



**RICARDO LARA**  
CALIFORNIA INSURANCE COMMISSIONER

October 28, 2024

Mike Roemer, President  
Board of Directors  
Moraga-Orinda Fire Protection District  
1280 Moraga Way  
Moraga, CA 94556

Dear President Roemer,

I write in strong support of your proposed ordinance aligning the Moraga-Orinda Fire Protection District's wildfire exterior hazard abatement program with the California Department of Insurance's "Safer from Wildfires" framework. I believe protecting lives and property requires that we work collaboratively to build a strong foundation of laws and regulations and greater alignment among programs at all levels of government. Your proposed ordinance will better protect residents while supporting important home hardening and community mitigation efforts at the state level to help ensure a strong and sustainable insurance market that serves all Californians.

Over the past decade, we witnessed the consequences of climate-intensified wildfires and delayed decisions, with seven of the ten most destructive wildfires in state history happening since 2015. Near-disasters like the Keller Fire that sparked this month in Oakland have been avoided due to rapid reaction by firefighters and good luck. At some point, our luck will run out. Fires over the past decade have destroyed more than 33,000 homes across the state and fueled a statewide insurance crisis of reduced availability and higher prices. As a result, Californians are paying more for insurance and getting less in return. Under my Sustainable Insurance Strategy, I am implementing the largest insurance reform in 30 years to support a resilient insurance market and support local efforts to harden homes, businesses, and communities against wildfire.

Our strategy prioritizes wildfire safety and resilience, building on input we received from fire agencies and communities facing the threats of California's wildland fire emergency, including residents of the cities of Moraga and Orinda served by your District. One of my first actions after taking office was to convene the state's emergency response and preparedness agencies to develop a wildfire safety framework that was achievable, consistent, and grounded in fire science. Working with other state emergency response and preparedness agencies, we created my Department's Safer from Wildfires, a 10-step action plan to harden homes, businesses, and communities against structure loss in ember-driven wildfire conflagrations. Safer from Wildfires prioritizes low-cost retrofits such as ember-resistant vents and eaves, as well as replacing roofs and windows with safer options when the time comes to make larger home and business improvements.

In 2022, my Department adopted the nation's first wildfire safety discount program for insurance. We are currently nearing the end of the process of approving insurance company rate filings to make homeowners and commercial insurance discounts more widely available. Your proposed ordinance will help residents be made aware of the various risk factors affecting their insurance outcomes, further invest in and mitigate their homes, and improve their insurance situation. Homes in compliance with the

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ordinance would qualify for property-level discounts from many insurance companies that offer them. By certifying compliance with the Safer from Wildfires framework, your District will also strengthen residents' applications for discounts with their insurance companies. Furthermore, your ordinance will help align and coordinate local efforts with larger state-level efforts to protect residents, homes, and communities from wildfires. And as insurance companies return to the market under my Sustainable Insurance Strategy, they will be more likely to write coverage for homes, that have home and community-wide protections already in place.

In my meetings with thousands of Californians since taking office in 2019, one thing is clear: There is a lot we can do to make ourselves safer from wildfires. But we can do even more when we work together with our neighbors toward a common goal. Adopting these home-hardening measures at a community scale will provide benefits for all residents by helping prevent fire from spreading from house to house in an urban conflagration like we have seen repeatedly over the past several years. With the adoption of this ordinance, your community would help show the way forward for many others across the state.

I believe protecting communities is a long-term effort so it is essential that we move forward now. I appreciate that hardening homes can be costly, particularly for our seniors or those on fixed incomes, and I am committed to working together with state and federal leaders to support programs that can help pay for the costs of wildfire mitigation, which is essential to the future of our entire state.

Please do not hesitate to contact Julia Juarez, my Deputy Commissioner for Community Relations and Outreach, at [julia.juarez@insurance.ca.gov](mailto:julia.juarez@insurance.ca.gov) if I or my team can further assist your efforts.

Thank you for your continued partnership and leadership in this important public safety endeavor.

Sincerely,

A handwritten signature in black ink, appearing to read "Ricardo Lara". The signature is fluid and cursive, with a large initial "R" and "L".

**RICARDO LARA**

California Insurance Commissioner

cc: Fire Chief Dave Winnacker, Moraga-Orinda Fire Protection District