
RISK MODELING ADVISORY WORKGROUP

Meeting Minutes – Wednesday, May 31, 2023, 1:00 PM – 2:30 PM

Posted 6/12/2023



Video link to meeting held on 5/31/23: <https://youtu.be/ja6BpYyZOWs>

Committee Members Present

Jim McDougald, Staff Chief, Office of the State Fire Marshal
Dave Winnacker, Fire California Fire Chiefs Association and the Fire Districts Association of California
Deborah Halsberstadt, The Insurance Commissioner
Nancy Watkins, Milliman
Dore Bietz, local government
Michael Maguire in lieu of Neil Matouka, State Planning and Research
Max Moritz, Milliman
Melissa Semcer, Office of Energy Infrastructure Safety
Yana Valachovic California Fire Science Consortium Association
Nick Cammarota, in lieu of Chris Ochoa, California Building Industry
Terry Woodrow, local government
Joe Irvin, Local Government

Committee Members Not Present

Robert Marshall, Fire California Fire Chiefs Association and the Fire Districts Association of California
Paul Glushku, Housing and Community Development
Carlos Camarena, Emergency Services
Anthony Powers, California Professional Firefighters

CAL FIRE – Office of the State Fire Marshal

Matt Damin, Staff Chief
Chris Ramey, Assistant Chief
Mark Rosenburg, Research Data Manager
Kara Garret, Associate Governmental Program Analyst
Frank Bigelow, Assistant Deputy Director
Scott Witt, Deputy Chief

1. CALL TO ORDER

Jim McDougald

- A. Welcome
 - i. Meeting was called to order at 1:00PM
- B. Roll Call/Quorum Established
 - i. Kara Garret took roll call, Carlos Camarena, Anthony Powers, Robert Marshall and Carlos Camarena were not present.
- C. Agenda Review (Motion Required/Adoption)

Motion:	N. Watkins moved to accept the meeting agenda; D. Bietz seconded the motion.
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Action:	All members voted to unanimously approve the motion.
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- D. Approval of Past Meeting Minutes (Motion Required)

Motion:	J. Irvin moved to accept the meeting minutes; N. Watkins seconded the motion.
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Action:	All members voted to unanimously approve the motion.
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2. OLD BUSINESS

Jim McDougald

A. Discussion and Review of Draft Risk Modeling Report

i. Background:

1. Want to lay out from the beginning where Dept of Insurance stands.
 - a. Recognizing the work that went into the document. Issues defining purpose and goal. State that we are not addressing risk to economic or life. Focused on the physical wildfire risk. For insurance roles for rate making proceedings is outside of the scope of this document. There is a piece of the mitigation side that addresses the absence of consistent rules on what mitigation can be used and developed safer from wildfire framework. Need to think about the structure to better reflect the tasks assigned by the legislation. Our report can map that legislation in a clear way.
2. Scope of work states the workgroup will provide a forum for SMEs to address wildfire issues of statewide concern. CAL FIRE "Dept Charter for Workgroup".
 - a. Provide research models, as the outline was voted on in March and approved to move forward. At the time, we decided that we wanted to go beyond hazard and get to risk and things that we could use to mitigate risk. Focused on structures and how to mitigate risk to those structures. Accessed an existing schematic to see what the group is focused on.
 - b. Published from OPR.
 - i. On page 13, diagram. Did not address human loss, life loss, or injury. Models that we are drawing from get into hazard and structure damage – was created so that we can have a visual as to what we are working on as a group.
 - c. There are things we didn't talk about as a group. Also clarified language and we have some should and could language, need to work on the voice in the document. Need to check the document for a clear voice. Everyone needs to agree, and it needs to be clear in the draft report.
3. Scope of the group.
 - a. Should be understanding how to model wildfire risk and think of the mitigating factors. Need to look at the physical risks. Primary concern is that there has been a discussion with the department and does not want the conversation in this document.
 - b. Clarification: We are saying the same things but in a different way. Cat models should be used to measure mitigation.
 - c. When we reference the catastrophe models, we mention that the insurance industry measures this. We were trying to frame how those models could be purposed to understand how to reduce the property risk. Need to mention that affordability of insurance should be tied to mitigation. The message needs to be better coordinated between the fire community and the modelers to measure mitigation options with the building codes and scientists. If we are using more common terminology, there would be more synchronicity between the insurance company and what the public is trying to do.
 - d. Make it clear that catastrophe risk models are used, and mitigations should be aligned with the models. Making it clearer in the

document. Possibly reframe the Executive Summary to reflect what Deborah H added. There must be a cost benefit somewhere.

4. Executive Summary:
 - a. The use of models (Cat Models and others) had to do with the probability of a fire loss occurring. Leave pricing out. Focus on number of structures that may be damaged/destroyed. Then show the benefit of the mitigations through the reduction in the number of homes that are threatened. In this way, we can achieve alignment between prioritized mitigations and modeled outcomes.
5. Next steps.
 - a. Will go back and work on the document and will review this again.
 - b. Dave will be re-writing the problematic language.
 - i. Subgroup is created, with Dave W. as lead and Deborah and Melissa to assist.
 - c. Celeste will also send another Doodle Poll to have another meeting in the next week.

3. ROUNDTABLE

None.

Jim McDougald

4. PUBLIC COMMENT

None.

5. UPCOMING MEETING DATES FOR 2023

Next meeting is **TBD (Virtual)**

6. MEETING ADJOURNMENT (Motion Required)

Jim McDougald

<p>Motion: N. Watkins moved to accept the Meeting Adjournment; D. Halsberstadt seconded the motion.</p> <p>Action: All members voted to unanimously approve the motion.</p>

Meeting adjournment: 2:37PM