustible products or keep them scrupulously free of combustible items below and on the surface
- Replace siding if not intact, but this is the easiest risk to reduce by maintaining 0-5 foot non-combustible area.

## **Questions**

**Question 1: The Insurance Commissioner's site posts a table of dollars in and dollars out for each major insurance company, showing that since the fires they are paying out more in settlements than they are taking in in premiums. But insurance companies make most of their money on their money, not on their premiums. Can the commissioner include each insurance company's overall income from their doing business in California, as the other figure is only one piece of the picture?**

**Commissioner Lara:** Insurance companies do make money on the investment of premium and sometimes also at times make an underwriting profit when their losses don't exceed their premiums. That has not been the case in the past couple of years, when losses from the major wildfires have been far higher than the premiums companies collected.

Premiums are set based on the anticipated losses in the upcoming year for the type of coverage the company is providing. Generally, a consideration of what the insurance company's recent loss history has been is the key factor in projecting what the losses are likely to be next year. However, major losses such as wildfires are considered catastrophes and so those losses are spread over 20 years or more to soften their impact so consumers are not hit with even larger premium increases.

**Question 2: I paid my insurance and understood it included business interruption coverage, why isn't loss of business due to the COVID 19 pandemic covered?**

**Commissioner Lara:** The first thing people need to know is that not all policies are the same.

We would need to look at the specific policy to better understand what coverages and exclusions a policyholder has.

If a business has Business Interruption coverage, but their insurance company is telling them that these losses are not covered due to exclusions in their policy, we recommend filing a formal claim with their insurance company and start creating that paper trail.

Insurance companies are legally required to fairly investigate a claim and formally respond back with their coverage decision and the reason for any denials they may make.

I would like Tony Cignarale, our deputy commissioner for consumer services to provide more details on this issue.

**Tony Cignarale:** While it is more complicated than this, many commercial policies have exclusions for loss due to contamination by virus and similar perils.

Many policies also require that a loss be caused by direct physical damage or loss to the insured property that results from a cause covered by the policy. These conditions and exclusions do create hurdles to obtaining coverage.

However, we would need to see the entire policy as well as the circumstances applicable to the loss event to know what conditions or exclusion may or may not exist for a particular business.

If a business has not filed a formal claim, it should do so immediately. If the business has filed a formal claim and that claim has been denied, we recommend they file a "Request for Assistance" with my Department by calling us at (800) 927-4357 or through our website at: [www.insurance.ca.gov](http://www.insurance.ca.gov).

While it is true that many commercial policies have provisions that may exclude coverage for business interruption under the circumstances, the CDI will review the claim to ensure that the insurer is properly investigating your claim and following all laws and the provisions in the contract.

**Question 3: What resources do small business have available to assist them during COVID-19 and how do I know if I qualify for any of them?**

**Bianca Blomquist:**

It is no secret that California has been hard hit by COVID-19. There is virtually no business that hasn't been impacted. Poll numbers from the beginning of May, show that 92% of small business owners in California have had been impacted in some way and 44% of small businesses have closed, or are planning to do so.

There are 3 million small businesses in California alone, but there is a ton of resources to help small businesses resources, whether it's federal or state funding and local grant programs are available. The Federal Paycheck Protection Program (PPP) is still up and running and as of last week there was still \$100 billion available. If you are not sure if you can qualify, go ahead and apply, the qualifications are minimal. Any businesses with 500 or fewer employees; travel businesses, independently owned franchises, self-employed workers, independent contractors, gig workers, sole proprietors, they are all eligible to apply for PPP.

The Small Business Administration (SBA) has relaxed a lot of the rules that have applied before COVID-19 for the Economic Injury Disaster Loan (EIDL) that is directly thru the SBA. The SBA affiliation rules don't necessarily apply to PPP or other Cares Act eligibility. Once again, any businesses with 500 or fewer employees; travel businesses, independently owned franchises, self-employed workers, independent contractors, gig workers, sole proprietors, they are all eligible to apply.

**Question 4: Are you working with county or city leaders to be sure there are contingency plans to protect and evacuate the homeless in the event of a serious fire?**

**Caerleon Safford:** The agency most directly involved with evacuation planning is the local Department of Emergency Management (DEM). I know in Sonoma County our emergency managers and emergency managers across the north bay are committed to making plans to take care of all residents in the event of wildfire evacuations and they are working overtime to do that this year. They are planning for a bad fire season, for no other reason that COVID-19 is going to create more problems that are going to require more aggressive alerting and active advanced planning. The homeless population is certainly one of the most important considerations that they are trying to address, and all segments of the population are being considered.

**Question 5: Fortunately, I have not had my homeowner's policy cancelled, but know many others who have had theirs cancelled. Please tell us what criteria insurers use to determine whether to renew or cancel? What can homeowners do to minimize the risk of cancellation?**

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**Commissioner Lara:** Each insurance company creates its own list of underwriting eligibility standards to determine which homes it is willing to write or renew. Those standards include an array of criteria that vary from one insurer to the next.

Some common considerations for underwriting include: the age of the home and the effective age of the plumbing, heating and electrical systems, the condition of the roof, the loss history of the applicant or insured, the fire protection rating of the local fire department, and other characteristics of the property that may create a hazard.

Wildfire models now play a major role in determining eligibility by analyzing the fuel load (trees, brush and other vegetation), slope, and accessibility of your property and assigning a score.

I believe there should be a requirement for insurance companies to write a home that is hardened against wildfires – and I am pursuing legislation on that.

Look to your local fire departments for more information about how you can reduce the risk on your own property – and also continue to advocate with your local leaders for community mitigation, essential fire services, and enforcement of property maintenance rules.

#### **Question 6: Is the money depleted from all COVID-19 small business assistance programs?**

**Bianca Blomquist:** No, as stated earlier, there is quite a bit of money left in PPP and EIDL. EIDL is a smaller program that is facilitated directly thru the FDA has reopened for non-agriculture businesses as of June 15. Please note that EIDL is a straight loan and is not forgivable like the PPP is.

#### **Question 7: Is there a program to help or force neighbors into doing necessary tree-cutting and vegetation removal work?**

**Caerleon Safford:** Codes and Ordinances vary across the counties of the north bay.

- Every county has State Responsibility Areas (SRA), Local Responsibility Areas (LRA) and municipalities. The defensible space ordinances in each of these areas can be different.
- State Responsibility Areas, where state laws govern defensible space
- In LRAs, County Codes and Ordinances, if in place, govern defensible space.
- Municipalities have their own codes and regulations.
- What rules govern your area will depend on whether you are in LRA, SRA or in a municipality. You can find out about ordinances by calling your county, or your local fire department.
- At the end of the day, the only way a property owner can be forced to remove fuels on his/her property is if the fuel is determined by a fire official that a violation of a code—state, local or municipal—exists.
- Check with your local fire department or County to see what the mechanism for lodging a complaint is
- However, as I said earlier, the defensible space on your property should be your first priority. We tend to stand with our backs to our houses to see the risks elsewhere—sometimes those risks are very real—however, while you are waiting for the inspection, the abatement processes, and all of the rest, make sure and take care of your own vulnerabilities!

#### **Question 8: Can you give an update on the California Fair Plan?**

**Commissioner Lara:** For those who do not know, the FAIR Plan is California's insurer of last resort. It is backed by the insurance companies, not by taxpayers. They will write fire insurance for your home even if nobody else



will – but this is coverage for fire only. To get the additional coverages that come with a comprehensive insurance policy, or HO-3, you have to buy additional wrap-around coverage from an insurance company at an additional cost.

Last year, I directed the FAIR Plan to modernize and expand its coverage for homes, which had not changed in decades.

In response, the FAIR Plan has just this week increased its available limits to \$3 million, instead of \$1.5 million.

The effective date for the increase was June 15.

In addition, the FAIR Plan has also begun accepting payments by credit card without additional fees and will implement a monthly payment plan later this year.

**Question 9: We have tried finding a lender that would work with us, however, they all say that it is too risky at this time. Do you have a list of lenders that are willing to work with small businesses during this pandemic?**

**Bianca Blomquist:** Absolutely, we have compiled a vetted list of lenders on our website [venterize.org](http://venterize.org). There is a list of technical assistance providers, organizations, non-profit lenders, mission driven lenders and they are all responsible lenders and have all made a commitment to transparency in lending and committed to full disclosure of all fees. On [venterize.org](http://venterize.org) you will find a list of lenders, but a list of lenders who are safe.

CDFI an organization in California Opportunity Fund released a study a couple of years ago, that shows small business owners in Californians are taking out online alternative loans of an average APR of 94%, and some go as high as 235%. So if we want to talk about the health of our local communities, and the health of small business ecosystem in California, then we need to address this issue.

One of the reasons that small businesses have a hard time to finding a traditional lender is because it isn't profitable for banks to lend to small businesses that want less than \$250,000. Many small businesses don't want much more than \$250,000 so they hop on line and are able to access \$80,000-100,000 loans quickly. Money can be had quickly, but these lenders have much higher fees, and these loans puts the small businesses into a cycle of bad financing.

Again, [venterize.org](http://venterize.org), or reach out to me, and I can put you in touch with folks that service this area. A couple that come to mind is once again, Opportunity Fund, which offers help for small business owners, low cost loans, coupled with high touch assistance, which means they will hold your hands throughout the process, they want you to be successful since they don't make money off your loan if you were to default. Working Solutions is another community lender in the area that has stepped up to help small businesses. The Sonoma County Economic Development Board (EDB), also houses the Small Business Development Center (SBDC) which provides free one on one advising for your small business or if you are self-employed. The Napa Sonoma SBDC is run by Mary Cervantes, Executive Director. They can help connect you with CDFI, help you get loan ready, and identify responsible lenders and also help you with your marketing,

**Question 10: How can people who cannot afford an arborist get important tree work done?**

**Caerleon Safford:** Tree work is expensive! I understand that. The County of Sonoma recently received a grant from FEMA for a pilot project that will provide defensible space inspections, structure hardening assessments, and some incentive funding to get work done. This grant will only address limited areas of the County, but we are hoping that it can be a pilot program for more such projects in the future. Absent any external funding, I

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recommend:

There are other programs depending on your parcel, where help is available. Cal Fire has the California Forest Improvement Plan (CFIP) which provides funds to do a forest plan and do some work on the ground. National Resource Conservation Service and there are various grantors are out there. Grants are typically available to groups, not an individual.

Community Wildfire Protection Plan (CWPP) is a way to look at risks within your small or large communities, and start assessing where the highest risks are and create mitigating strategies that will reduce those risks. This is important for obtaining grants. Start local Fire Save Councils within your neighborhoods, then your group can apply for grant funds.

- Start at the HOUSE and WORK OUTWARDS—take care of near home issues first!
- Within 5 feet, brushy plants within 5 feet of house walls—especially those near vents, under windows, or in inside corners. Get those first.
- If you have trees with extensive branches over the roof...that is a priority
- As you move out, unless trees are very crowded, dead or unhealthy, concentrate on small brushy plants and “ladder fuels” first. Break up the continuity by creating “islands” of plants, separated by low fuel areas so that fire can’t travel across the landscape.
- Call your fire department or Cal Fire to see if they can come and assess your fire risks.

**Senator Dodd:** Early in the year, the state had funds and the governor with the backing of the legislature were planning on funding fire risk mitigation, now with the deficit, it has caused us to look at bonds for mitigation. More information will be coming.

**Question 11: Wildfire Prevention can save the insurance industry a significant amount of claim payments. Will the insurance industry support funding training Wildfire Prevention Technicians? These training programs can be taught at Santa Rosa Junior College. These are essential, living wage jobs, which can be filled by currently displaced workers.**

**Commissioner Lara:** A training program such as what was suggested would make sense. There is currently legislation pending SB 1199 authored by Senator McGuire that would make third party inspectors a necessity. Many insurers already employ or contract with inspectors to review homes for eligibility. There are also existing organizations that are useful in this respect, including county-organized Fire Safe Councils and the Fire-Wise Community groups organized under Fire Wise USA.

**Question 12: How can small companies without employees get financial assistance?**

**Bianca Blomquist:** As of last year, 30% of Californians identified in some ways as self-employed, gig workers, etc. PPP is available for them to explore. There are numerous local, county grants available, but not everywhere, and the programs are coming and going, but we are trying to keep track of them all on [venturize.org](http://venturize.org) also retail associations are a great resource.

**Question 13: How is fire risk determined by Cal Fire and insurance companies? Where can the public go to get access to any analysis?**

**Caerleon Safford:** Cal Fire uses a great variety of inputs to determine Fire Hazard Safety Zones (FHSZs) including fire history, fire fuels, and slope. You can look at the wide variety of maps that the Fire and Resource Assessment Program (FRAP) has created on their website.

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First, find out if your county or your local community have a Community Wildfire Protection Plan (CWPP) in place. Risk assessment is a critical component for the CWPP. We are updating our Sonoma County CWPP, and the revision will have a lot of very sophisticated fire risk analysis created through Geographic Information Systems (GIS) analysis, using data about fuel loading, wind conditions, density, slope, wind patterns, fire history, housing density and a wide variety of other factors. Our GIS professionals will determine risk throughout the county. This information is critical for efficient planning for fuels treatment projects.

In these days of economic challenges, we need to be sure that any fuels reduction projects, especially large ones, are prioritized so that we get the highest value to prevent life and property loss.

**Joel Laucher:** Insurers use several ways to evaluate fire risk. One of the things they look at is the lost differences in their data, they have between different roof types. Their data is well known so that wood shake roofs are much more likely to have a fire loss. Therefore, many insurers won't insure a wood shake roof, or charge a much higher premium for it. They also evaluate risks based on protection class; how your local fire department is staffed, trained and equipped is evaluated, and a score is assigned there.

The other tool is using wildfire scores. There are several private modeling companies that develop their own models of what develops a higher or lower fire risk. The most well-known companies are CoreLogic, and FireLine, and there are others such as Red Zone, Hazard Hub, and all of them take data about the type of vegetation, density, and consider a number of other factors, such as the aspect of which direction the property is facing, how accessible it is to a fire department, and they assign a wild fire score to those homes. Insurers then take the scores and align how much they charge based on the risk score, the lower the score, the lower your premium will be, but many of the homes with higher scores aren't insured.

## **Additional Resources**

### **Senator Bill Dodd Contact Information:**

- Vacaville Office Phone: 707-454-3808
- Napa Office Phone: 707-224-1990
- Santa Rosa Office Phone: 707-576-2093
- <https://sd03.senate.ca.gov/>

### **Request Assistance from the California Department of Insurance:**

- <https://www.insurance.ca.gov/>
- 800-927-4357

### **Fire Preparedness Information:**

- **PH: 707-565-8875**
- <https://disastersafety.org/>
- <https://www.readyforwildfire.org>
- <https://www.nfpa.org/Public-Education/Fire-causes-and-risks/Wildfire/Firewise-USA>
- <https://frap.fire.ca.gov/>

### **Your local fire agencies:**

Sonoma County Alert

- <https://socoemergency.org/socoalert/>

Fire Safe Sonoma

- <https://www.firesafesonoma.org/>

### **Small Business Information:**

- <https://smallbusinessmajority.org/>
- <https://venturize.org/>
- [BBlomquist@smallbusinessmajority.org](mailto:BBlomquist@smallbusinessmajority.org)

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**FAQs and complete Paycheck Protection Program information can be found here:**

- <https://home.treasury.gov/policy-issues/cares/assistance-for-small-businesses>

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