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NEWS RELEASE

FOR IMMEDIATE RELEASE

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New State Insurance Rules Affecting Property Owners in Fire Risk Areas

Insurance Company Notices Seek Mitigation Steps to Continue Coverage

CAMARILLO – Several Ventura County property owners in fire risk areas have shared concerns recently about notices from their insurance companies that indicate coverage would not be renewed unless certain steps to reduce fire risks were taken.

The insurance companies appear to be acting on new rules from California Insurance Commissioner Ricardo Lara that went into effect in April. The regulation was not made by the Ventura County Board of Supervisors or the Ventura County Fire Department.

The state's new rules were intended to create more transparency in the process when insurance companies determine premiums or decide whether to cancel a policy.

"Insurance companies are now required to inform homeowners and businesses about the wildfire risk on their property, including safety measures they can take prior to being non-renewed," Deputy Insurance Commissioner Michael Soller said. "As a result of this regulation, consumers are receiving much more detailed information to help them take steps to protect their properties. Previously insurance companies were only required to give general information, and many consumers received notices stating, 'wildfire risk' as the reason for non-renewal."

The regulation also requires insurance companies that use wildfire risk as a pricing factor to provide discounts to consumers who take the actions listed under [Safer from Wildfires](#), a state-created partnership between the insurance commissioner and Gov. Gavin Newsom's administration.

"The safer your property is from the risk of wildfire, the more you can save," Soller said. "Discounts will depend in part on your property's individual characteristics and the actions you've taken through Safer from Wildfires, and they will be available as soon as possible."



Insurance companies typically give a “wildfire risk score” to homes and businesses. Under the new regulation, insurance companies must provide a property owner with the risk score whenever he or she applies for a policy, before a renewal or non-renewal of a policy, and anytime the property owner completes a mitigation measure and requests the score from the insurance company.

“Your insurance company must give you a detailed explanation for the score, including how you can lower that score and how much you could save,” Soller said. “You now have a right to appeal your risk score directly to the insurance company if you believe it is inaccurate — for instance, if you have done wildfire safety work since your last renewal. If the appeal is denied, you can request help from the Department of Insurance.”

If you have received such a notice from your insurer and you have questions, a Department of Insurance expert can help. Contact them by phone at (800) 927-4357 or by online chat or email at insurance.ca.gov.

Ventura County Fire Safe Councils can provide free home wildfire assessments:

- [Ojai](https://www.opfsc.org) (805) 646-7307
- [Bell Canyon](https://www.opfsc.org) (818) 346-9879
- [Oak Park](https://www.opfsc.org) email admin@opfsc.org
- [Ventu Park](https://www.opfsc.org) (805) 432-3125
- [All other areas in Ventura County](https://www.opfsc.org) (805) 746-7365

If you still need assistance filling out the form for your insurance provider, contact the fire department’s Fire Hazard Reduction Program at FHRP@ventura.org or (805) 389-9759.

“We understand how unsettling it could be to receive a notice that you might lose your homeowner’s insurance because of wildfire risks,” Ventura County Fire Marshal Massoud Araghi said. “Our fire prevention staff is a resource to help you understand fire risk mitigation measures.”

For more information about the Fire Hazard Reduction Program, [visit our website](https://www.opfsc.org).