

STATE FARM

LIBERTY MUTUAL INSURANCE

PROGRESSIVE

MERCURY

NATIONWIDE

NAMIC

Date: July 24th, 2019

To: The Honorable Anthony Portantino, Chair The Honorable Patricia Bates, Vice Chair Members, Senate Appropriations Committee

From: Rex D. Frazier, President

Seren Taylor, Senior Legislative Advocate

Re: AB 1516 (Friedman) Fire Prevention: Wildfire Risk: Defensible Space and

Fuels Reduction Management

PIFC Position: Support

The Personal Insurance Federation of California (PIFC) is a statewide trade association that represents five of the nation's largest property and casualty insurance companies (State Farm, Liberty Mutual Insurance, Progressive, Mercury, and Nationwide as well as associate member NAMIC) who write personal lines auto and home insurance in California.

PIFC is pleased to support AB 1516. This measure will establish requirements for noncombustible zones for homes in high fire hazard areas. It would also authorize the Department of Forestry and Fire Protection (CAL FIRE) to have access to important information on how locals comply with defensible space requirements in very high fire hazard severity zones. The bill also increases awareness of proper vegetation management by prohibiting the planting of incompatible trees under powerlines and by authorizing CAL FIRE to provide assistance to local governments.

PIFC has long supported legislation to develop model defensible space programs to promote positive action by homeowners, contractors and local government. Maintaining defensible space is one of the most cost-effective ways to protect a structure from a wildfire and can often be created by the property owner.

In addition to the new defensible space requirements, AB 1516 will require CAL FIRE to develop a wildland-urban interface wildfire risk model to determine the risk for a community or parcel within certain areas of the state. The bill will also establish an advisory workgroup that includes, among others, representatives from insurers and insurance research organizations. We believe insurance representatives with the relevant expertise can offer valuable data and experience that will greatly contribute to the effort.

AB 1516 will encourage a greater understanding of wildfire risk and of California's requirements for defensible space around structures, which is beneficial for all of our communities. For this reason, PIFC supports AB 1516. If you have any questions regarding PIFC's position, please contact Seren Taylor at (916) 442-6646.

cc: Assemblymember Laura Friedman, Author
Ashley Ames, Consultant, Senate Appropriations Committee
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Melissa Immel, Deputy Legislative Secretary, Office of the Governor
Michael Martinez, Senior Deputy Commissioner and Legislative Director, California Department of Insurance