

Sept 7, 2022

- Insurance Commissioner Ricardo Lara submitted his insurance pricing regulation to the California Office of Administrative Law that would recognize and reward wildfire safety and mitigation efforts made by homeowners and businesses. The regulation is the first in the nation requiring insurance companies to provide discounts to consumers under the Safer from Wildfires framework created by the California Department of Insurance in partnership with state emergency preparedness agencies.



Safer From Wildfire Insurance Regulation

Effective October 14, 2022

- An insurer that applies or uses a rate that is developed or determined by a rating plan that creates a rate or premium based upon a policyholder or applicant's wildfire risk shall comply with this Section 2644.9.

If a rate that is developed or determined by a rating plan, the insurer shall, prior to implementing the new modified rating plan, file a new rate application. No such new or modified rating plan shall be used unless and until the new rate application is approved.

Insurance Companies Offering Discounts

11-14-22 – latest update

Insurance Company / Group	Discount Based on Community Mitigation	Discount Based on Property/ Parcel Mitigation	Discounts in Effect Since	Website Address
Allstate Insurance Company	None	Yes	Jul 2008	https://www.allstate.com/
American Modern Home Insurance Company	Firewise Community	Yes	Nov 2018	https://www.amig.com/
ASI Select Insurance Corp	Firewise Community	Yes	Feb 2021	https://www.americanstrategic.com/
California Automobile Insurance Company	Firewise Community	Yes	Oct 2020	https://www.mercuryinsurance.com/
Crestbrook Insurance Company	None	Yes	Feb 2014	https://www.nationwide.com/
CSAA Insurance Exchange	CSAA approved	Yes	Nov 2021	https://calstate.aaa.com/insurance
Falls Lake Fire and Casualty	Firewise Community	Yes	Dec 2019	https://www.fallslakeins.com/
Occidental Fire & Casualty Company of North Carolina	None	Yes	Aug 2013	https://www.iatinsurancegroup.com/

State Farm General Insurance Company	Firewise Community	Yes	Feb 2022	https://www.statefarm.com/
The Cincinnati Insurance Company	Shelter in Place Community	Yes	Aug 2016	https://www.cinfin.com/
California FAIR Plan	Firewise Community	Yes	May 2018 & Jun 2011	https://www.cfpnet.com/
Chubb Group				
Federal Insurance Company	Shelter in Place Community	Yes	Dec 2018	https://www.chubb.com/us-en/
Pacific Indemnity Company	Shelter in Place Community	Yes	Dec 2018	[same as above]
Vigilant Insurance Company	Shelter in Place Community	Yes	Dec 2018	[same as above]
USAA Group				
Garrison Property and Casualty Insurance Company	Firewise Community		Oct 2014	https://www.usaa.com/
United Services Automobile Association	Firewise Community		Oct 2014	[same as above]
USAA Casualty Insurance Company	Firewise Community		Oct 2014	[same as above]
USAA General Indemnity Company	Firewise Community		Oct 2014	[same as above]

Being Safer from Wildfires Can Help With Your Insurance

Front side of information card for **Safer from Wildfires** State program to help reduce insurance premiums by lowering your risk.

See next slide for reverse side.



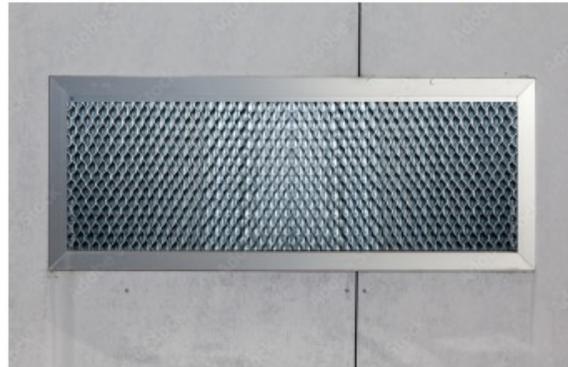
Safer from Wildfires is a ground-up approach to wildfire resilience with three layers of protection — for the structure, the immediate surroundings, and the community. Following these achievable steps can help you save money on your insurance.



Safer from Wildfires was created by an interagency partnership between Insurance Commissioner Ricardo Lara and the emergency response and readiness agencies in Governor Gavin Newsom's administration. Learn more at insurance.ca.gov

3 Ways to Get Started with **Safer from Wildfires**

Don't know where to start? Here are 3 low-cost steps you can take today.



Keep embers out

Installing 1/16 to 1/8 inch noncombustible, corrosion-resistant metal mesh screens over attic vents can keep wind-blown embers out of your house.



Clear the first 5 feet

Removing greenery and replacing wood chips with stone or decomposed granite 5 feet around your home prevents fire from getting a foot in the door.



Be safer together

With Firewise USA, communities as small as 8 dwelling units or as big as 2,500 can create an action plan and start being safer together. Firewise USA is a nationally recognized program with proven results, sponsored by the National Fire Prevention Association.

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

Scan to find more resources



Back side of information card for **Safer from Wildfires** State program to help reduce insurance premiums by lowering your risk.

Use the QR code to find more resources

Possible Discounts **24.5%**



Up to 10% Discount

Part of a recognized Firewise Community

Up to 5% Discount

Protecting the Immediate Surroundings Discount, the property must meet all of the following qualifications:

- Vegetation and debris must be cleared from under decks
- There must be an ember resistant zone maintained within five feet of the home
- There must be no combustible sheds or outbuildings within 30 feet of the dwelling
- Defensible space must be maintained including trimming trees, clearing of brush, and removing debris from yard (including trimming trees, removal of brush and debris from yard, in compliance with California Public Resources Code 4291). For more detail, please see the attached Defensible Space Checklist.

Up to 10% Discount

Protecting the Structure Discount, the property must meet all of the following qualifications:

- The dwelling must have a Class-A Fire Rated Roof (meaning composition shingle, stone, concrete or clay tile, or metal)
- 6 inches at the bottom of all exterior walls must be made of non-combustible material
- Vents must be ember and fire resistant (wire mesh covering)
- Windows must be double paned
- Eaves must be enclosed

These discounts can be obtained separately or together; policyholders do not need to qualify for one discount to qualify for the other. Also only applied to the "Wildfire" Portion