

# Labor Day wildfire disaster insurance update



# Department response:

- Policy review and approval
- Consumer protection
- Coordination with partners
- Future actions





# Consumer protection - Compliance

- Division:
  - Reviews policies prior to use in the state
  - Analyzes consumer complaints and data to review insurer operations



# Consumer protection – Orders and agreements

- Wildfire emergency order
  - Extended deadlines to report claims
  - Provided grace period to pay premiums
  - Suspend cancellations and nonrenewals
- 2 year rebuild agreement
  - Provides at least 2 years from date of loss to rebuild home
  - Provides ability to rebuild at a different location

# Consumer protection – Communication and outreach

- In-person outreach at all evacuation centers
- 2 statewide virtual townhalls
  - Captioned in English and Spanish
- Wildfire insurance webpages in English and Spanish
- 5 news releases related to wildfire recovery
  - 65 media stories about wildfire insurance tips
- Multiple virtual events with partner organizations



# Consumer protection – Advocacy

- 261 phone inquiries
- 38 email inquiries
- 65 complaints filed
- Complaints may increase as construction begins in Spring



# Coordination with county, state, and federal partners

- 2 DCBS staff at OEM
- Serving on Debris Task Force, Governor Disaster Cabinet and Wildfire Economic Advisory Council
- Supporting affected building departments and agencies
- Assisting FEMA with insurance response and recovery



# Future actions

- Data collection
- Lessons from actions taken by other states
- State FAIR Plan
- Continued engagement with affected communities and agencies
- Governor's Wildfire Council

