



WILDFIRE INSURANCE COVERAGE PANEL

**PRESENTED BY
THE OJAI VALLEY
FIRE SAFE COUNCIL**

Representatives from:



**December 8, 2024
2:00pm-4:00pm**

Event Highlights

- The realities of the insurance crisis
- Causes of the crisis
- What is being done about it at various levels
- What can people do about it?

- Insurance Institute for Business & Home Safety (IBHS)
- United Policyholders
- University of California, Santa Barbara
- Christopher Danch, OVFC

**Ojai Retreat & Inn
160 Besant Rd, Ojai, CA**

WEBSITES

firesafeojai.org
grazeojai.com

INSTAGRAM

[@ojaivalleyfiresafe](https://www.instagram.com/ojaivalleyfiresafe)

PHONE NUMBER

(805) 646-7307

EMAIL

info@firesafeojai.org

OJAI VALLEY FIRE SAFE COUNCIL

The OVFSC was founded in 2000, and in the first 20 years managed over 26 federally funded grants totaling over \$3.5 Million. The 2017 Thomas Fire showed that we needed a significantly higher level of community capacity to be better prepared for, respond to and recover from a catastrophic wildfire event. Since 2019 the OVFSC has increased its efforts to build a more wildfire resilient community. Our strategic focus remains to cultivate a knowledgeable and fire-adapted community.

PROGRAMS & PROJECTS CURRENT / ONGOING

- Graze Ojai
- Ojai Valley Community Resilience Centers (CRC's)
- 2025-26 Fuel Reduction Project
- Wildfire Vulnerability Assessment of Critical Infrastructure (countywide)
- Digital Dashboard
- WUI Risk Scoring Tool
- Regional Project Prioritization Plan
- CWPP-Further Development

Staff

Christopher Danch
Executive Director

Kalli O'Connor
Associate Director

Board of Directors

William D. Castagna
Board President

Molly Brolin
Director of
Community
Outreach, OVFSC

Wayne Maynard
Ret. VCFD Fire
Captain

Neil Lokuge
American Red
Cross

PANELISTS



Christopher Danch

Chris is the executive director of the Ojai Valley Fire Safe Council (OVFSC). Chris has a broad, diverse background in law, business, education, and environmental and community service. He has over 42 years of legal experience including the areas of strategic legal planning and consultation, business law (litigation, transactional, organizational development, and reorganization), nonprofit organizations, environmental, agriculture and natural resource management, international law, construction, and real estate/land use. He has 25 years of direct litigation experience at both the federal and state level, with jury and non-jury trials, class actions, complex (multi-jurisdictional) litigation, judicial and non-judicial arbitration, administrative proceedings, mediation, and appeals. When Chris is not working on wildfire risk mitigation, he maintains a part-time practice of law, with an emphasis on providing general counsel to select non-profit and for-profit organizations, including those involved in regenerative agriculture. He is currently a legal advisor to California Farmlink in the area of prescribed grazing and regenerative agriculture. Chris previously worked as a consultant in agroforestry development and alternative energy with an emphasis on biomass energy utilizing pyrolytic conversion and gasification technologies. He recently was part of a consulting team to the Office of Energy Infrastructure Safety, the state agency tasked with regulation of the Wildfire Mitigation Plans required of California electrical utilities.



Joel Laucher

Joel is a consumer advocate working on behalf of United Policyholders, a non-profit that helps insureds work through an array of insurance issues. Previously, Joel worked for the California Department of Insurance for 35 years starting as a market conduct examiner and ending as Chief Deputy Commissioner. He is also a former insurance underwriter.

Joel is a graduate of UC Santa Cruz – long ago!

PANELISTS & MODERATOR



Andrew Plantinga

Dr. Andrew Plantinga is Professor in the Bren School of Environmental Science and Management at the University of California, Santa Barbara. He previously held faculty positions at Oregon State University and the University of Maine. Dr. Plantinga received a PhD in Agricultural and Resource Economics from the University of California–Berkeley in 1995, an MS in Forestry from the University of Wisconsin–Madison in 1988, and a BA from Grinnell College in 1986. Dr. Plantinga’s research focuses on the economics of land use, climate change, and forests, with emphasis on empirical modeling of land markets and the analysis of environmental policies that affect private land-use decisions. Dr. Plantinga frequently collaborates on interdisciplinary projects with researchers from ecology, hydrology, climate science, and other disciplines. He has published over 100 journal articles in outlets that include Journal of Political Economy, Journal of the Association of Environmental and Resource Economists, Journal of Environmental Economics and Management, Science, Nature, and Proceedings of the National Academy of Sciences.



Mark Vaughn

Mark Vaughn is responsible for overseeing the day-to-day operations of Insurance Institute for Business & Home Safety’s (IBHS) Wildfire Prepared designation program, which seeks to mitigate wildfire risk at the structure level. Since taking over the program in 2023, Mark has led Wildfire Prepared’s growth within California and beyond. With experience in the insurance and construction fields, Mark can effectively communicate real world mitigation measures that the average homeowner can achieve. Mark lives with his family in the beautiful Sierra foothills of California.



Andy Gilman

Andy is this panel’s moderator and the Executive Director of the Agora Foundation. He is a founding parent and former Board President of Ventura Charter School of Arts and Global Education and formerly the Director of Admissions and Outreach for Oak Grove School. Andy also serves on the boards of the Ojai Valley Chamber of Commerce and the Ojai Storytelling Festival. He holds an M.A. degree from St. John’s College.

QUESTIONS FOR THE PANEL

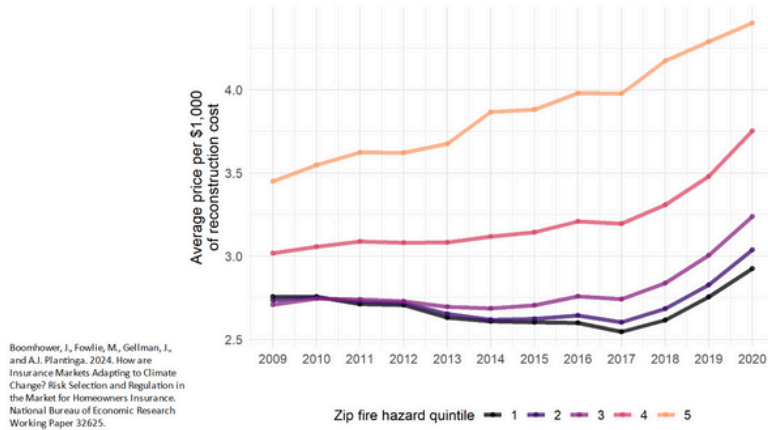
- Under what circumstances if any would an insurance company consider community mitigation efforts in pricing or availability?

- How are these community measures documented and communicated to insurance companies?

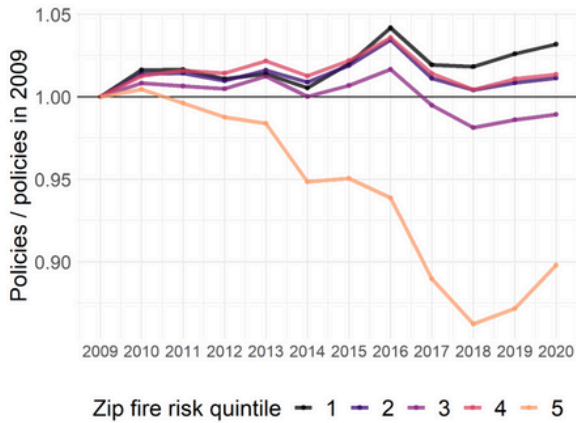
- In what ways can the local government step in to support homeowners?

INSURANCE POLICY DATA

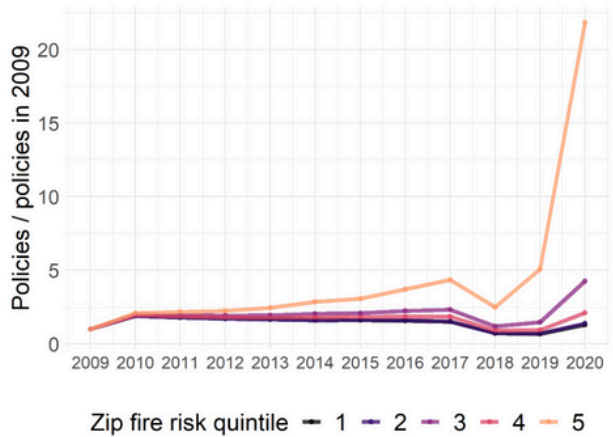
Rising average premiums over time



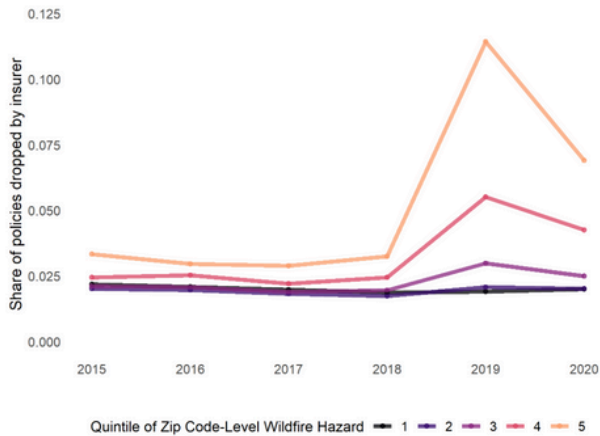
Declining availability of private-market policies in high-risk areas



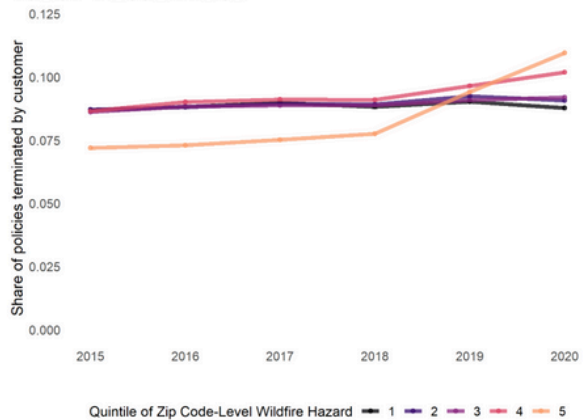
Growth in FAIR Plan policies



Insurer initiated non-renewals



Customer initiated non-renewals



IBHS WILDFIRE PREPARED HOME



ROOF

- ✓ Choose a Class A fire-rated roof maintained clear of debris
- ✓ Choose noncombustible gutters & downspouts

WILDFIRE PREPARED HOME + PLUS

ADDITIONAL MITIGATION

- ✓ Remove back-to-back fencing
- ✓ Eliminate combustible siding
- ✓ Enclose eaves
- ✓ Enclose under bay windows
- ✓ Upgrade to a wildfire-resistant deck
- ✓ Upgrade windows & doors
- ✓ Cover gutters
- ✓ Move outbuildings at least 30 feet away

BUILDING FEATURES

- ✓ Install ember- & flame-resistant vents
- ✓ Ensure 6-inch vertical noncombustible clearance at base of wall

DEFENSIBLE SPACE

- ✓ Create & maintain the home ignition zone (0-5 ft) including the removal of branches that overhang this area
- ✓ Clear & maintain the underdeck area; enclose low-elevation decks
- ✓ Maintain yard clear of debris
- ✓ Replace combustible fencing within 5 ft of the home



PREMIUM INCREASES

EXAMPLES OF PREMIUM INCREASES

State Farm's recent **overall 20% rate increase** resulted in **average** increases of:

		Avg. % Increase	Avg. \$ Increase	Max \$ Increase
Ojai	93023	64.2%	\$2,430	\$28,392
Sta.Barbara	92320	12.7%	\$217	\$790
Live-Oak-View	92317	54.0%	\$1,600	\$8,727
Carpinteria	93013	10.7%	\$195	\$3,201

It's not just State Farm – e.g., Allstate 30%
(And State Farm has yet another filing pending too!)

RESILIENT LANDSCAPES RESILIENT COMMUNITIES

FIRE RESILIENCE STARTS WITH US

Thank you for joining us today!

A special thank you to our sponsors and partners:

Ojai Retreat & Inn

Agora Foundation

The Ojai Valley Fire Safe Council is mainly funded by grants, private foundations, and donations. Please consider supporting us in our mission to protect the Ojai Valley. Donate today on our website.



WEBSITES

firesafeojai.org
grazeojai.com

INSTAGRAM

[@ojaivalleyfiresafe](https://www.instagram.com/ojaivalleyfiresafe)

PHONE NUMBER

(805) 646-7307

EMAIL

info@firesafeojai.org