

FIRE RISK REDUCTION COMMUNITY LIST INFORMATION

In 2022 Insurance Commissioner Lara, through his Safer from Wildfire program, established a requirement that:

No insurer shall use a rating plan that does not take into account and reflect the following mandatory factors:

(A) Community-level mitigation designations: The rating plan shall

reflect, and the rate offered to the applicant or insured shall be based in part on, the reduced wildfire risk associated each and every community-level mitigation designation listed below in this subdivision (d)(1)(A) that is applicable to the community in which the Building Being Evaluated is located.

Community-level mitigation designations include:

1. **Fire Risk Reduction Community** listed by the Board of Forestry pursuant to Public Resources Code section 4290.1; and

2. **Firewise USA** Site in Good Standing

The Fire Risk Reduction Community List (FRRCL), as mandated by Public Resource Code 4290.1, is "a list of local agencies located in a state responsibility area or a very high fire hazard severity zone that meet best practices for local fire planning." The List is developed and maintained by the California's Board of Forestry and Fire Protection, with the first iteration beginning July 1, 2022, and updated every two years thereafter.

Arrowbear Lake Fire Department, Big Bear Fire Authority, Chino Valley Fire Department, City of Murrieta, City of Rancho Cucamonga, Rancho Cucamonga Fire Protection District and **San Bernardino County Fire Protection District** all submitted applications for this designation of Fire Risk Reduction Community (FRRCL) to help the communities they serve. And they were among the only 50 entities in the state awarded the recognition!

The official list is attached, along with the excerpt from the Department of Insurance regulation that requires insurers to recognize the list.

We recommend contacting your agent as soon as possible to share this important status. Some of your communities may be covered under more than one entity as San Bernardino County Fire Protection District covers high fire severity zones for the entire county. However, most insurance companies will not give multiple discounts.

Note: this does not diminish the need for FIREWISE community designation. Firewise is still critical in helping a community work together to be fire safe and fire resilient. The FRRCL list is great for getting a discount, but it won't keep your house from burning down if your neighbors don't do their part in creating defensible space.

It has come to our attention that some insurance companies are not recognizing the FRRCL for discount or rating purposes. We reached out to Senator Bogh's office and her staff was able to get the following statement from the CA Department of Insurance to assist with these circumstances.

From the DOI:

"Last year all California admitted insurance companies were required to submit new rates with wildfire safety discounts based on the new Safer from Wildfires framework created with CAL FIRE and other state preparedness agencies. You can see Safer From Wildfires Framework on our website: <https://www.insurance.ca.gov/01-consumers/200-wrr/Safer-from-Wildfires.cfm>

If an admitted insurer is not taking mitigation efforts or the fact that the property is in a Firewise USA Site in Good Standing or a Fire Risk Reduction Community into account, and are not applying approved discounts, then the policyholder should submit a Request for Assistance (RFA) to the Department of Insurance so that we may look into their specific situation. An RFA may be completed and submitted through our website at: <https://cdiapps.insurance.ca.gov/CP/login/>

*This regulation does **not** require insurers to write policies. If they are writing policies in the area then the appropriate discounts should be applied (in accordance with what the Department of Insurance has approved). I believe there are still some of these rate filings that remain under review and have not yet been approved.*

If you would like to speak with someone at the Department of Insurance, you may call our Consumer Hotline at 1-800-927-4357"

Please let us know if you or someone you know has had their FRRCL request accepted or declined. We are trying to track the different companies' responses. **Some companies may ask/require a letter from San Bernardino County Fire. So far, we have not been able to get the County to provide these cover letters. IF your insurance company requires this letter, please let us know ASAP as we are trying to get the County to understand how important this is for property owners.**

If you have questions we might be able to answer, please respond to this email or call the Mountain Rim Fire Safe Council 866-923-3473

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(916) 653-8007
BOF Website: www.bof.fire.ca.gov



2024 Fire Risk Reduction Community List

Cities

- CITY OF BERKELY
- CITY OF CALABASAS
- CITY OF CHULA VISTA
- CITY OF MURRIETA
- CITY OF RANCHO CUCAMONGA
- CITY OF SAN LUIS OBISPO
- CITY OF SARATOGA
- CITY OF SHASTA LAKE
- CITY OF SONORA
- CITY OF WESTLAKE VILLAGE
- TOWN OF TRUCKEE

Counties

- BUTTE COUNTY
- SAN DIEGO COUNTY
- EL DORADO COUNTY
- NAPA COUNTY
- SANTA BARBARA COUNTY
- LOS ANGELES COUNTY
- PLACER COUNTY

Non-City/County Agencies

- ALPINE FIRE PROTECTION DISTRICT
- ALPINE SPRINGS COUNTY WATER DISTRICT
- ARROWBEAR LAKE FIRE DEPARTMENT
- BIG BEAR FIRE AUTHORITY
- BREA FIRE DEPARTMENT
- CHINO VALLEY FIRE DISTRICT
- CHULA VISTA FIRE DEPARTMENT
- EAST BAY MUNICIPAL UTILITY DISTRICT
- EAST BAY REGIONAL PARK DISTRICT
- ELK COMMUNITY SERVICES DISTRICT
- HUMBOLT COUNTY RESOUCRE CONVERSATION DISTRICT

- KERN COUNTY FIRE DEPARTMENT
- LEGGETT VALLEY FIRE PROTECTION DISTRICT
- MEEKS BAY FIRE PROTECTION DISTRICT
- MONTEREY COUNTY REGIONAL FIRE DISTRICT
- MORAGA-ORINDA FIRE PROTECTION DISTRICT
- NORTH SONOMA COAST FIRE PROTECTION DISTRICT
- NORTH TAHOE FIRE PROTECTION DISTRICT
- NORTHERN SONOMA COUNTY FIRE PROTECTION DISTRICT
- PLACER RESOURCE CONSERVATION DISTRICT
- RANCHO SANTA FE FIRE PROTECTION DISTRICT
- RARANCHO CUCAMONGA FIRE PROTECTION DISTRICT
- SACRAMENTO MUNICIPAL UTILITY DISTRICT
- SAN BERNADINO COUNTY FIRE PROTECTION DISTRICT
- SAN DIEGO COUNTY FIRE PROTECTION DISTRICT
- SANTA LUCIA COMMUNITY SERVICES DISTRICT
- SHASTA LAKE FIRE PROTECTION DISTRICT
- SONOMA VALLEY FIRE DISTRICT
- STANISLAUS COUNTY OFFICE OF EDUCATION
- TRUCKEE FIRE PROTECTION DISTRICT
- VENTRUA COUNTY FIRE PROTECTION DISTRICT
- YOLO COUNTY RESOURCE CONSERVATION DISTRICT