



April 8, 2024

The Honorable Susan Rubio  
Chair, Senate Insurance Committee  
California State Senate  
1021 O Street, Room 3310  
Sacramento, CA 95814

**RE: Senate Bill 1060 (Becker) – SUPPORT  
As Amended April 4, 2024**

Dear Senator Rubio,

On behalf of the Rural County Representatives of California (RCRC), we support Senate Bill 1060, authored by Senator Josh Becker. This measure places new requirements on risk models employed by insurers for the purposes of underwriting property insurance. RCRC is an association of forty rural California counties and the RCRC Board of Directors is comprised of elected supervisors from each of those member counties.

In the past decade, RCRC member counties have a disproportionate percentage of residents who have had their residential property insurance nonrenewed due to wildfire risk. A large majority of our communities are in high or very high hazard severity zones and have seen both dramatic premium increases and drastic spikes in non-renewals. While many rural residents understand that higher costs for coverage will be the new standard under higher wildfire threats, many of them have had to resort to the FAIR Plan for fire insurance coverage and have been effectively priced out of California's whole-home coverage market.

In recent months, our residents are finding that even after bringing their properties to the highest wildfire mitigation standards, many are still finding it difficult and even impossible to find coverage in the admitted market due to how insurers are calculating risk under current modeling practices. Regardless of their fire safety status, we are hearing from residents who are being told they cannot be insured simply because of the ZIP code in which they live, or other arbitrary factors that have nothing to do with the actual mitigation efforts by the policy holder or the community in which they live.

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RCRC supports transparency and increased oversight of the modeling practices used by insurers to issue and rate policies for homeowners across California. SB 1060 would aid residents looking to keep or obtain insurance policies in high wildfire risk areas by requiring insurers to employ risk models for underwriting purposes that account for wildfire risk reduction associated with hazardous fuel reduction, home hardening, defensible space, and fire prevention activities at both the parcel level as well as community-wide. By utilizing models that more correctly account for community- and parcel-level mitigation efforts, insurers will have a more complete picture of the actual wildfire risk of each property owner, which will enable them to make more informed decision about renewals, rate-setting and market saturation.

For the above reasons, RCRC supports SB 1060 and urges your “aye” vote. Please do not hesitate to contact me at [sheaton@rcrcnet.org](mailto:sheaton@rcrcnet.org) with any questions.

Sincerely,

A handwritten signature in black ink, appearing to read "Staci Heaton", with a stylized flourish at the end.

STACI HEATON  
Senior Policy Advocate

cc: The Honorable Josh Becker, California State Senate  
The Honorable Bill Dodd, California State Senate  
Members of the Senate Insurance Committee  
Erin Ryan, Consultant, Senate Insurance Committee  
Tim Conaghan, Consultant, Senate Republican Caucus