

# COUNTY OF EL DORADO

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October 11, 2022

The Honorable Ricardo Lara  
Insurance Commissioner  
California Department of Insurance  
300 Capitol Mall, 17th Floor  
Sacramento, CA 95814

Dear Commissioner Lara,

As you are aware, in 2021 the Caldor Fire decimated the entire community of Grizzly Flats, and this year, the Mosquito Fire destroyed 22 single-family homes reminding us in El Dorado County of the vital importance of fire insurance for Californians living in high-risk parts of the state. One of the most significant obstacles our constituents face in rebuilding their homes is the fact that they were underinsured or had no insurance due to the costs of the Fair Plan.

When you participated in a Virtual Town Hall last year with District 2 Supervisor George Turnboo, you laid out examples of progress being made by your office and insurance companies relating to coverage and renewals. These included the one-year moratorium on policy cancellation following State-declared disasters, as well as a commitment by Farmer's Insurance to write 30 thousand new policies statewide in high-risk areas. For these steps and others we are grateful.

But as you noted in your Town Hall, "We have a long way to go."

Our Board of Supervisors, collectively and individually, have advocated strenuously for insurance companies to maintain coverage, at sensible rates, for Californians who need it the most. We engage at every opportunity with stakeholders including elected officials such as yourself, agencies of federal, state and local government, and of course members of the public.

We understand that risk is at the very heart of insurance, and we are committed to doing everything possible to mitigate and manage the risks inherent in rural areas, especially in a time when Fire Season is becoming longer and longer. El Dorado County has a robust Fire Resiliency

working group as well as Vegetation Management program, for example, in which we educate the public about defensible space and guide them through best practices for property cleanup.

We urge you to continue your own advocacy on behalf of homeowners in high-risk areas, and to develop ways to incentivize insurers to maintain coverage in these areas. And please know that we are determined to be active partners with your office in these efforts.

Sincerely,



Lori Parlin  
Chair, Board of Supervisors