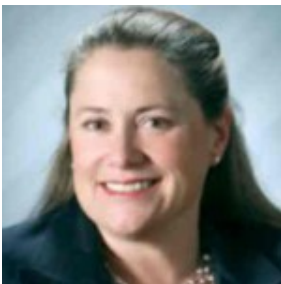


Opinion: Supporting the Wildfire Safety and Recovery Act

By Jennifer Montgomery

Wildfires aren't supposed to happen in December. And yet, just days before the holidays, thousands in Southern California are still evacuated from their homes as the Thomas Fire rages on, almost sure to become the largest wildfire in California history.

Wildfires aren't supposed to burn cities, either. But the Thomas Fire has consumed neighborhoods in Ventura and Santa Barbara, while in nearby Los Angeles, the Skirball Fire destroyed Bel-Air mansions. All this comes only two months after the Tubbs Fire burned nearly 7,000 homes in the city of Santa Rosa and Napa County.



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Catastrophic wildfire is California's new normal, and it's not just a rural problem anymore.

Clearly, saving lives is our main concern. But as California wildfires worsen, a looming crisis of property insurance access further threatens the foundation of our communities, at a time when we are already facing an unprecedented housing

crisis.

This week I joined California Sen. Ricardo Lara at the state Capitol to announce the introduction of the Wildfire Safety and Recovery Act, co-sponsored by Placer County. This act, when passed, will help protect responsible homeowners from significant insurance rate rises or cancellations due to wildfire risk.

This partnership – of a rural Northern California county and an urban Southern California senate district – marks a new consensus that when it comes to wildfire, we are all in this together. What was historically perceived as a rural problem is now all of our problem.

Placer County has been on the front line of this battle for affordable insurance for over four years. As wildfire risk has increased after years of severe drought and tree death due to bark beetle, many of our residents have had been dropped by their insurance carriers or faced the doubling or tripling of their premiums. This despite the actions of so many to reduce their risk by building with non-combustible materials, maintaining defensible space and hardening their homes in other ways against wildfire.

We have been fierce advocates on their behalf, but after years of limited success at bringing property owners relief administratively, it has become clear that the broader solution must be legislative. With this law, California will join states including Arkansas, South Carolina, Texas, New York, Alabama and Florida that prohibit or limit insurance companies from canceling or non-renewing policies following natural disasters, or require them to offer discounts to property owners who harden their homes.

Make no mistake: We want insurance companies to continue to operate successfully and profitably in California. Risk is increasing, but insurance providers must be required to set

and adjust premiums based on an understanding of the real risk to the properties they insure. That means balancing the risk equation with the many mitigations property owners can take to reduce their risk.

The Wildfire Safety and Recovery Act will allow insurers to continue to profitably invest in California and to support responsible property owners and local communities who are stepping up to be fire safe.

Ensuring a stable insurance market for insurers and access to insurance for property owners is in all of our interests as we work together to build community resiliency across California in this new age of wildfire.

Jennifer Montgomery is a supervisor for Placer County, representing Lake Tahoe.