NATIONAL FIRE PROTECTION ASSOCIATION
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Dear Valued Partner,

Thank you for your ongoing support of the Firewise USA® recognition program with your constituents and customers. As I'm sure you are aware, pressures around insurance availability and rates in California tied to wildfire risks are creating a heightened awareness of Firewise USA and related programs and activities. I'm writing to clarify the connection between Firewise USA and insurance in California, and the role NFPA plays.

In 2022, California enacted "Safer from Wildfires" regulations that require insurance companies to recognize Firewise USA® designated communities by providing discounts to property owners in those communities.

NFPA processes Firewise USA applications and provides information on the communities that have earned that designation to companies that provide data to home insurers doing business in California.

NFPA updates the boundary data for all communities in good standing in the Firewise USA program twice a year, in spring and fall. This information is then available to insurance companies through the data providers.

The Role NFPA Plays
As people in California learn about the connection between Firewise USA participation and insurance, it's important to realize how the program works and that the benefits of participation do not happen instantaneously. It's also important to understand the role NFPA plays in this process.

- Firewise USA recognition is a voluntary process for community-wide education and action. It is not recognition nor certification of action for individual properties. The process for communities to meet all the Firewise USA recognition criteria can take between six months and one year.

- NFPA does not inspect, validate, or review information about specific addresses or homes.

- NFPA is not a regulatory body nor an insurance company. **NFPA cannot make determinations about specific addresses, nor can it contact insurance companies on behalf of consumers.** It cannot provide data instantly to insurance companies.

- NFPA invests significant resources in updating the boundary data twice a year, but depending on when a community is officially recognized, it could take up to six months for insurance companies to access the data showing that specific properties are within a Firewise USA boundary.

Recognizing the pressure that residents are facing around insurance costs and the value of Firewise USA in demonstrating wildfire risk reduction, NFPA is working to increase the frequency of collecting, validating, and transmitting the boundary data to its licensed partners. Quarterly updates of data provided to insurers are typical industry standard. Even with quarterly updates, though, it could still take up to three months for insurers to access the Firewise USA data.

What Can California Residents Do Now?
For California residents facing insurance challenges who need to take immediate action, NFPA recommends they contact an insurer and/or a reputable, experienced insurance agent or broker to review their options.

The nonprofit consumer organization United Policyholders offers free guidance on shopping in today's marketplace and reducing a home's chances of being damaged or destroyed in a natural disaster. Consumers can also contact the California Department of Insurance for information on state insurance regulations.

What Can I Do as a Safety Advocate?
Your work on wildfire safety is truly valuable. Continuing to demonstrate and discuss the benefits of wildfire risk reduction at the home and neighborhood level will help educate and motivate residents to make themselves safer. Directing customer inquiries on their property insurance back to the insurance carriers, United Policyholders, or the California Department of Insurance will help people get the answers they need to manage their financial concerns.

Thank you again for all you do to support community-wide wildfire risk reduction.

Sincerely yours,

Michele Steinberg
NFPA Wildfire Division Director