



**GENE UPSHAW MEMORIAL  
TAHOE FOREST CANCER CENTER**

*Welcomes*

**Jennifer Simonds**  
**MSN-FNP, BSN**  
*Nurse Practitioner*

We are pleased to announce Jennifer Simonds is joining our team at Gene Upshaw Memorial Tahoe Forest Cancer Center, offering individualized care right here in our community.

Ms. Simonds received her BS in Nursing from Hawaii Pacific University and her MS in Nursing from the University of Cincinnati.

For appointments, please call  
**(530) 582-6450**

10121 Pine Ave, Truckee, CA 96161



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[tahoecancercenter.com](http://tahoecancercenter.com)

# Wildfires and insurance

**Bill Seline**  
*Chief's Corner*

**A**s you may have heard there is a home insurance crisis in California, and Truckee is no exception. State Insurance Commissioner Ricardo Lara put on a Town Hall in Auburn and Grass Valley last week to discuss the issue, and I wanted to pass on some key points from that may be of interest to you.

The recent destructive wildfires in the state are creating an unstable property insurance market in the Wildland Urban Interface (WUI), places like Truckee. Ten of the 20 most destructive wildfires have happened

in the last three years, increasing the risk for insurers and driving up insurance costs. Unfortunately, Lara reports there is not a single silver bullet to solve the problem, but the commissioner is taking action on the legislative level.

In many cases this fire risk is causing insurers to not renew insurance or triple or even quadruple rates. To put it in perspective, Placer County did a recent insurance survey that had about 2,000 responses. Half of the

respondents had received a non-renewal and only 14% of those had an inspection by the insurer prior to the action, demonstrating that many of the non-renewals are sweeping risk reduction by insurers. Some homeowners today are unable to find insurance, or it is unaffordable, which could have other longer-term consequences like reducing home values and ultimately risking unraveling a local economy.

The state insurance commissioner and his office are responding to the problem but currently with little authority. Complaints to their

office are up 600% since 2010. The state has a guaranteed last resort insurance plan, called the FAIR Plan, which Lara admits is limited and expensive making it anything but fair. He is seeking legislation to raise the policy limits and make it more comprehensive so that homeowners don't need to buy multiple plans for complete home coverage.

Lara pointed out that one of the challenges is the way insurers are looking at wildfire risk now. In the past they generally took a more intuitive approach, looking at how each property has mitigated the wildfire risk, like defensible space work. Now, insurers are looking at more macro information to make decisions like satellite imagery to see where the trees are in relation to the house, ignoring the more important work that people may have done to mitigate wildfire. Lara is pushing to get insurers to provide more data about who is being non-renewed and what underwriting models are being used to make decisions so there is more transparency to the process. He will seek legislation to require insurers to provide insurance to properties that have taken wildfire mitigation measures.

Although it appears that there is work underway it may be awhile before we see the benefits on the front line. Aggressive community wildfire safety measures are important now more than ever to prevent fires and send a message to underwriters that we are a good risk. Here is what the commissioner recommends you do today:

- Take all possible wildfire mitigation measures at your home to reduce the risk of loss, like creating defensible space and hardening your home (Readyforwildfire.org).

- Be part of community wildfire prevention programs like Firewise Communities (TruckeeFire.org)
- Make sure you have adequate insurance coverage (i.e. Dwelling A)

- If your insurance is being canceled you should work quickly to resolve the insurers issues or find new insurance. Here are the Top 10 tips for Finding Residential Insurance [http://www.insurance.ca.gov/01-consumers/105-type/5-residential/Top10Tips\\_FindingResidentialIns.cfm](http://www.insurance.ca.gov/01-consumers/105-type/5-residential/Top10Tips_FindingResidentialIns.cfm)

- Go to the commissioner's web site at [insurance.ca.gov](http://insurance.ca.gov) or call 800-927-4357 for assistance.

*Bill Seline is the fire chief for the Truckee Fire Protection District*

## LAKE TAHOE'S MOST REMARKABLE WOMEN | 2019

### ITS TIME FOR THE COMMUNITY TO NOMINATE REMARKABLE WOMEN OF LAKE TAHOE!

**Our purpose is to recognize women of achievement in the Tahoe Basin.**

Women nominated must be a resident of Lake Tahoe whose impact occurs in Lake Tahoe.

**NOMINATIONS BEGIN AUGUST 19TH!**

An awards dinner will honor the winners selected from the categories listed below on October 24th at the Hard Rock Hotel and Casino.

- Business Person/ Entrepreneur
- First Responder
- Mentor/Teacher
- Community Advocate
- Woman to Watch
- Athlete

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