

# CALIFORNIA DEPARTMENT OF INSURANCE



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*Community Relations and Outreach Branch*

# Community Relations and Outreach Branch (CROB)

The Community Relations and Outreach Team is dedicated to consumer **Outreach and Education**. We partner with local leaders to engage local communities.

Since 2019, we have met with more than

**150,000** people to through  
**875** virtual and in-person events  
in all **58** counties of the state

RICARDO LARA INSURANCE COMMISSIONER - DEPARTMENT OF INSURANCE

## CDI OUTREACH TEAM

### UPCOMING EVENTS THIS WEEK

- Apr. 17 - City of Coalinga Mobile Mexican Consulate Event
- Apr. 18 - Assemblymember Arambula Resource Fair
- Apr. 18 - Belmont Village Senior Presentation
- Apr. 18 - Catholic Charities of California Virtual Presentation
- Apr. 18 - City of Bradbury Presentation
- Apr. 19 - California Fire Safe Council County Coordinators Conference
- Apr. 19 - Pars Equality Center Presentation
- Apr. 19 - North Westwood Neighborhood Council Presentation
- Apr. 20 - Senior Life Center Event
- Apr. 22 - City of Orinda Wildfire Preparedness & Safety Fair
- Apr. 22 - Portola Valley Wildfire Preparedness Fair



The Community Relations and Outreach Branch is dedicated to consumer outreach and education.

**Californians need  
insurance they can rely  
on. That's why we created  
Safer from Wildfires.**



**Cal OES**  
GOVERNOR'S OFFICE  
OF EMERGENCY SERVICES



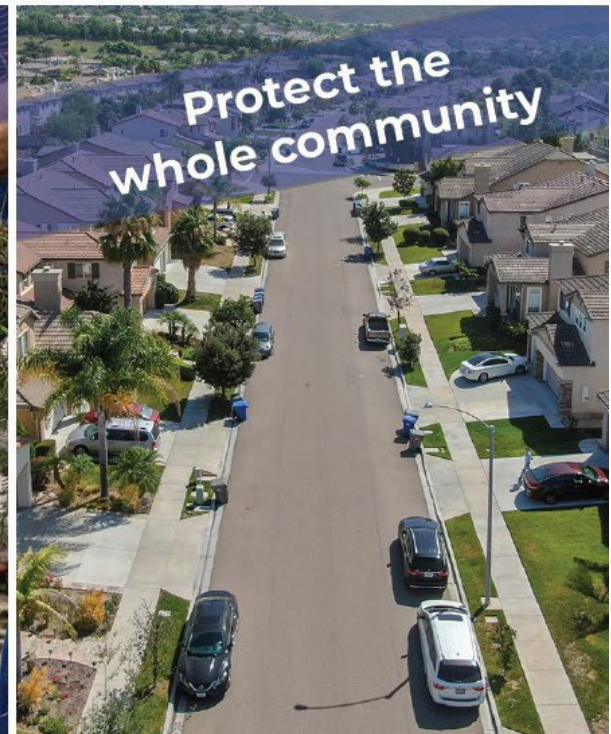
CALIFORNIA  
**Public Utilities Commission**

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INSURANCE COMMISSIONER

California Department of Insurance



# Being Safer from Wildfires Can Help With Your 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 of walls
- 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



An aerial photograph of a suburban neighborhood. The image shows a grid of streets with houses on either side. Many houses have tiled roofs, and some have solar panels. There are palm trees and other landscaping throughout the area. The overall scene is a typical suburban residential area.

# 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

# Regulations to lower costs and increase transparency

- Require insurance companies to provide discounts to homeowners and businesses for hardening their homes
- Provide consumers with transparency about their “wildfire risk score” that insurance companies assign to properties
- Give consumers the right to appeal their risk determination
- Public hearing was held on April 13, 2022 — regulations were approved October 14<sup>th</sup>
- Insurance Companies had until April 12, 2023 to submit plans on how they will incorporate new regulations





**QUESTIONS?**

**1-800-927-4357**  
**insurance.ca.gov**

