



County Administrator's Office

Craig L. Pedro
County Administrator

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February 24, 2015

TO: Board of Supervisors

FROM: Craig L. Pedro, County Administrator
Josh White, CalFire TCU Chief/County Fire Warden

SUBJECT: Work Plan to Help Address Fire Insurance Challenges

The Board of Supervisors has long sought to help address challenges local property owners have experienced with obtaining affordable fire insurance. To that end, the Board recently asked that staff return with a work plan outlining specific actions that can be taken in that regard. Attached is a working draft of such a work plan. A completed work plan will be completed and provided to the Board prior to next week's meeting. The Board is expected to direct changes to the completed draft prior to approving a Final Fire Insurance Work Plan.

Recommendation

After directing desired modifications, approve a final work plan to help address fire insurance challenges being experienced by Tuolumne County property owners.

Cc: Ann Connolly, HSA Director
Steve Boyack, Assistant HSA Director
All County Fire Chiefs

Community Challenges with Fire Insurance Work Plan

Goals	Activities/Deliverables	Target Dates	Key Staff
1. Compile Citizen Reports Forms			
a. Prepare form for citizens to report specific challenges they are experiencing with obtaining affordable homeowners insurance.			
b. Compile reports provided by citizens for presentation to agencies that could use it to assist in solving the reported problems.			
2. Compile Fuel Mapping Information			
a. Compile most up-to-date, accurate mapping for all fuels modification projects (federal, state, local and private) in the County.			
3. Compile Local ISO Rating Information			
a. Obtain complete ISO rating packets from all local fire districts. It would be ideal to obtain the prior and most recent packets to help demonstrate the changes in such ratings and why.			

Community Challenges with Fire Insurance

Work Plan

Goals	Activities/Deliverables	Target Dates	Key Staff
4. Seek Assistance from the CA. Dept. of Insurance			
a. Invite State Insurance Commissioner Dave Jones and/or his staff to investigate local homeowners insurance rate challenges. Topics for review to include but not be limited to: specific issues raised by citizens; mapping used by insurance companies and ISO; and relationship between rate changes and changes in area fire risk, losses and ISO ratings.			
5. Appeal Tuolumne County Fire Department's Most Recent ISO Rating			
a. Notify ISO of TCFD's desire to appeal the most recent ISO rating in an attempt obtain an improved rating			
b. Evaluate most recent rating and provide ISO with correct and complete information on the department			
c. With an eye on the next regular update of TCFD's ISO rating, identify and prioritize actions that could be taken to further improve the department's rating			

Community Challenges with Fire Insurance *Work Plan*

Goals	Activities/Deliverables	Target Dates	Key Staff
6. Public Education			
a. Institute public outreach on what residents can do if they are experiencing problems obtaining quotes or experiencing high quotes including information on the <i>California FAIR Plan</i>			
b. Institute new round of educational programs to inform the public of their responsibility and aids in performing defensible space work on their property			
7. Educational Outreach to Insurance Companies			
a. Conduct outreach to insurance companies who write policies within Tuolumne County to ensure rates quotes are informed by relevant factors (e.g. accurate fuel mapping, recognition of auto-aid agreements, recognition of volunteer stations, recognition of existence of Columbia Air Attack base, etc...)			
b. Educate insurance companies on the concept of " <i>fire wise communities</i> " and encourage them to recognize and reward such communities with reduced rates			

Community Challenges with Fire Insurance *Work Plan*

Goals	Activities/Deliverables	Target Dates	Key Staff
8. Fire Protection Enhancing Projects			
a. Identify, prioritize and pursue projects that will improve ingress/egress to specific communities			
b. Identify, prioritize and pursue projects that will enhance fire suppression capabilities of local water systems			
c. Identify, prioritize and pursue projects that will enhance fire suppression capabilities (e.g. equipment, staffing, etc...) of local fire districts			
d. Identify, prioritize and pursue targeted fuel reduction projects			
9. Countywide Study of Local Fire & First Responder System			
a. Obtain input from all area fire districts and ambulance service on the scope of such a study			
b. Develop and issue a request for proposals (RFP) to help secure a professional consulting firm to conduct the study			
c. Conduct study and pursue community consensus on how to implement study recommendations			

Community Challenges with Fire Insurance Work Plan

Goals	Activities/Deliverables	Target Dates	Status	Key Staff
1. Compile Citizen Reports Forms				
a. Prepare form for citizens to report specific challenges they are experiencing with obtaining affordable homeowners insurance.	Completed form, placement on website and forward to interested parties	December 2014	Initial form completed in December 2014. Updated form completed and placed on website in February 2015.	Craig Pedro/Christina Cunha
b. Compile reports provided by citizens for presentation to agencies that could use it to assist in solving the reported problems.	Transmit copy of reports to California Department of Insurance, State Fire Marshall and legislative delegation	March 2015	Still receiving forms	Craig Pedro/Christina Cunha
2. Compile Fuel Mapping Information				
a. Compile most up-to-date, accurate mapping for all fuels modification projects (federal, state, local and private) in the County.	Compile fuels modification project maps	Initial Maps - April 2015 Ongoing	In process	Josh White
3. Compile Local ISO Rating Information				
a. Obtain complete ISO rating packets from all local fire districts. It would be ideal to obtain the prior and most recent packets to help demonstrate the changes in such ratings and why.	Assemble copies of most recent ISO rating packets for all local fire districts and send to CDI and State Fire Marshal	March 2015	Some reports received in December 2014. Request for remaining forms has been issued.	Craig Pedro/Christina Cunha
4. Seek Assistance from the CA. Dept. of Insurance (CDI)				
a. Invite State Insurance Commissioner Dave Jones and/or his staff to investigate local homeowners insurance rate challenges. Topics for review to include but not be limited to: specific issues raised by citizens; mapping used by insurance companies and ISO; and relationship between rate changes and changes in area fire risk, losses and ISO ratings.	Request made for investigation with complete background packets. Packets to include citizen forms, fuel mapping and ISO rating packets.	Request - February 2015 Transmit Packets - April 2015 Complete Investigation - TBD	Request was made through CALFire/State Marshal's Office to CDI in February 2015. CDI has agreed to send an representative.	Craig Pedro/Josh White

Community Challenges with Fire Insurance Work Plan

Goals	Activities/Deliverables	Target Dates	Status	Key Staff
5. Appeal Tuolumne County Fire Department's Most Recent ISO Rating				
a. Notify ISO of TCFD's desire to appeal the most recent ISO rating in an attempt obtain an improved rating	Notify ISO of TCFD's desire to appeal rating	December 2014	Completed	Josh White
b. Evaluate most recent rating and provide ISO with correct and complete information on the department	Provide ISO with updated, accurate information on department	March 2015	In process	Josh White
c. With an eye on the next regular update of TCFD's ISO rating, identify and prioritize actions that could be taken to further improve the department's rating	Prioritized list of action items to improve future ISO ratings	June 2015	In process	Josh White
6. Public Education				
a. Institute public outreach on what residents can do if they are experiencing problems obtaining quotes or experiencing high quotes including information on the <i>California FAIR Plan</i>	Conduct public outreach	Start outreach - April 2015 Ongoing effort	Preparing outline of outreach program	Josh White
b. Institute new round of educational programs to inform the public of their responsibility and aids in performing defensible space work on their property	Conduct educational programs	Start programs - April 2015 Ongoing effort	Preparing outline of educational programs	Josh White
7. Educational Outreach to Insurance Companies				
a. Conduct outreach to insurance companies to ensure rate quotes are informed by relevant factors (e.g. accurate fuel mapping, recognition of auto-aid agreements, recognition of volunteer stations, recognition of existence of Columbia Air Attack base, etc...)	Conduct outreach to insurance companies	Start outreach - April 2015 Ongoing effort	In process of assembling materials to be used	Craig Pedro/Josh White
b. Educate insurance companies on the concept of " <i>fire wise communities</i> " and encourage them to recognize and reward such communities with reduced rates	Conduct educational/outreach efforts	CDI Webinar - February 2015 Agency outreach - April 2015 Ongoing effort	In process of assembling materials to be used locally	Craig Pedro/Josh White

Community Challenges with Fire Insurance Work Plan

Goals	Activities/Deliverables	Target Dates	Status	Key Staff
8. Fire Protection Enhancing Projects				
a. Identify, prioritize and pursue projects that will improve ingress/egress to specific communities	Prioritized project list with funding options. Implementation of projects.	Lists prepared - April 2015 Ongoing	Initial list prepared as part of SRA fee grant proposal in December 2014	Bev Shane/Josh White
b. Identify, prioritize and pursue projects that will enhance fire suppression capabilities of local water systems	Prioritized project list with funding options. Implementation of projects.	Lists prepared - June 2015 Ongoing	Some work has been completed as part of National Disaster Resilience Competition efforts	Craig Pedro/Josh White
c. Identify, prioritize and pursue projects that will enhance fire suppression capabilities (e.g. equipment, staffing, etc...)	Prioritized project list with funding options. Implementation of projects.	Lists prepared - June 2015 Ongoing	Some work has been completed as part of National Disaster Resilience Competition efforts	Josh White
d. Identify, prioritize and pursue targeted fuel reduction projects	Prioritized project list with funding options. Implementation of projects.	Lists prepared - July 2015 Ongoing	Some work has been completed as part of National Disaster Resilience Competition efforts	Josh White
9. Countywide Study of Local Fire & First Responder System				
a. Obtain input from all area fire districts and ambulance service on the scope of such a study	Seek input on RFP scope	April 2015	No action	Craig Pedro
b. Develop and issue a request for proposals (RFP) to help secure a professional consulting firm to conduct the study	Issue RFP and select firm	June 2015	No action	Craig Pedro
c. Conduct study and pursue community consensus on how to implement study recommendations	Completed study and conduct forum(s) to seek consensus on implementation steps	December 2015	No action	Craig Pedro