

# CALIFORNIA DEPARTMENT OF INSURANCE



Presentation to Senate Committee on Insurance

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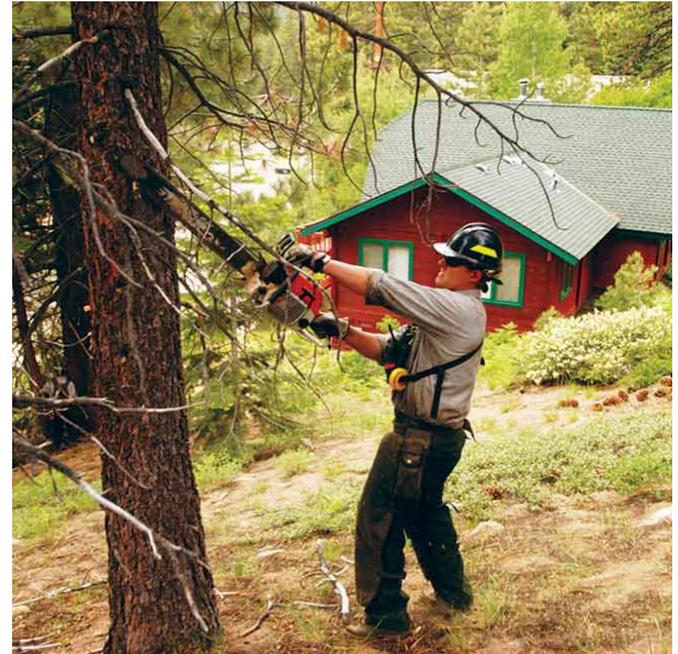
March 17, 2022



# Safer from Wildfires Framework

A partnership between Insurance Commissioner Ricardo Lara and the emergency agencies in Governor Gavin Newsom's Administration to protect lives, homes, and businesses by reducing wildfire risk

- Department of Insurance
- Governor's Office of Emergency Services (CalOES)
- California Department of Forestry and Fire Protection (CAL FIRE)
- Governor's Office of Planning and Research
- California Public Utilities Commission



# Safer from Wildfires in



## 1: Protecting the Structure

- Class-A Fire rated roof
- Maintain 5-foot ember resistant zone around a home (including fencing)
- Noncombustible 6-inches at the bottom of external walls
- Ember and fire-resistant vents
- Upgraded windows (Double paned or added shutters)
- Enclosed eaves



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## 2: Protecting the immediate surroundings

- Cleared vegetation and debris from under decks
- Removal of combustible sheds and other outbuildings from the immediate surroundings of the home, to at least a distance of 30 feet
- Defensible space compliance, including trimming trees, removal of brush and debris from yard, and compliance with state law and local ordinances



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## 3: Working together as a community

- A community should have a clearly defined boundary and a local risk assessment in consultation with the local fire district or state fire agency
- Identified evacuation route cleared of vegetative overgrowth and with evacuation plan contingencies, clear funding sources to implement community mitigation activities and meet clear risk reduction goals
- Integrated and up to date local planning documents pertinent to community wildfire risk
- Current examples include Firewise USA communities in good standing and in the future, Fire Risk Reduction Communities