

December 6, 2019
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Dear Commissioner Lara:

I am concerned about fire insurance. Climate change is accelerating and risks of catastrophic property damage are shifting accordingly. My own house has been difficult to insure. The Berkeley hills have always faced serious fire dangers and climate change as well as the carelessness of PG&E are not helping. As risks shift the easiest move for insurance companies is to simply cut off areas deemed tricky to evaluate and once one company does this the rest become even more exposed. Locking companies in for a longer period and increasing the FAIR plan coverage are good ways to keep both property owners and insurance companies from shouldering too much of this growing risk. Eventually companies should be encouraged improve risk assessment in light of more rapidly changing threats and PG&E should become public.

Thank you for writing and implementing SB 824.

I am very proud to be a California resident and a large part of that derives from our effective government.

Sincerely,
Eric Babson