



California Wildfire Mitigation Advisory Committee

Department of Insurance
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Sustainable Insurance Strategy

- Increase insurance availability in at-risk areas
- Decrease number of policy holders forced to rely on FAIR Plan
- Modernize the FAIR Plan by expanding commercial coverage limits
- Allow predictive catastrophe modeling

Mapping Wildfire Distressed Areas



Purpose: provide a clear, data -informed framework that supports targeted policy interventions to prioritize increased insurance availability in high -risk areas

Cal Poly
Humboldt.

humboldt.edu

**Future Directions and
Considerations of
Modeling Wildfire Risk:**

Recommendations of the Public
Wildfire Model Strategy Group

Public Wildfire Catastrophe Model

Creates nation's first public wildfire
catastrophe model.

Improves transparency and fairness in
the insurance market e

Partnership between Cal Poly and Dept
of Insurance

Reviewing Catastrophe Models

The Pre-application Required Information Determination (PRID) procedure is a voluntary process that allows for rigorous review, including public review, of the methodology and function of proprietary models that may later be used for catastrophe insurance rates.

- Ensure catastrophe models use “best available scientific information on risk mitigation at the property, community, and landscape -scales”
- Detailed review of every part of the model + validation and sensitivity tests
- 3 Wildfire “Cat” Models have received “PRIDs” and are being used in California to support rate change requests

Rigorous Review of
Models

Public Participation

Review of
Proprietary
Information

Home Hardening Grant Program AB888

Establishes a new grant program to support qualifying residents in obtaining fire -safe roofs and creating fire -safe mitigation actions within 5 feet of the structure





Eliminate “The List” Act: SB495

Reduces red tape and increases
payouts to wildfire survivors

Making Insurance More Affordable

SB 547 (Perez and Rubio): Expands the current residential property insurance moratorium law to commercial properties, protecting businesses, HOAs, condos, affordable housing units, small businesses, and non-profits from being non-renewed or cancelled for one-year following a gubernatorial emergency declaration.

AB 1 (Connolly) Enhances insurance discounts by requiring the Department of Insurance to regularly review the Department's groundbreaking Safer from Wildfires regulations for updates reflecting advances in science, safety, and mitigation.





Disaster Recovery Reform Act SB 876

Response to concerns raised by Los Angeles fire victims about delays in claims payouts and overly complex system.

Reform the insurance claims process by cutting red tape, improving payouts, and ending delays



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CA Governor's Office of
Land Use and
Climate Innovation

California's Fifth Climate Change Assessment
