



DIANNE JACOB

SUPERVISOR, SECOND DISTRICT
SAN DIEGO COUNTY BOARD OF SUPERVISORS

June 27, 2019

Serving the cities of:
El Cajon
La Mesa
Lemon Grove
Poway
Santee

Serving the communities of:
Agua Caliente
Allied Gardens
Alpine
Barrett
Blossom Valley
Bostonia
Boulevard
Campo
Canebrake
Casa de Oro
College Area
Crest

Cuyamaca
Dehesa
Del Cerro
Descanso
Dulzura
Eucalyptus Hills
Fernbrook
Flinn Springs
Granite Hills
Grantville
Guatay
Harbison Canyon

Jacumba
Jamul
Johnstown
Julian
Lake Morena
Lakeside
Mount Helix
Pine Hills
Pine Valley
Potrero
Ramona
Rancho San Diego
Rolando
San Carlos

San Pasqual
Santa Ysabel
Shelter Valley
Spring Valley
Tecate
Tierra del Sol
Vallecitos
Wynola

Serving the Indian reservations of:
Barona
Campo
Cosmit
Ewiiapaayp
Inaja
Jamul
La Posta
Manzanita
Mesa Grande
Santa Ysabel
Sycuan
Viejas

Ricardo Lara, Insurance Commissioner
California Department of Insurance
300 Capitol Mall, Suite 1700
Sacramento, CA 95814

Dear Commissioner Lara:

As the Supervisor representing the Second District in San Diego County, which includes many high risk fire areas and a majority of the unincorporated backcountry, I am writing to make you aware that an increasing number of residents are receiving insurance cancellation notices from their private insurance companies due to the threat of wildfire. I am requesting that you take immediate action to address the heavy-handed, blanket approach that insurance companies are currently utilizing to deny insurance to those who live in areas where wildfire may occur.

Over the past decade, San Diego County has invested more than half a billion dollars to bolster our fire and emergency response capabilities. The results of these investments was recently illustrated by a greatly improved ISO rating from the State of California. Areas within the San Diego County Fire Authority’s jurisdiction received an “ISO split classification” of 3/3X, which places the Fire Authority in the top 10% of classifications in the nation. Insurance companies should evaluate individual jurisdictions for fire and emergency response capabilities rather than cancel insurance policies based on fires that occurred elsewhere in the State.

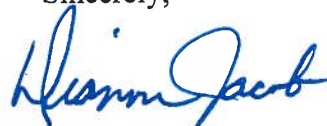
Furthermore, California is currently experiencing a crisis regarding a lack of affordable housing. If insurance companies continue to blanketly refuse to offer insurance policies to homes in rural areas, fewer homes will be constructed and made available to those who need an affordable housing option.

Again, I urge you to take immediate action to work with insurance companies to find a reasonable path forward so that homeowners in rural areas continue to have an opportunity to protect their homes and investments with insurance policies.

Lastly, I am requesting that you hold a public hearing in San Diego County on this issue so that residents have an opportunity to ask questions and voice their concerns to the California Department of Insurance.

Thank you in advance for your consideration of these requests. If you need further information, please feel free to contact me at (619) 531-5522.

Sincerely,

A handwritten signature in blue ink, appearing to read "Dianne Jacob". The signature is fluid and cursive, with a prominent initial "D".

DIANNE JACOB
Chairwoman