

Welcome!

Agenda

- I. Welcome, Councilmember Whitburn
- II. San Diego Fire-Rescue
- III. The Burn Institute
- IV. California Department of Insurance
- V. Q&A

Scan to view District 3 Fire
Safety Website



For Q&A: Please complete a question slip before or during the presentations and give to staff.

Q&A Procedure

- Please fill out a “Question Slip” from the table at the front.
- You can submit it to the staff at the table or hand it to a staff member walking around.
- Questions and comments will be accepted until the end of the Town Hall.

My Top Fire-Rescue Priorities

1

Fully Funding
Brush
Management &
Fire Prevention
Positions

2

Reducing Fire
Risk By
Enforcing the
Unsafe
Camping
Ordinance

3

Ensuring Fire
Department
Response &
Resources

4

Improving
Community
Fire Safety &
Preparedness

San Diego Fire-Rescue

Ready, Set, Go!



Wildland Management and Enforcement





BURN Institute®



Safer From Wildfires Framework

Protect your home or business

+

Protect the immediate surroundings

+

Protect the whole community

RICARDO LARA
INSURANCE COMMISSIONER

California Department of Insurance



Protect Your Home or Business

- Class A fire-rated roof
- 5-foot ember-resistant zone around the structure
- Noncombustible 6 inches at the bottom
- Ember- and fire-resistant vents
- Double pane windows or added shutters
- Enclosed eaves



Protect The Immediate Surroundings

- Cleared vegetation and debris from under decks
- Move sheds and outbuildings at least 30 feet away
- Trim trees and remove brush in compliance with state and local defensible space laws



Protect The Whole Community

- Neighborhoods can form a Firewise USA community
- Cities, counties, and local districts can become certified as a Fire Risk Reduction Community



California Sustainable Insurance Strategy

Modernizing Our Insurance Market:

Accessible Insurance for Californians

+

Create a Resilient Insurance Market

+

Protect Communities from Climate Change

RICARDO LARA
INSURANCE COMMISSIONER

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California Sustainable Insurance Strategy

- **Insurance Availability in At-Risk Areas** — Requiring insurance companies to write no less than 85% of homes and businesses in distressed areas identified by Insurance Commissioner.
- **Returning FAIR Plan Policyholders to Market** — With first priority given to homes and businesses following “Safer from Wildfires” regulation.
- **Cat Models/Mitigation** — New models will recognize mitigation and hardening requirements to appropriately price rates and discount benefits; previously not available in current rate making process today.
- **California-only reinsurance costs** — Protecting consumers from paying for other global catastrophes.
- **Modernizing FAIR Plan** — Expanding commercial coverage limits to \$20 million *per structure* closes coverage gaps for HOAs, affordable housing, and infill developments.

RICARDO LARA
INSURANCE COMMISSIONER

California Department of Insurance



Contact The Department of Insurance

1-800-927-4357

insurance.ca.gov

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INSURANCE COMMISSIONER

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Questions?

To stay informed about District 3 related activities and other important news, such as our monthly newsletter, please sign up for our email list:

