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## Proposed rules on fire insurance rates looks at mitigation, allow increases

By Sora O'Doherty

California Insurance Commissioner Ricardo Lara on March 14 released a catastrophe modeling regulation, which he says will help to restore fire insurance options for all Californians. The Department of Insurance (CDI) will hold a public workshop on April 23 to receive public input before submitting the regulation for approval by the Office of Administrative Law. Interested persons may attend virtually and will be allowed to comment. The CDI says that the announcement

keeps California on track for a December 2024 goal of enacting the state's largest insurance reform in over 30 years.

According to a press release from the CDI, this represents the latest phase of the Commissioner's sustainable insurance strategy to "safeguard the integrity of the state's insurance market." Outdated regulations have limited insurers to applying a catastrophe factor to insurance rates based only on past wildfire losses, whereas the new regula-

tions will allow the use of catastrophe modeling based on "the best available scientific information on risk mitigation at the property, community, and landscape scales, including risk mitigation initiated by local and regional utility companies."

The proposed regulations are intended to have the benefits of more reliable insurance rates, greater availability of insurance, stronger oversight, and safer communities owing to the fact that catastrophe models can capture efforts to

mitigate the exposure of communities to catastrophic events, "encouraging and rewarding those efforts."

Catastrophic insurance losses are defined as those that are larger and affect multiple policyholders as a result of a severe event, such as a wildfire affecting dozens of homes compared to a common house fire. The CDI states that for more than 30 years, California regulations have allowed insurance companies to apply a catastrophe factor to insurance rates

based on historical wildfire losses. "These outdated rules have contributed to rate spikes and balloon premiums following major wildfire disasters without fully accounting for the growing risk caused by climate change or risk mitigation measures taken by communities or regionally, as a result of local, state, and federal investments," the CDI press release maintains.

The CDI notes that the proposed regulation complies with California's strong consumer protection laws, and requires insurance companies seeking rate changes

to provide a complete rate application with all information required for review. The proposed regulation creates a new process for review of models by a panel of experts overseen by the CDI before insurance companies can use them in a rate filing. The panel would evaluate the appropriateness and soundness of each model and a CDI official would determine what information about the model must be included in rate applications. Any member of the public will be able to participate in the review of catastrophe models.

**The draft of the catastrophe modeling rule can be viewed at** [www.insurance.ca.gov/0250-insurers/0500-legal-info/0300-workshop-insurers/upload/Catastrophe-Modeling-and-Ratemaking-Workshop-Draft-Text-of-Regulation.pdf](http://www.insurance.ca.gov/0250-insurers/0500-legal-info/0300-workshop-insurers/upload/Catastrophe-Modeling-and-Ratemaking-Workshop-Draft-Text-of-Regulation.pdf)

**The invitation to the public workshop can be found at** [www.insurance.ca.gov/0250-insurers/0500-legal-info/0300-workshop-insurers/upload/Catastrophe-Modeling-and-Ratemaking-Invitation-to-Workshop.pdf](http://www.insurance.ca.gov/0250-insurers/0500-legal-info/0300-workshop-insurers/upload/Catastrophe-Modeling-and-Ratemaking-Invitation-to-Workshop.pdf)

## Entries now being accepted for 2024 Poul Anderson Creative Writing Contest

By Sora O'Doherty

The Friends of the Orinda Library announced the start of the 2024 Poul Anderson Creative Writing Contest, open to all students who reside and/or attend high school in Orinda.

Entry Categories are Science Fiction/Fantasy, Essay/Memoir/Biography, Poetry, and Short Story. Students may submit one entry in any of the four

categories for a total of not more than three entries. The submission deadline is midnight on Friday, April 12.

Entries will be judged by a panel of local judges who are involved professionally in reading, writing, or publishing. Awards will go to the works judged best. There will not necessarily be one award in each

category.

Up to four winners will each be awarded \$500 prizes at the end of the school year, underwritten by the Friends of the Orinda Library. The winning entries will be posted on the Friends' website.

The contest is named in honor of the late Poul Anderson, a popular science-fiction writer and

Orinda resident, who was a true friend to the community for 40 years.

Entries must be submitted as PDFs or Word attachments to an email sent along with a contest entry form to [contest@friendsoftheorindalibrary.org](mailto:contest@friendsoftheorindalibrary.org). No Google Doc or Dropbox links will be accepted.

Any questions about the contest may be submitted by email to [contest@friendsoftheorindalibrary.org](mailto:contest@friendsoftheorindalibrary.org). Entry forms may be obtained from <https://friendsoftheorindalibrary.org/wp-content/uploads/2024/01/2024-fol-writing-contest-entry-form.pdf>

## Red Cross honored for local work

By Sora O'Doherty

In recognition of American Red Cross month, the Orinda City Council honored the group with a proclamation acknowledging their work in Contra Costa County. The proclamation was accepted by Ted Leong, who highlighted the many important projects that are ongoing in the County. Leong shared some statistics about what the Red Cross has accomplished in the County in the past year.

"With the help of over a thousand volunteers throughout the county, we have assisted or responded to 115 disasters, installed 583 free smoke alarms in homes making 205 homes safer, trained 577 individuals and families about fire prevention, (and) trained 617 youth through the Pillow Case and Prepare with Pedro projects," Leong explained. In addition, the Red Cross hosted 538 blood drives and col-

lected almost 17,000 units of life-saving blood from county residents.

Leong went on, "We trained 6,522 residents in first Aid, CPR and AED [Automated External Defibrillator], and we helped 756 military members and their families receive support and services." The Red Cross could not have done all of this and more, he said, without the partnership they have with individuals, businesses, and government agencies, including the city of Orinda, which he thanked for its continued support.

He ended his remarks by saying, "I hope you are also proud of the fact that the American Red Cross is a good steward of public funds, where 90 cents of every dollar that we receive is spent on support and services to fulfill our mission."

The Pillowcase Project is a preparedness

education program for grades 3-5 that teaches students about personal and family preparedness and safety skills, local hazards, and basic coping skills. Prepare with Pedro is a 30- to 45-minute preparedness education program for grades K-2 that teaches students how to be prepared and take action for either home fires or a local hazard and complements the Pillowcase Project.

Speaking on behalf of the city, Mayor Darlene Gee thanked Leong, saying, "It's a pleasure to have you with us here tonight, and I think in today's world where we receive so much bad news and so many sad and negative things, you are a wonderful reminder tonight of how many people contribute so many good things to our community." She included in her thanks the many volunteers of the American Red Cross.

## Spring egg hunt Saturday, March 30

Every year on the Saturday before Easter, Orinda Rotary sponsors a Spring Egg Hunt for toddlers and children up to age 7 at the Orinda Community Park. It has been described as the most exciting 30 seconds of the year in Orinda! Hundreds of eggs are scattered around the park for the children to gather in their baskets. Most eggs contain a small prize, but a few contain a certificate for a much larger prize – a giant basket filled with candies and toys. In addition to the egg hunt, there will be games and refreshments, plus photos with the Orinda Big Spring Bunny! The event begins promptly at 11 a.m. and egg hunters are well advised to not be late. —S. O'Doherty



Photo S. O'Doherty

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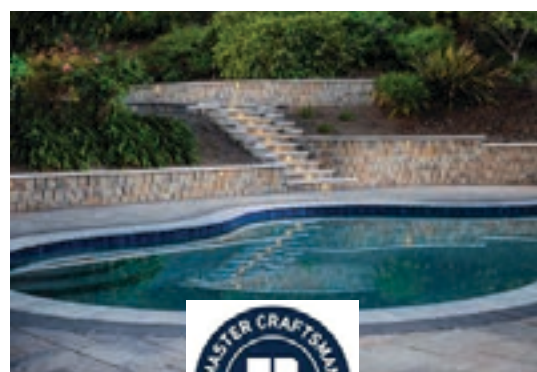
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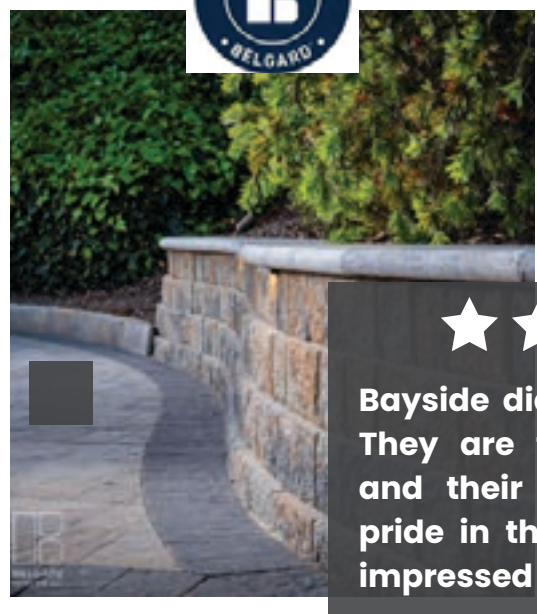
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