



STATE FARM

LIBERTY MUTUAL
INSURANCE

PROGRESSIVE

MERCURY

NATIONWIDE

Date: May 10th, 2019

To: The Honorable Lorena Gonzalez, Chair
The Honorable Frank Bigelow, Vice Chair
Members, Assembly Appropriations Committee

From: Rex D. Frazier, President
Seren Taylor, Senior Legislative Advocate

Re: AB 266 (Choi) Income Taxes: Credits: Attic Vent Closures.

PIFC Position: Support

The Personal Insurance Federation of California (PIFC) is a statewide trade association that represents five of the nation's largest 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 266, authored by Assemblymember Choi.

AB 266 would provide a tax credit of up to five hundred dollars for a residential property owner who installs an attic vent closure with mesh that is one-eighth of an inch. This mesh standard conforms to guidance from the Insurance Institute for Business & Home Safety (IBHS), which has conducted multiple research projects since 2010 investigating wildfire-resistance (ability to prevent/reduce ignition from wildfire exposures) of attic vents. A 2017 IBHS report, [Vulnerability of Vents to Wind-Blown Embers](#), found that wildfire-resistant vents and protection features (e.g. mesh) can be effective at reducing entry of embers and flames into the building that may lead to ignition. Mesh of one-fourth of an inch is not fine enough to prevent significant ember intrusion; one-sixteenth of an inch mesh will require more cleaning-related maintenance to remove the debris that can accumulate on the screen surface.

While home hardening does not guarantee that a home can resist a significant onslaught of embers, it is an important, cost-effective step towards increasing resiliency. For these reasons, we are pleased to support AB 266.

If you have any questions regarding PIFC's position, please contact Seren Taylor at (916) 442-6646.

cc: Assemblymember Steven Choi, Author
Luke Reidenbach, Principal Consultant, Assembly Appropriations Committee
Suzanne Sutton, Consultant, Assembly Republican Caucus
Che Salinas, Deputy Legislative Secretary, Office of the Governor