



# 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

## MEMORANDUM

### STAFF

Dan C. Dunmoyer  
*President*

Rex D. Frazier  
*Vice President &  
General Counsel*

Michael A. Gunning  
*Senior Legislative Advocate*

Michael A. Paiva  
*Senior Legislative Advocate*

E. Jerry Davies  
*Director of Communications*

**DATE:** August 8, 2005

**TO:** The Honorable Carole Migden  
Members, Senate 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  
As amended July 14, 2005  
Senate Appropriations Committee Hearing: August 15, 2005  
PIFC Position: Support**

The Personal Insurance Federation of California (PIFC), representing insurers who write 52% 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**.

This bill would delete those provisions relative to providing and maintaining screens. Instead, it would require the State Fire Marshal not later than July 1, 2006, to develop and submit to the California Building Standards Commission for adoption and approval, building regulations that strengthen and improve existing requirements in the California Building Standards Code governing the location of screens and required screen mesh size for purposes of fire protection.

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This bill also would incorporate additional changes in Section 51182 of the Government Code proposed by SB 502 (Kehoe), dealing with fire retardant vegetation planted around homes in high fire areas, to be operative only if SB 502 and AB 1718 are both enacted and become effective on or before January 1, 2006, and AB 1718 is enacted last.

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, Author  
Cynthia Bryant, Office of the Governor  
Miriam Ingenito, Consultant, Senate Appropriations Committee  
Edi Thompson, Senate Republican Caucus  
Scott Reid, Office of the Insurance Advisor