

North Tahoe and Meeks Bay Fire Protection Districts

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PRESS RELEASE

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North Tahoe Fire Chief Schwartz speaks at Introduction of Wildfire Safety and Recovery Act

Tahoe City, CA – No more evident than this year, are the devastating results from California Wildfires. Despite the actions of so many throughout the state to reduce their risk by building with non-combustible materials, and maintaining defensible space, lack of property insurance access impends our communities, and is an unfortunate reality for several of our firefighters at North Tahoe Fire Protection District (NTFPD).

NTFPD Fire Chief Michael Schwartz joined California Senator Ricardo Lara at the California State Capitol on December 20th, to announce the introduction of the Wildfire Safety and Recovery Act. The Wildfire Safety and Recovery Act will protect homeowners and use the power of the market to promote fire safety and resilience. It will prevent insurance companies from dropping or non-renewing customers following a wildfire disaster. The act will also require insurance companies to offer mitigation discounts and continued coverage to homeowners who make investments in wildfire safety. Lastly, it will require approval by the Department of Insurance before insurance companies reduce the volume of policies in high-risk areas, in order to minimize market disruptions for homeowners and communities.

Additionally, 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.

With this law, California will join states including Arkansas, South Carolina, Texas, New York, Alabama and Florida that prohibit or limit insurance companies from cancelling or non-renewing policies following natural disasters, or require them to offer discounts to property owners who harden their homes.

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.

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.

"The District really appreciates Senator Ricardo Lara and Placer County Supervisor Montgomery's leadership on this important fire insurance issue that has impacted so many members of our community" says NTFPD Fire Chief Michael Schwartz.

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North Tahoe Fire Chief, Michael Schwartz speaking at Senator Ricardo Lara's press conference on December 20, 2017 at the California State Capital.