



Tree Mortality Task Force Regulations Working Group Minutes

January 20, 2017

9:00 to 11:00 AM

Conference Call Number (707) 576-2048

- I. Regulations Working Group Update/Agenda Additions: No additions
- II. Action Item Discussion

Insurance Workshop: the RWG continues to plan the upcoming insurance workshop (see information below). A couple of the presenters have suggested that RSVP's might be a good idea to gauge the size of the group and understand what counties/entities will be present so that they can best address the needs/demographics of the attendees. The Counties have developed a list of questions and issues to help advise the presenter and have been asked to RSVP. A workshop notification flyer has been developed and will be circulated through the TMTF. A workshop agenda is forthcoming. The following is the workshop information:

Workshop Information

Location: Natural Resources Building Auditorium

1416 Ninth Street

Sacramento, CA 95814

Date: February 9, 2017

Time: 9:00 AM - 12:00 PM

Workshop Goal(s):

- i. Provide information on the legal requirements and responsibilities surrounding homeowner's insurance regulation in California.
- ii. Provide an understanding of fire risk models and their use in developing underwriting guidelines.
- iii. Identify opportunities for the Counties to work with landowners, California Department of Insurance and insurers to improve the accuracy of underwriting guidelines.
- iv. Provide an opportunity for insurance company representatives and insurance consumer groups to offer a perspective on insurance underwriting .

Presenters / Guest Speakers

- California Department of Insurance
- CoreLogic and Verisk - Fire Risk Models
- Association of California Insurance Companies (ACIC)
- Pacific Assoc. of Domestic Ins. Companies (PADIC)
- Personal Insurance Federation (PIF)
- United Policyholders



CAL FIRE Station data used in insurance risk assessment: Matthew has been working with Laura L. Panesso, Director, State Relations, Insurance Services Office, Inc., ISO/Verisk Regarding CAL FIRE station data being used in insurance risk assessment.

The Public Protection Classification (PPC) grade is developed according to the Fire Suppression Rating Schedule (FSRS) which measures the major elements of a community's fire protection system. PPC evaluates a community's overall capability to prevent and suppress structure fires, not specifically wildfires. In evaluating a specific fire district, emergency communication systems, the fire department capabilities, water supply, and a community's efforts such as fire prevention code adoption and enforcement, public fire safety education, and fire investigation are all evaluated.

With this background in mind, US Forest Service stations are generally not recognized by the PPC model because they are focused on wildland fire response and not structure fire response. Therefore, they are not creditable via the FSRS in the development of the PPC. There may be one or two exceptions but for the majority, they aren't recognized.

Cal Fire stations are evaluated or rated based on staffing i.e. year round or seasonal. Stations that are staffed year-round and full time and generally recognized via the FSRS. Stations that are not staffed year-round, however, are seasonal and therefore are typically not recognized. Reischman is planning a conference call to follow-up and help explain the various staffing dynamics involved with CAL FIRE stations and to better understand how the station data is reviewed and accepted into the PPC model.

Storage Sites: The RWG discussed active storage site locations. There are 14 sites that have been identified as active. The Mapping and Monitoring group has developed a spreadsheet that needs to be populated with new information and reconciled. The spreadsheet has been circulated to the RWG with instruction to populate the sheet. Once completed the information will be included into the TMTF web viewer.

Air Quality

The RWG discussed the CAL FIRE equipment agreement. The agreement was written as a draft and each county may make suggested revisions to the template when they decide to use the equipment.

The Landowner Assistance Sub-Working Group (LASWG) under the Resource Allocation WG has been tasked with redirecting their focus on providing a detailed review of landowners needs as they struggle to address the tree mortality impacts.



The LASWG needs the ability to reach deeper into the TMTF membership to help meet the new direction they have been provided. To meet this need, the Regulations WG, Public Outreach WG, Forest Health WG and Market Development WG were asked to provide either a working group leader to participate or a designee with the LASWG. Matthew solicited the RWG for any interest in participation in the LASWG. Matthew will also participate.

- I. Next working group call: Friday 2/3 9:00-11:00.