



Members:

STATE FARM

LIBERTY MUTUAL

PROGRESSIVE

MERCURY

NATIONWIDE

FARMERS

Associate Members:

NAMIC

CHUBB

CONNECT
by American Family

Date: July 23rd, 2020

To: Honorable Henry Stern, Chair
Honorable Brian Jones, Vice Chair
Members, Senate Natural Resources and Water Committee

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

Re: AB 3074 (Friedman) Fire prevention: Wildfire Risk: Defensible Space: Ember-Resistant Zones

PIFC Position: Support

The Personal Insurance Federation of California (PIFC) is a statewide trade association that represents six of the nation's largest property and casualty insurance companies (State Farm, Liberty Mutual Insurance, Progressive, Mercury, Nationwide and Farmers as well as associate members NAMIC, Chubb and American Family Connect Property and Casualty Insurance) who collectively write a majority of personal lines auto and home insurance in California.

PIFC is pleased to support AB 3074, which enhances existing defensible space protections through the creation of an ember-resistant zone (0-5 feet from the structure) for homes in very high fire hazard areas.

Wildfire has been an integral part of California ecosystems for [centuries](#). Now, however, [nearly a third of homes in California](#) are in wildland urban interface areas where houses intermingling with wildlands and fire has dramatically increased the prospect of a catastrophic loss of life and property due to wildfire.

Defensible space, or the reduction and maintenance of vegetation around the home, is vital for protecting homes and communities from wildfire. Burning embers, which can fly miles ahead of a fire, are responsible for the majority of wildland fire home ignitions. The addition of a new ember-resistant zone will reduce ember ignitions, protect homes, and save lives.

The 2017 and 2018 wildfires were the largest and most destructive in California's history. Since then, the insurance industry has been working diligently to help customers rebuild their homes, replace their personal property, and restore their lives.

PIFC is committed to supporting policies that help reduce the risks associated with devastating wildfires that have become part of California's "new normal". AB 3074 will significantly improve California's requirements for defensible space around structures, which will benefit all of our communities. For this reason, PIFC supports AB 3074. If you have any questions regarding our position, please contact Seren Taylor at (916) 442-6646.

cc: Assemblymember Laura Friedman, Author
Dennis O'Connor, Chief Consultant, Senate Natural Resources and Water Committee
Todd Moffitt, Consultant, Senate Republican Caucus
Rachel Wagoner, Deputy Legislative Secretary, Office of the Governor
Melissa Gear, Chief Deputy Legislative Director, California Department of Insurance