

HOW ARE FIRE ZONES DETERMINED?

California law requires CAL FIRE to identify areas based on the severity of fire hazard that is expected to prevail there. These areas, or "zones," are based on factors such as fuel, slope, and fire weather. There are three zones, based on increasing fire hazard: medium, high, and very high.

FIRE INSURANCE FAQ'S

In 2019, insurers dropped 235,274 policies in California, a 61% increase from 2018, according to data Lara's office released in December. Sixty-five percent of those came in areas of moderate to high fire risk, and the state's 10 most fire-prone counties saw a 203% increase in non-renewals.

Many of those customers have turned to the state's last resort: the California FAIR Plan, a state-run pool that provides bare-bones fire coverage to customers who can't find another insurer. Enrollments in the FAIR Plan jumped 225% last year.

In 2018, Lara, then a state senator, crafted a law that insurers must wait one year before dropping a policyholder in an area scorched by fire, and two years if the policyholder's home was destroyed.

Last December, he used that law to impose a one-year moratorium against non-renewals in 180 zip codes identified by state fire officials as having been directly impacted by fires in 2019. The new moratorium will cover 477 zip codes, more than twice as many as the previous one.

The 2017 fires "almost completely wiped out" the industry's profits in California from 2001 to 2016, according to a RAND Corporation.

FIRE HAZARD ELEMENTS

Vegetation - Fire hazard considers the potential vegetation over a 30- to 50- year time horizon. Vegetation is "fuel" for a wildfire, and it may vary over time.

Topography - Fire typically burns more quickly and intensely up steep slopes.

Climate - Fire moves faster and is more intense under hot, dry, and windy conditions.

Crown Fire Potential - Under extreme conditions, fires burn to the top of trees and tall brush.

Ember production and movement - Burning embers, known as firebrands, spread fire ahead of the flame front and can ignite buildings up to a mile away from the main fire.

Fire History - Past fire occurrence of an area over several decades.

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