



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

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MEMORANDUM

Date: June 3, 2004

To: The Honorable Denise Moreno Ducheny, Chair
Members, Senate Housing and Community Development Committee

From: Dan C. Dunmoyer, President
G. Diane Colborn, Vice President of Legislative and Regulatory Affairs
Michael A. Gunning, Senior Legislative Advocate
E. Jerry Davies, Director of Communications

Re: AB 224 (Kehoe): Roof Covering Materials
Senate Housing and Community Development Committee
PIFC Position: Support

The Personal Insurance Federation of California, representing insurers who write approximately 50% of the homeowners insurance sold in California, **supports AB 224** by Assembly Member Christine Kehoe.

The 2003 Southern California fires charred more than 740,000 acres, destroyed 3,500 homes, and killed 24 people before they were contained. The insurance industry estimates that there will be more than 19,000 insurance claims filed as a result of the fires, and a claims payout that will exceed \$2.06 billion, making the 2003 fires the second largest in insurance history.

California's population in and around wildland interface fire areas is growing rapidly, and the California Department of Forestry predicts there will be more than 1 million new structures built in the wildland interface fire areas by 2010. Existing law requires in very high fire hazard severity zones that every new structure, and every existing structure when 50% or more of the roof area is re-roofed within a one-year period, to have a fire retardant roof covering that is at least Class B. AB 224 would provide that a common interest development may not require a homeowner to install or repair a roof in a manner that violates the above described requirements, helping to save lives and mitigate structure fire losses.

For the reasons stated, **PIFC supports AB 224 and urges your "aye" vote on this measure.** If you have any questions, please contact Jerry Davies at (916) 442-6646.

cc: Assembly Member Christine Kehoe, Author
Michelle Rubalcava, Senate Housing and Community Development Committee
Cory Botts, Senate Republican Caucus
Senate Floor Analyses
Cynthia Bryant, Office of the Governor
Scott Reid, Office of the Insurance Advisor