



# 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

## MEMORANDUM

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**Date:** June 29, 2004  
**To:** The Honorable Judy Chu, Chair  
Members, Assembly Appropriations 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:** SB 1369 (Kuehl): Fire Protection: High Fire Hazard Zones  
Assembly Appropriations Committee Hearing: June 29, 2004  
**PIFC Position: Support**

The Personal Insurance Federation of California, representing insurers who write 50% of the homeowners' insurance policies sold in California, **supports SB 1369** authored by Senator Kuehl. SB 1369 offers greater protection to homeowners who own dwellings or occupy structures in high wildfire areas of California.

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 now 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 and the largest in California insurance history.

Ornamental vegetation and dry brush too close to structures, under eaves, near vents and glazing ignites via airborne burning debris and becomes a major cause of dwelling and building destruction. Therefore, an objective must be to eliminate ornamental vegetation near structures and to prevent ignition of vegetation within the structural ignition zone. SB 1369 goes to the heart of the dwelling and defensible space issue by requiring the removal of brush, flammable vegetation, or combustible growth that is located within 100 feet from the occupied dwelling or occupied structure, or building or structure, as applicable, or to the property line, or at a greater distance if required by state law, or local ordinance, rule, or regulation.

In addition, SB 1369 would require an owner prior to constructing or reconstructing a dwelling damaged or destroyed by fire to comply with state and local building standards and to provide a copy of the building certification and building final inspection report, upon request, to the insurer providing construction insurance coverage.

PIFC agrees that the primary objective of the 100-foot defensible space requirement is to slow down the spread of fire to dwellings and structures from on or offsite vegetation. An additional benefit is to provide an area for firefighters to work in and around structures and dwellings. Keeping brush clear helps save and protect lives as well as properties. For these reasons, **PIFC supports SB 1369 and urges your yes vote.** If you have any questions, please contact Jerry Davies at (916) 442-6646.

cc: Senator Kuehl, Author  
Chris Holtz, Assembly Appropriations Committee  
Cynthia Bryant, Office of the Governor  
Scott Reid, Office of the Insurance Advisor