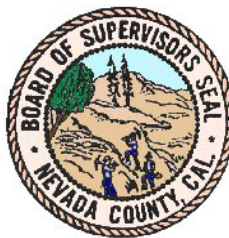




A Tradition of Stewardship
A Commitment to Service



April 14, 2025

The Honorable Damon Connolly
Member, California State Assembly
1021 O Street, Room 5240
Sacramento, CA 95814

RE: Support for Assembly Bill 1 – Residential Property Insurance: Wildfire Risk

Dear Assemblymember Connolly:

We, the undersigned supervisors representing the Counties of Lake, Mariposa, Napa, and Nevada write to express our strong support for Assembly Bill 1, which would require the California Department of Insurance (CDI) to consider whether to update the Safer from Wildfire regulations to include home hardening in the regulations on or before January 1, 2030.

California has the highest wildfire risk in the US. In recent years, the state has experienced a growing number of highly destructive wildfires due to climate change and over a century of logging and fire suppression. The devastating impacts of these wildfires have led to a state-wide insurance crisis, characterized by insurance price hikes, coverage withdrawals, and instability.

In an effort to save lives, protect property and address the insurance crisis, California has prioritized efforts to prevent wildfires and reduce their severity. Additionally, home and property owners are investing in home hardening and defensible space to reduce the risk of loss due to wildfires and thereby lower the cost of wildfire disasters for communities, governments, and insurers.

While communities across California are making unprecedented investments in wildfire resilience, the current proposed regulations by CDI only briefly mention home hardening and do not incorporate the wildfire risk reduction benefits of these activities in relation to rates. The failure to account for the risk reduction benefits of these activities contributes to non-renewals of insurance and insurers' decisions not to write new insurance for homes facing wildfire risk. At the same time, homeowners are denied the benefits associated with the investments that have been made in hazardous fuel reduction, home hardening, and defensible space.

AB 1 would help to address the insurance crisis by improving the availability of insurance coverage for Californians, and for these reasons, we strongly support your bill.

Sincerely,

Eddie Crandell
Supervisor, District 3, Lake County

Anne Cottrell
Supervisor, District 3, Napa County

Rosemarie Smallcombe
Supervisor, District 1, Mariposa County

Heidi Hall
Supervisor, District 1, Nevada County