

From: [Cordell Hindler](#)
To: [Comment](#)
Subject: Public Comments
Date: Monday, December 5, 2022 11:00:06 AM

Good Evening Mayor Salimi, Council Members and Staff,

I have some comments to go into the Record

1. I am concerned about not having an Assistant City Manager on Board to work Closely with the City Manager on Setting Priorities.
2. Having a consultant on board To Assist in the Diversity Equity and Inclusion
3. the Meetings tend to go Longer,

Sincerely
Cordell

Pinole City Council – Written Public Comments

December 6, 2022

My name is Mary Beth Bykowsky, I am an Outreach Analyst at the California Department of Insurance, also known as CDI. I want to share with you what we have been doing on behalf of your constituents.

Since the onset of the pandemic, the Rate Regulations & Legal Branches helped return over \$3 billion dollars to consumers due to their reduced driving and business activity during the pandemic

Last year, the Consumer Services Branch helped more than 40,000 consumers and recovered over \$134 million dollars in insurance benefits.

Since 2019, Our Community Relations and Outreach Branch met with more than 25,000 people in 40 counties, and held over 60 events to specifically hear concerns around both availability and affordability of homeowners' insurance. CDI worked with the state's emergency response and preparedness agencies, including CAL FIRE and the Governor's Office of Emergency Services, to create a consistent list of actions you can take to protect yourself from wildfires. At CDI, we call it the Safer from Wildfires (SFW) 1-2-3 Plan.

Insurance Commissioner Ricardo Lara has directed insurance companies to provide discounts to consumers under the new SFW framework. Insurance companies have until mid-April 2023 to submit their new rates to CDI for approval. We are urging communities and homeowners to take advantage of this time frame to harden their homes and communities.

For the first time, the new Regulation requires insurance companies to give you the wildfire risk score for your property. And they have to disclose the factors used to determine the score.

The Regulation also requires insurance companies to notify the policyholder or applicant in writing of the right to appeal the wildfire risk score or other wildfire risk classification. And it also includes both residential and commercial insurance lines.

It is important to note that CDI does not have the authority to force insurers to write coverage. But this regulation attacks the root cause of non-renewals, which is wildfire risk, and they will make Californians safer.

Additionally, the Department expects the FAIR Plan to comply with the new regulation and offer discounts for wildfire risk mitigation and structure hardening. The FAIR Plan currently offers a 10% discount on policies in a participating Firewise Community.

I know a growing concern in the Bay area is flooding. When Insurance Commissioner Lara was sworn in, he created the Climate and Sustainability Branch – the first in the country.

He recognized that we need to be forward thinking and proactive in approaching climate impacts. The branch will address the threat of climate change by working with climate experts, consumer groups, the insurance industry, as well as California and international leaders. Please feel free to check our website for upcoming Climate Insurance Working Group items.

We also have a Flood Insurance Fact Sheet. Remember, standard homeowners insurance does not cover flood damage. It is important to know what options are available to protect your assets from flood losses. (FEMA.)

<http://www.insurance.ca.gov/01-consumers/140-catastrophes/FloodFacts.cfm>

We are here to help your constituents with any problems or insurance questions. They can go to insurance.ca.gov or call our Hotline at 800-927-4357.

Thank you for your time,

Mary Beth Bykowsky

Outreach Analyst

Community Relations and Outreach Branch

California Department of Insurance

(916) 492-3536 | MaryBeth.Bykowsky@insurance.ca.gov



California Department of Insurance

Insurance Protection for All Californians

Protecting Consumers by:

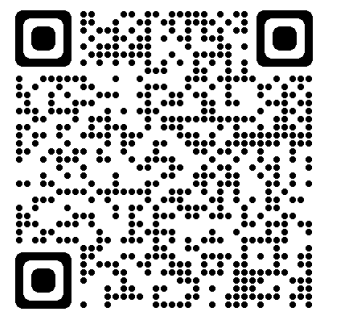
- Resolving consumer complaints
- Investigating and prosecuting insurance fraud
- Overseeing insurer solvency
- Licensing agents and brokers
- Conducting market conduct reviews

Providing Services by:

- One-on-One insurance assistance
- Assisting with catastrophes
- Providing insurance informational guides
- Making in person presentations on potential scams, understanding insurance



For more information visit us at www.insurance.ca.gov
or call us at **1-800-927-4357**



Safer from Wildfires in



Governor's Office of
Planning and Research



CALIFORNIA
Public Utilities Commission

Safer from Wildfires is an interagency partnership between Insurance Commissioner Ricardo Lara and the emergency response and readiness agencies in Governor Gavin Newsom's administration to protect lives, homes, and businesses by reducing wildfire risk.

With California experiencing devastating, climate change-intensified wildfires, homes and businesses need insurance they can rely on. Commissioner Lara is using every tool available to improve insurance for our communities. Drawing on the direct experience of first responders and the latest research on wildfires, the partnership created a consistent approach to reducing risk with a list of achievable and effective actions to help make existing homes and businesses safer from wildfires. The ultimate goal is protecting consumers by reducing wildfire risk in their communities, making insurance available and affordable for all Californians.

This "ground up" approach for wildfire resilience has three layers of protection — for the structure, the immediate surroundings, and the community — to prevent wildfires from catching and spreading to other homes and businesses in the neighborhood.

Commissioner Lara is working to increase available incentives for wildfire safety. To view the list of insurance companies currently offering discounts visit insurance.ca.gov.

1 Protecting the structure



- Class-A Fire rated roof
- Maintain a 5 foot ember-resistant zone around a home (including fencing within 5 feet)
- Noncombustible 6 inches at the bottom of exterior walls
- Ember and fire-resistant vents (See [Low-Cost Retrofit List](#), and Chapter 7A)
- Upgraded windows (Double paned or added shutters)
- Enclosed eaves

2 Protecting the immediate surroundings



- Cleared vegetation and debris from under decks
- Removal of combustible sheds and other outbuildings from the immediate surroundings of the home, to at least a distance of 30 feet
- Defensible space compliance (including trimming trees, removal of brush and debris from yard, and compliance with state law and local ordinances)

3 Working together as a community



- A community should have clearly defined boundary and a local risk assessment in consultation with the local fire district or state fire agency; an identified evacuation route, cleared of vegetative overgrowth, and evacuation plan contingencies; clear funding sources to implement community mitigation activities and meet clear risk reduction goals; and integrated and up-to-date local planning documents pertinent to community wildfire risk.
- Current examples include the Fire Risk Reduction Community designation under development by the Board of Forestry, Firewise USA communities in good standing, and Shelter-in-Place designations.

Fremont City Council – Public Comment

December 6, 2022

My name is Mary Beth Bykowsky, I am an Outreach Analyst at the California Department of Insurance, also known as CDI. I want to share with you what we have been doing on behalf of your constituents.

Since the onset of the pandemic, the Rate Regulations & Legal Branches helped return over \$3 billion dollars to consumers due to their reduced driving and business activity during the pandemic

Last year, the Consumer Services Branch helped more than 40,000 consumers and recovered over \$134 million dollars in insurance benefits.

Since 2019, Our Community Relations and Outreach Branch met with more than 25,000 people in 40 counties, and held over 60 events to specifically hear concerns around both availability and affordability of homeowners' insurance. CDI worked with the state's emergency response and preparedness agencies, including CAL FIRE and the Governor's Office of Emergency Services, to create a consistent list of actions you can take to protect yourself from wildfires. At CDI, we call it the Safer from Wildfires (SFW) 1-2-3 Plan.

Insurance Commissioner Ricardo Lara has directed insurance companies to provide discounts to consumers under the new SFW framework. Insurance companies have until mid-April 2023 to submit their new rates to CDI for approval. We are urging communities and homeowners to take advantage of this time frame to harden their homes and communities.

For the first time, the new Regulation requires insurance companies to give you the wildfire risk score for your property. And they have to disclose the factors used to determine the score.

The Regulation also requires insurance companies to notify the policyholder or applicant in writing of the right to appeal the wildfire risk score or other wildfire risk classification. And it also includes both residential and commercial insurance lines.

It is important to note that CDI does not have the authority to force insurers to write coverage. But this regulation attacks the root cause of non-renewals, which is wildfire risk, and they will make Californians safer.

Additionally, the Department expects the FAIR Plan to comply with the new regulation and offer discounts for wildfire risk mitigation and structure hardening. The FAIR Plan currently offers a 10% discount on policies in a participating Firewise Community.

I know a growing concern in the Bay area is flooding. When Insurance Commissioner Lara was sworn in, he created the Climate and Sustainability Branch – the first in the country.

He recognized that we need to be forward thinking and proactive in approaching climate impacts. The branch will address the threat of climate change by working with climate experts, consumer groups, the insurance industry, as well as California and international leaders. Please feel free to check our website for upcoming Climate Insurance Working Group items.

We also have a Flood Insurance Fact Sheet. Remember, standard homeowners insurance does not cover flood damage. It is important to know what options are available to protect your assets from flood losses. (FEMA.)

<http://www.insurance.ca.gov/01-consumers/140-catastrophes/FloodFacts.cfm>

We are here to help your constituents with any problems or insurance questions. They can go to insurance.ca.gov or call our Hotline at 800-927-4357.

Thank you for your time,

Mary Beth Bykowsky

Outreach Analyst

Community Relations and Outreach Branch

California Department of Insurance

(916) 492-3536 | MaryBeth.Bykowsky@insurance.ca.gov