



PRESS RELEASE

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Insurance Commissioner Ricardo Lara to meet with leaders in El Dorado County Placerville, California, August 15 2019:

The El Dorado County Democratic Party (EDCDP) applauds news of California Insurance Commissioner Ricardo Lara's confirmed commitment to visit El Dorado County on Thursday August 15th to establish a relationship with local government leaders and discuss plans for public outreach regarding access to fire insurance.

The EDCCDP has led persistent engagement and grassroots advocacy, including initiating bi-partisan collaboration on the local level to ensure our community can have a unified voice on solutions that will provide access to affordable and protective fire insurance.

Commissioner Lara's planned meeting with local leaders is an important step and action that the EDCCDP has consistently pushed for over the past four months. In May, EDCCDP leadership took action to bring a voice to this crisis by speaking directly with Commissioner Lara as well as the Governor's office. In the process of our outreach and research, we found that there had been recent state-level task force reports, commissions and legislative hearings where our rural community's voice was notably absent on the record.

To make certain that El Dorado County representatives would be included as collaborative members in stakeholder discussions at the state level, we wrote to the El Dorado County Board of Supervisors (EDC BOS) on June 17th and coordinated a community call to action before the board at the June 25th EDC BOS meeting. In our letter and public testimony, we urged the board to take action, formally expressing concern over this issue in writing to appropriate state government leaders, including Insurance Commissioner Lara. The EDCBOS followed through on this request, sending a letter to Commissioner Lara on July 25th. In addition, members of EDCCDP will be conferring with Commissioner Lara at the California Democratic Party Executive Board meeting on August 23 in San Jose to press for further assistance in dealing with the fire insurance crisis for rural Californians.

There are three main takeaways that EDCDP has consistently communicated through outreach and advocacy:

1. **Outreach:** Coordinated outreach from the appropriate impartial, expert consumer agencies is needed ASAP (townhalls, mailers, media, etc.)
2. **Data Tracking:** The absence of a centralized consumer access tracking system must be addressed ASAP. Action is needed to develop a centralized means of measuring consumer access to insurance coverage that aggregates an insurer's willingness to offer coverage in a given area, which the Senate Committee on Insurance Update on Wildfire and Homeowners Insurance: Access and Affordability Report highlighted as a current gap. This is despite the passage of SB 824 (Lara) in 2018 that authorizes the Department to conduct a biennial data call on insurers' losses related to fires and wildfires but who's first round of data will not be due until 2020.
3. **Transparency:** Increased transparency and uniform risk modeling standards need to be applied across the Insurance industry that takes into consideration a) individual homeowner fire mitigation efforts (i.e. vegetations management and home hardening), local certification programs (i.e. Boulder Colorado's Wildfire Partners Program, Fire Wise, etc.) c) neighborhood mitigation programs (i.e. Firewise Communities, etc), and d) regional fire mitigation activities at the local and state levels (i.e. CalFIRE firebreak projects, increased County hazardous vegetation inspections, etc.).