

IRIS HARRELL, OVA FIREWISE TASK FORCE CHAIR

Firewise Mitigation Efforts Related to Obtaining or
Keeping Insurance

Why do we have a home insurance crisis in California & nationwide?

- ✿ **Deal-making** between California and preferred/admitted insurance companies to keep consumer prices down.
- ✿ For **every dollar** (\$1.00) earned from premiums, insurance companies spent (\$1.13) in claims.
- ✿ **California Fair Plan** (1960's) born as temporary fix until resolution reached to help insurance companies willing to renew policies and issue new policies.
- ✿ **Catastrophic modeling AND historical data** used to analyze price increases.

Choices

Wrap Around



Admitted



Non-Admitted



Before Your Next Insurance Renewal:

Where are the requirements of Insurance Companies moving?

- Institute for Business & Home Safety (IBHS)



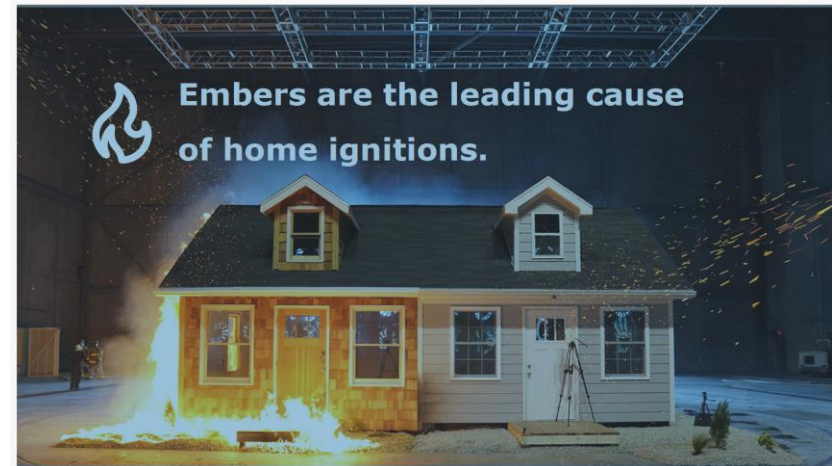
WILDFIRE PREPARED
A PROGRAM OF IBHS

IBHS Research
Building the
Wildfire Prepared Home

Steve Hawks
Senior Director for Wildfire

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Insurance Institute for Business & Home Safety



In a Perfect World

How five feet of space could save your home during a wildfire.

TIPS FOR DEFENSIBLE SPACE

Defensible Space is an area around your home (out 100 feet or to your property line) which is free from flammable material or vegetation. A 2019 CAL FIRE study found that structures were five times more likely to be destroyed by wildfire if they didn't follow defensible space guidelines. Additional research shows that the area immediately surrounding the home is the most critical for preventing ignition from embers.*

Here are a few simple steps to create five feet of defensible space around your home:

-  **1** Remove bushes, trees, and plants within five feet of your home
-  **2** Clear out pine needles and debris from your gutters and roof
-  **3** Move BBQ grills, patio furniture, and anything combustible from the sides of your home

For a full list of ways you can create defensible space around your home, visit <https://www.fire.ca.gov> and learn how you can defend your home and community by visiting <https://www.fire.ca.gov>

*Redesigning Defensibility of Wildfires: Promoting Defensible Space in California, The California Legislature's Home Firearm Task Force Policy Memo - <https://www.fire.ca.gov>



WHY THE FIRST FIVE FEET?

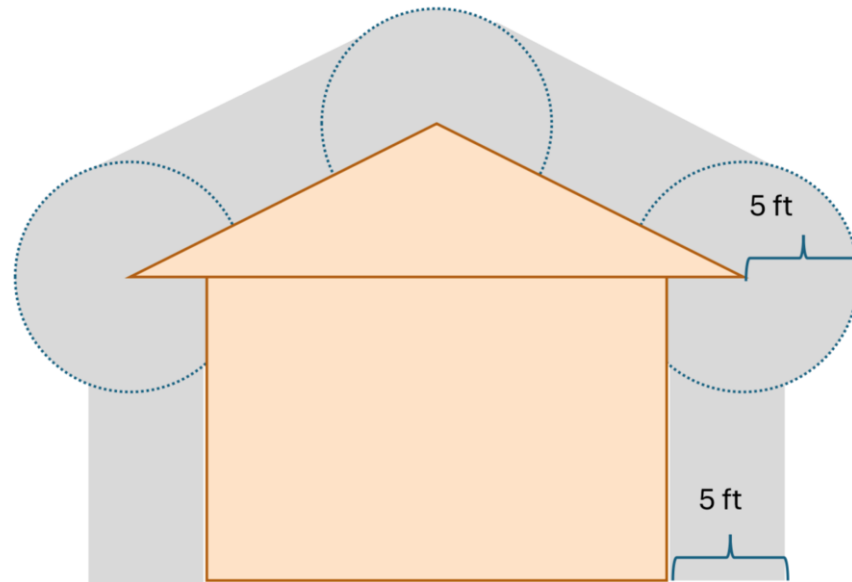
Embers from a wildfire will often settle in the feet feet around structures. Removing combustible material is key to reducing ignitions.

The facts on five feet

How five feet of space could save your home during a wildfire.

TIPS FOR DEFENSIBLE SPACE

Where does the 5-foot zone start?

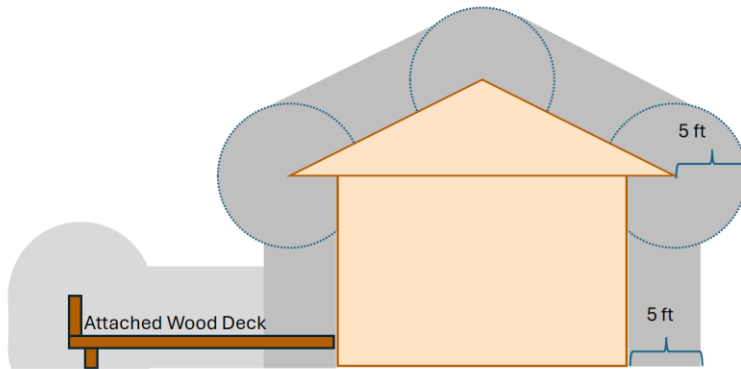


ZONE 0

5' from the walls, roof, eaves

Where does the 5-foot zone start?

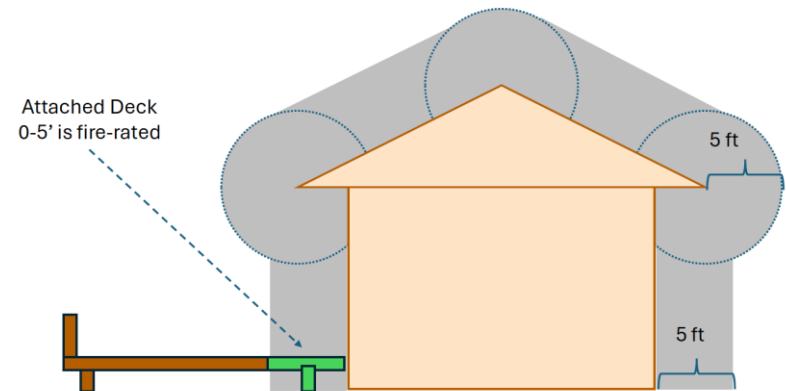
Attached Deck



ZONE 0

5' from the walls, roof, eaves and wooden attached extensions

Attached Deck with non-combustible in 5' zone

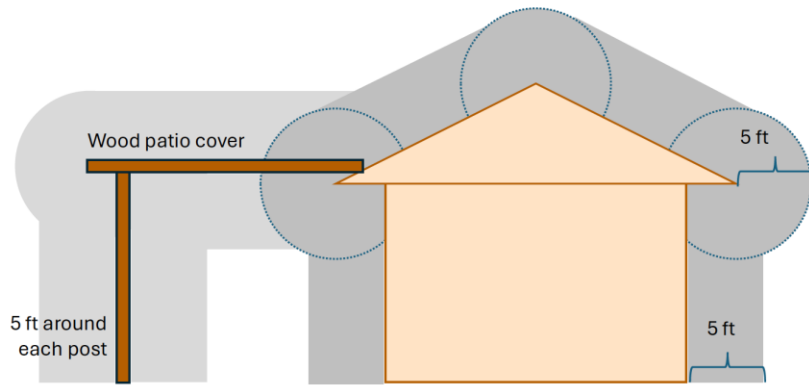


ZONE 0

5' from the walls, roof, eaves

Where does the 5-foot zone start?

Attached Wood Patio Cover or Trellis

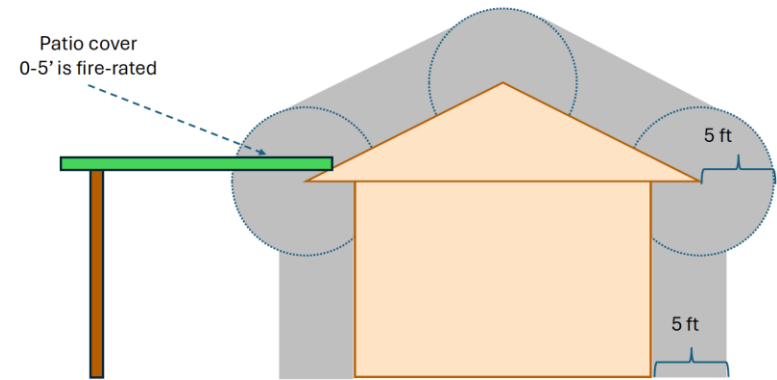


ZONE 0

5' from the walls, roof, eaves and wooden attached extensions

Problem

Attached Patio Cover or Trellis



ZONE 0

5' from the walls, roof, eaves

A Solution

Non-combustible vs. non-flammable in 5' zone/class A, B



My Insurance Criteria

4. Resolution - What I looked for:

- **Dwelling value** - do not underestimate home value! What is the max they will offer?
- **Personal property (unattached to house)** - 50% of house value vs. 25%
- **Building ordinance/code** upgrade required - 50% vs. 10%
- **Water damage from backup** - one had 2-1/2 times more!
- **Added requirements if bigger house:** monitored alarm (theft & fire)

Firewise

5. Firewise USA community certificate **REQUIRED!** vs. not required

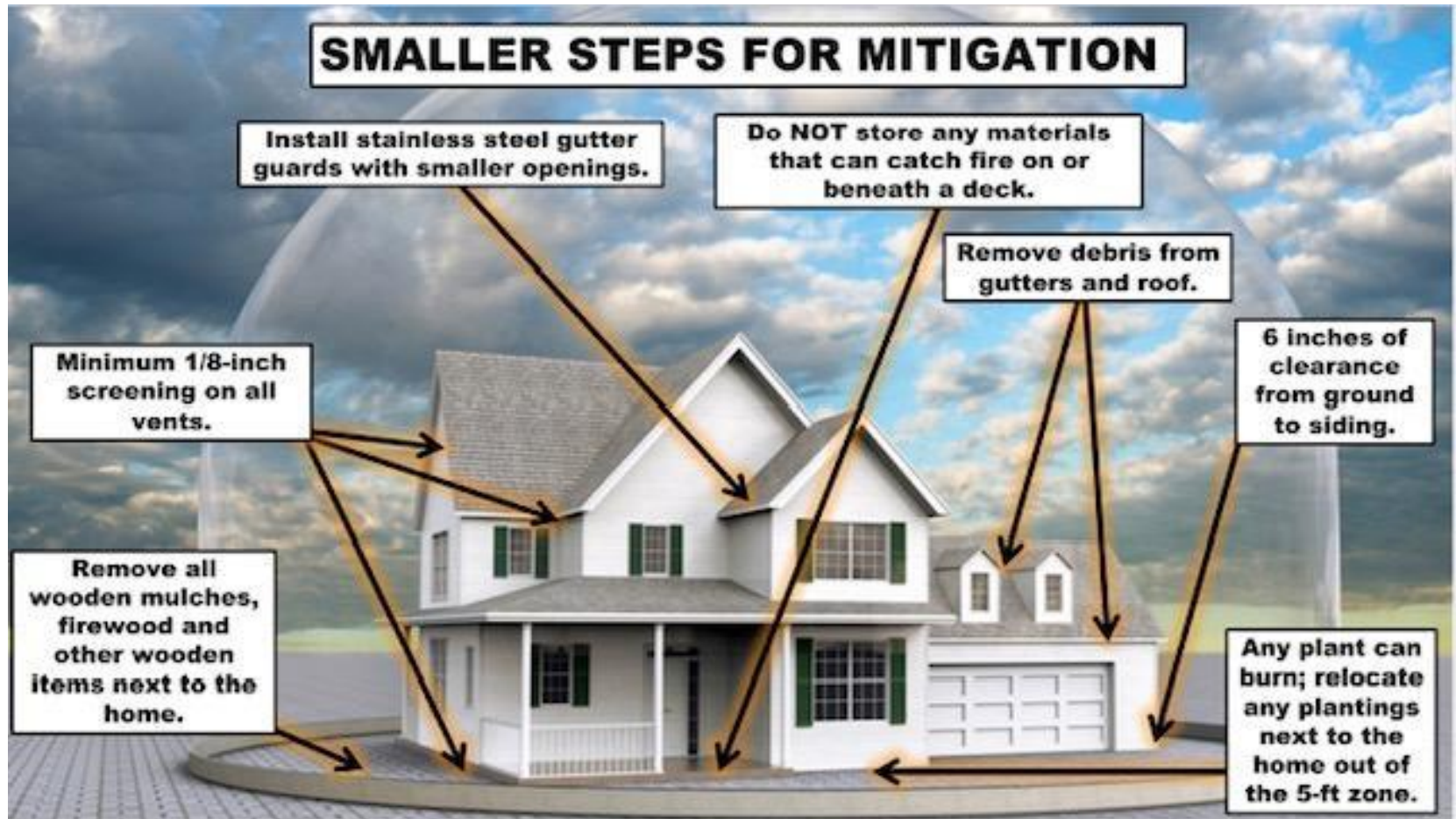
- Of the 2 offers, the one we chose was \$1,000 less but required monitored alarm (\$3,500)
- **Best deal-saving money from the broker:**
 - **New Earthquake Insurance**
1/3 the cost of the standard California Earthquake; insurance (15% deductible)



Home Hardening



Home Hardening



Questions and Comments

- Grants available for home hardening
- Firewise community – discounts from admitted carriers
- Is there a law about 5' rule for certain areas?