



Tree Mortality Task Force

Insurance Workshop

TMTF County Insurance Questions

The insurance workshop is being conducted for Counties involved with the Tree Mortality Task Force (TMTF). The workshop will provide an opportunity for County Representatives to gain a better understanding of issues and concerns surrounding insurance coverage. The following questions have been compiled by the Counties to help provide workshop presenters and representatives with insight on specific concerns:

- What role does the Department of Insurance (CDI) play in regulating insurance companies in California and in addressing consumer complaints?
- What limitations exist on what CDI can do in regulating policy provisions, coverage and premiums?
- What data elements are included in the computer based models and what are not?
- How do insurance companies use output from the models to establish rates for individual landowners?
- What can communities and/or individuals do to reduce risk levels defined by insurance companies – e.g., fuel breaks and defensible space?
- Are shaded fuel breaks and/or defensible space included in the risk analysis that insurance companies do when it comes to considering premiums or the determination to offer a policy?
- Are there other mechanisms by which counties can work with regulatory agencies and/or the insurance industry to reduce identified risks in forested areas?
- Counties hear questions such as the following from our local residents. What responses can we provide to them?

“I was recently cancelled by my insurance company. My defensible space is clean and green and my insurance company said they are cancelling all policies in my entire zip code and that they use 1000’ feet for defensible space, which involves my neighbor’s property. Why can’t my defensible space work be included in the risk analysis? And how can I be held responsible for my neighbor’s property? And how can the cancellation decision be made for an entire zip code?”

“I was recently cancelled by my insurance company. I have done my defensible space, my County recently put in a shaded fuel break, what else can I do to reduce my risk?”