



# Personal Insurance Federation of California

California's Personal Lines Trade Association

REPRESENTING THE LEADING AUTOMOBILE AND HOMEOWNERS INSURERS

State Farm • Farmers • 21st Century Insurance Group • SAFECO • Progressive • NAMIC

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## MEMORANDUM

**DATE:** April 25, 2005

**TO:** Members, Assembly Appropriations Committee

**FROM:** Dan C. Dunmoyer, President  
Rex Frazier, Vice President and General Counsel  
Michael A. Gunning, Senior Legislative Advocate  
Michael A. Paiva, Senior Legislative Advocate  
E. Jerry Davies, Director of Communications

**Re: AB 1718 (Mountjoy), Forestry and Fire Prevention Screens  
Assembly Appropriations Committee – April 27, 2005**

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The Personal Insurance Federation of California (PIFC), representing insurers who write 50% of all homeowners' insurance sold in California, **supports** AB 1718 for the following reasons.

The genesis of AB 1718 is a result of the 2003 Southern California fires that charred more than 740,000 acres, destroyed 3,700 homes and killed 24 people. The insurance industry handled more than 19,100 insurance claims filed as a result of the 2003 fires, and paid out more than \$2.06 billion in claims, making them the second largest fire storm in California's insurance history. Also, California's population in and around wildland interface fire areas is growing rapidly, and the California Department of Forestry (CDI) predicts there will be more than 1 million new structures built in the wildland interface fire areas by 2010.

Following the 2003 fires, Governor Gray Davis, and subsequently Governor Arnold Schwarzenegger, assembled a Blue Ribbon Commission on Fire, composed of fire chiefs, CDF, state and congressional legislators, local government officials and building materials experts to study the fires and make recommendations to the Legislature on needs to reduce loss of life and property in future wildfires in the state.

Existing law requires that a person that owns, leases, controls, operates, or maintains a building or structure in, upon, or adjoining any mountainous area, forest-covered lands, brush-covered lands, grass-covered lands, or any land that is covered with flammable material, take specified actions to prevent fires, including, among other things, providing and maintaining a screen over the outlet of every chimney or stovepipe that is attached to a fireplace, stove, or other device that burns any solid or liquid fuel, and requires that the screen be constructed of nonflammable material with openings of not more than **1/2 inch**.

AB 1718 would revise those provisions to require that the screen be a noncombustible, corrosion-resistant screen with a mesh size no greater than **1/4 inch** covering the attic and subfloor vents, and over the outlet of every chimney

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or stovepipe that is attached to a fireplace, stove, or other device that burns any solid or liquid fuel. Changing the size of the screen when remodeling or building a home in the wildland high fire risk areas is a reasonable solution to provide greater protection to lives and property against flying embers during a wildfire.

AB 1718 addresses a problem expressed by the Blue Ribbon Commission and supports a subsequent study currently underway by the State Fire Marshal's Urban-Wildland Interface Building Standards Committee which is charged with revising the Building Code by recommending fire-retardant materials to be used in building homes in the future. This bill does not have a fiscal impact.

**For these reasons, PIFC urges an "AYE" vote on AB 1718.** If you have any questions, please contact Jerry Davies at (916) 442-6646 or via email at [jdavies@pifc.org](mailto:jdavies@pifc.org).

cc: Assemblymember Dennis Mountjoy  
Cynthia Bryant, Office of the Governor  
Steve Archibald, Consultant, Assembly Appropriations Committee  
Chris Holtz, Assembly Republican Caucus  
Scott Reid, Office of the Insurance Advisor