

California Senate and Assembly Committees Consider Insurance Coverage in High Fire Risk Areas, RCRC Reports

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November 3, 2018 - On Tuesday, the Senate Insurance Committee and the Assembly Insurance Committee held a joint hearing in Napa to discuss homeowners insurance coverage in the wake of disastrous wildfires, such as last year's Northern California fires, which destroyed thousands of homes and displaced numerous residents that are still struggling to rebuild a year later. Committee members heard testimony from representatives for local government, homeowners, and the insurance industry to discuss the challenges facing those residents who are still trying to reconstruct their lives after the devastation of 2017.

This year, the Legislature examined numerous bills aimed at relief for homeowners whose homes are damaged or were destroyed in fires such as the Tubbs and Thomas Fires, many of which were signed into law by Governor Brown. The new laws range from requiring insurers to report on proposed cancelations and non-renewals in high fire risk areas, to extending time limitations for claims and legal actions once losses are reported. While Committee members were pleased at some of the progress made in 2018, members also expressed the need to go further for fire victims, with hints that more legislative proposals will be forthcoming in 2019 to continue to ease insurance claims for homeowners since 2018 brought even more destruction with the Carr Fire, the Ferguson Fire, and the Mendocino Complex Fire.

Source: Rural County Representatives of California

<https://goldrushcam.com/sierrasuntimes/index.php/news/local-news/16276-california-senate-and-assembly-committees-consider-insurance-coverage-in-high-fire-risk-areas-rcrc-reports>