



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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August 20, 2004

The Honorable Arnold Schwarzenegger
Governor, State of California
State Capitol
Sacramento, CA 95814

RE: Request Signature on AB 224 (Kehoe)

Dear Governor Schwarzenegger:

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 3,700 homes, and killed 24 people before they were contained. The insurance industry estimates that there will be more than 19,500 insurance claims filed as a result of the fires, and a claims payout that will exceed \$2.02 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 above, **PIFC supports AB 224 and requests your signature on this measure.** If you have any questions, please contact Jerry Davies at (916) 442-6646.

Sincerely,

Dan C. Dunmoyer
President

E. Jerry Davies
Director of Communications

cc: Assembly Member Christine Kehoe, Author
Patricia Clarey, Chief of Staff, Office of the Governor
Richard Costigan, Office of the Governor
Cynthia Bryant, Office of the Governor
Scott Reid, Office of the Insurance Advisor