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NAMIC

CHUBB

CONNECT  
by American Family

**Date:** July 23<sup>rd</sup>, 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 3164 (Friedman) Fire Prevention: Wildland-Urban Interface Wildfire Risk Model: Model Use Guidelines

**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 3164. This measure 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.

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 is a natural phenomenon. It is critical to develop a comprehensive understanding of fire risk posed to communities in California, especially one that can help assess the risk of a parcel of land in the context of community-wide risk factors.

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. Further, PIFC member companies are committed to supporting new policies that help reduce the risks associated with devastating wildfires that have become part of California's "new normal".

AB 3164 develops a wildland-urban interface wildfire risk model to empower local communities to know and reduce their wildfire risk. For this reason, PIFC supports AB 3164. If you have any questions regarding PIFC's position, please contact Seren Taylor at (916) 442-6646.

cc: Assemblymember Laura Friedman, Author  
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