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DATE 4-6-10



Fw: Agenda Item 31
The BOSTWO to: Cynthia C Johnson
Sent by: Kitty J. Miller
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04/06/2010 08:54 AM

Item 31
Thank you.

Kitty Miller, Supervisor's Assistant
El Dorado County Supervisor
Ray Nutting, District II
530) 621-5651

--- Forwarded by Kitty J. Miller/PV/EDC on 04/06/2010 08:53 AM ---



Agenda Item 31

Fred Ott to: bosone, bostwo, bosthree, bosfour, bosfive

04/05/2010 05:23 PM

Cc: rcombs, lcolombo

Dear Supervisors Knight, Nutting, Sweeney, Briggs and Santiago:

I apologize that I am unable to attend the Board of Supervisors meeting on Tuesday, April 6th, but would appreciate your consideration of the following information when considering Agenda Item 31:

As you may be aware, the availability of hazard insurance for property owners in El Dorado County (e.g. homeowners, renters, manufactured homeowners, rental dwellings, commercial insurance, etc.) has become severely challenged in recent years. Some insurance companies have discontinued writing policies entirely while others have enacted restrictive underwriting criteria for new (and renewal) policies.

As the world's largest homeowners insurance company, State Farm had adopted Wildfire Criteria which must be met in order to write such hazard insurance policies. Other insurance companies have also adopted similar underwriting criteria; key among these are two pertinent issues:

- 1) 20-foot wide paved access and
- 2) Two-way access.

Simply stated, an applicant is ineligible for State Farm insurance coverage if there is not a two-way access to the subject property in designated Wildfire Areas. Additionally, such access must be via paved roads at least 20 feet wide.

It would seem to be counter-productive and a disservice to the present-and-future residents of El Dorado County to establish building and subdivision codes which would, by definition, preclude such residents from obtaining hazard insurance coverage.

Thank you in advance for your consideration of these issues in your deliberations.

Sincerely,

Fred Ott, CLU, ChFC, CPCU, Agent

State Farm insurance Companies