

COUNTY OF SONOMA
BOARD OF SUPERVISORS

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September 20, 2019

To: Allstate, Chubb, CSAA Insurance Group, Farmers, The Hartford, Liberty Mutual/ Safeco, Nationwide, State Farm, Travelers, and USAA Insurance Companies.

RE: 2017 North Bay Wildfire Survivors Additional Living Expense Coverage

Dear Insurance Providers,

We urge you to demonstrate good faith to survivors of the 2017 North Bay wildfire disaster by extending living expense payments for an additional year to residents in our community.

As of this month, 892 of the 5,300 destroyed homes have been rebuilt and we anticipate this number to grow to 1,300 homes by next month. As we near the two-year mark of this devastating event, many survivors continue the slow and complicated process of rebuilding.

New state laws have extended living expense coverage from 24 to 36 months. Unfortunately, these new laws do not apply to survivors of the 2017 North Bay Wildfires. The Department of Insurance issued a request to all insurers to extend Additional Living Expense (ALE) coverage by a full year to survivors whose additional living expense benefits will expire in October 2019. We understand that AAA, Farmers, Hartford, and Traveler's insurance have all stated that they will honor the request and extend living expense coverage to 36 months. Unfortunately, roughly 2,100 property owners in our community are left with insurers who have either said 1) they will follow the policy and the law that was in place when the policy was signed or 2) are telling property owners to contact their agent and will evaluate on a case-by-case basis.

Our community remains in a housing crisis, exacerbated by labor shortages and other outside factors which have delayed the rebuilding process. This critical coverage is running out for survivors due to circumstances beyond their control. We look forward to hearing from you on how you will support survivors of the 2017 North Bay Wildfire.

Sincerely,

A blue ink signature of David Rabbitt, consisting of a stylized 'D' and 'R'.

DAVID RABBITT, Chair

A blue ink signature of Susan Gorin, written in a cursive style.

SUSAN GORIN, Vice Chair

A blue ink signature of Shirlee Zane, written in a cursive style.

SHIRLEE ZANE

A blue ink signature of James Gore, written in a cursive style.

JAMES GORE

A blue ink signature of Lynda Hopkins, written in a cursive style.

LYNDA HOPKINS

CC: The Honorable Mike McGuire, California State Senate
The Honorable Bill Dodd, California State Senate
The Honorable Marc Levine, California State Assembly
The Honorable Jim Wood, California State Assembly
The Honorable Cecilia Aguiar-Curry, California State Assembly

Paul Yoder and Karen Lange, Shaw/Yoder/Antwih, Inc.