

NOTICE TO CALIFORNIA RESIDENTS REGARDING FIREWISE

California has enacted "[Safer from Wildfires](#)" regulations that require insurance companies to recognize [Firewise USA](#)[®] designated communities by providing discounts to property owners in those communities.

NFPA processes Firewise USA applications and provides information on the communities that have earned that designation to companies that provide data to home insurers doing business in California.

NFPA updates the boundary data for all communities in good standing in the Firewise USA program twice a year, in March and October. This information is then available to insurance companies through the data providers.

The Role NFPA Plays

As people in California learn about the connection between Firewise USA participation and insurance, it's important to realize how the program works and that the benefits of participation do not happen instantaneously. It's also important to understand the role NFPA plays in this process.

- Firewise USA recognition is a voluntary process for community-wide education and action. It is not recognition nor certification of action for individual properties. The process for communities to meet all the Firewise USA recognition criteria can take between six months and one year.
- NFPA does not inspect, validate, or review information about specific addresses or homes.
- NFPA is not a regulatory body nor an insurance company. **NFPA cannot make determinations about specific addresses, nor can it contact insurance companies on behalf of consumers.** It cannot provide data instantly to insurance companies.
- NFPA invests significant resources in updating the boundary data twice a year, but depending on when a community is officially recognized, it could take up to six months for insurance companies to access the data showing that specific properties are within a Firewise USA boundary.

Recognizing the pressure that residents are facing around insurance costs and the value of Firewise USA in demonstrating wildfire risk reduction, NFPA is working to double the speed of collecting, validating, and transmitting the boundary data to its licensed partners. Quarterly updates of data provided to insurers are typical industry standard. Even with quarterly updates, though, it could still take up to three months for insurers to access the Firewise USA data.

What Can California Residents Do Now?

For California residents facing insurance challenges who need to take immediate action, NFPA recommends contacting an insurer and/or a reputable, experienced insurance agent or broker to review your options.

The nonprofit consumer organization United Policyholders offers [free guidance](#) on shopping in today's marketplace and reducing your home's chances of being damaged or destroyed in a natural disaster. You can also contact the [California Department of Insurance](#) for information on state insurance regulations.



New Rules Benefit California Property Owners in Firewise USA Sites. What CA Property Owners Need to Know.

By Michele Steinberg
15-Dec-2022

Through a new set of rules dubbed [Safer from Wildfires](#), the California Department of Insurance (CDI) has required insurance companies doing business in the state to provide discounts for residential property insurance when policyholders reduce their wildfire risks.

The Safer from Wildfires menu of creditable activities includes community-wide mitigation in the form of participation in the [Firewise USA®](#) recognition program. This is welcome news for property owners in active Firewise USA sites in California and can be viewed as a reward and additional acknowledgement of their efforts to protect their homes and neighborhoods from wildfire.

However, the new rules have spurred a lot of confusion among consumers. Let's try to clear some of it up by answering these FAQs.

Does my insurance company offer a wildfire risk reduction discount?

California's new rules come years after a few insurance companies had already voluntarily been offering discounts to their policyholders living in Firewise USA sites. For customers of USAA, Mercury, and a couple of other companies, this benefit was already available.

The CDI maintains a list of all the insurers doing business in the state that offer wildfire risk reduction discounts, whether for being a Firewise USA site or for meeting other criteria outlined in their program menu. Before doing anything else, consumers should find out whether their company offers a discount by exploring [this list](#).

If your carrier is not on the list, be aware that CDI has given companies 180 days to make a filing that would provide a discount for one or

more of the program categories.

Am I eligible for a discount?

Insurance companies have access to information about whether properties are part of a Firewise USA site through data providers that are working with NFPA®. If your company is on CDI's list and specifically offers a Firewise USA discount, they should be determining your eligibility using these data. NFPA cannot make this determination for consumers, so it's best to contact your insurance agent or a company representative with questions about eligibility.

I am more worried about losing my insurance than getting a discount. Does wildfire risk reduction make my home more insurable?

Whether to provide insurance or not, the cost of the policy, and any discounts are all decisions of the individual insurance company, which it bases on many different factors. In known high-risk areas, insurance companies are generally very interested in any wildfire loss reduction efforts that homeowners are making, especially if they fall into the categories listed in the Safer from Wildfire program.

Consumer education professionals advise that property owners shop around for insurance, since insurance companies compete for business. CDI also provides consumer protections for property owners, including what to do if your insurer does not renew your coverage.

How do I get involved with Firewise USA?

If your neighborhood is not already engaged in Firewise USA, check out firewise.org and invest a little time in reading through the process of how to get organized, evaluate wildfire risks to property, develop an action plan, and conduct annual events.

NFPA offers an interactive online tool to help neighbors organize their risk assessment and action plan. Its [Firewise Portal](#) walks you through the process of applying for community recognition. You can also work on protecting your own property from wildfire while working on the community-wide process through the tips and tools on the site.

Sign Up Now!

Stay up to date on the latest fire and life safety news by subscribing to our monthly e-newsletter, *NFPA Network*™. Customize your newsletter experience by selecting the areas of interest that matter the most to you.

[Sign Up](#)



Michele Steinberg

Director, Wildfire Division, NFPA

Write your comment...

Top



M **Michael Gross** 1 year ago

An \$8 discount is not the point. These efforts make your home safer. If home owners in high risk areas took these precautions initially insurance rates would not be at the inflated levels we see today.

👍 0 🗨️ 0 Reply

E **Elizabeth Atenzio** 1 year ago

I am trying to understand how homeowners who have fire insurance through the FAIR PLAN can be scored through the new "Safer from Wildfire" insurance discount program. CCR 2644.9, Title 10. I understand it is up to the insurance company to score property owners mitigation efforts for Home Hardening and Defensible Space. My wrap around policy through Farmers Insurance did not know about this new law.

👍 0 🗨️ 0 Reply



Michele Steinberg 1 year ago

Elizabeth, thanks for your patience with the delay in my reply. All insurance companies doing business in the state of California had to file rate changes with the CA Department of Insurance due to the Safer from Wildfire regulation. Your agent should pursue your question with underwriters and managers at Farmers Insurance- that's a level of detail that they would need to explain.

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W **Wendy Monahan** 1 year ago

It gave us a whopping \$8 discount on our insurance. Lots of time and money invested to make our property safer with the promise of a discount, and this is what was offered by Farmers. It's unfortunate that this gave so many of us hope, only to be let down by reality.

👍 0 🗨️ 0 Reply

A **Avery Ellfeldt** ↩️ W Wendy Monahan 1 year ago

Wendy -- My name is Avery Ellfeldt, I'm a reporter working on a story about this issue for Politico's Energy & Environment News. Would you mind sending me an email or giving me a call? Would love to run some questions by you about your comment. I'm at 720.253.9980 or aellfeldt@eenews.net.

👍 0 🗨️ 0 Reply