

California insurance commissioner approves discounts in Firewise communities

One of the first questions most people ask the Lassen County Fire Safe Council, Inc. when they learn about the Firewise Communities/USA recognition program - or about the concept of Firewise safety action in general - is, "Will I get a break on my insurance?"

Until today, the answer to that question was "No," with very few anecdotal, site-specific exceptions. This week, California Insurance Commissioner Dave Jones announced the approval of a set of rate changes submitted by USAA that will provide anywhere from 12 to 16 percent savings on homeowner insurance premiums for the typical USAA customer in California. And if that customer happens to live in a recognized Firewise community, they will enjoy an additional 5% break.

USAA, which provides a full range of financial products and services to the military community and their families, has been working with NFPA for several years pursuing the possibility of providing incentives for residents of wildfire-prone areas to take steps to create safer, more "fire-adapted communities".

This is fantastic news not only for those USAA customers in recognized Firewise sites in Lassen County, but for property owners throughout the state with serious wildfire risks. For the first time, a major insurer and an insurance regulator have agreed that wildfire mitigation for homes and communities is worthy of this kind of financial incentive. We can only hope that other state insurance departments and other major insurers take notice of what Commissioner Jones calls "USAA's enterprising decision" to address wildfire risk reduction.

For future information regarding this ground breaking news please visit our website www.lassenfiresafecouncil.org for updates as they occur regarding whether other insurance companies will join in.