



CAL FIRE hazard maps do not affect insurance rates or availability

Insurance Commissioner Ricardo Lara issued a [fact sheet](#) explaining that CAL FIRE hazard maps do not affect insurance rates or availability. A [Spanish-language fact sheet](#) is also available.

For many years, insurance companies have been using wildfire risk models for determining where they will write and renew policies, and how much premium to charge a policyholder -- not the Fire Hazard Severity Zone maps. CAL FIRE's maps are required by law and their purpose is to drive local planning decisions, not insurance decisions.

Commissioner's POV: "Let me be clear: The CAL FIRE hazard maps are not used for insurance rates or underwriting decisions. But they will empower communities with more accurate information about the very real hazards we face. The reality is we all need to do more to protect our homes and communities from wildfires. When communities know and understand their risks, they can plan and prepare."

Background: The Department of Insurance is implementing a Sustainable Insurance Strategy aimed at supporting safer communities. Based on feedback gathered from thousands of town halls and meetings with homeowners, businesses, and individual consumers, Commissioner Lara implemented an aggressive approach to modernize insurance regulations to address insurance accessibility challenges for consumers.

Commissioner Lara's new [Safer from Wildfires regulation](#) clarifies what actions you should take to reduce wildfire risks and receive an insurance discount.

Insurance companies use computerized wildfire catastrophe models to determine which homes to write based on the risk of loss. Building on the Safer from Wildfires initiative — the nation's first wildfire safety discount program — the strategy requires catastrophe models to account for mitigation efforts by homeowners, businesses, and communities, something not possible even a few months ago under outdated regulations.

Learn More: The Department of Insurance fact sheet is posted at [CAL FIRE's Fire Hazard Severity Zone web page](#) where you can learn more about enhancing your property's fire safety and view current versions of maps.





Exciting News! 🌟 The California Department of Insurance (CDI) is proud to introduce the **Community Outreach and Education Partnership Initiative**. This dynamic program is designed to raise consumer awareness about CDI's vital services and expand understanding of key insurance topics and fraud prevention. Become a valued partner and unlock exclusive access to:

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- Specialized training sessions
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RICARDO LARA

INSURANCE COMMISSIONER

California Department of Insurance

Q&A – Insurance and CAL FIRE Fire Hazard Severity Zone Maps

1. How will the updated CAL FIRE maps affect insurance availability and affordability?

CAL FIRE's maps are intended to drive local planning decisions, not insurance decisions. Under Commissioner Lara's new regulation finalized in October 2022, insurance companies must provide discounts for wildfire safety actions such as community mitigation and home-hardening, which CAL FIRE's maps do not assess. In addition, insurance companies are already using risk analysis tools and models that go beyond CAL FIRE's proposed maps in determining what properties they will underwrite.

Commissioner Lara's new wildfire safety regulation will help increase access to insurance by promoting wildfire safety across the state. Reducing wildfire risks throughout the state is the primary way we can make insurance more available and affordable, and our regulation is a major step towards that goal. CAL FIRE's maps support that goal through improving public education about hazard and the need for safety preparation.

2. How will these maps benefit the public?

Public education about where current wildfire hazards exist is essential to reducing the threat to local communities and maintaining access to available and affordable insurance. When communities know and understand their risks, they can plan and prepare.

In addition, the Department's [first-ever report on climate insurance](#) recommended updated wildfire hazard mapping to improve public safety.

3. If you are a homeowner and your zone changed from High Hazard to Very High Hazard, will this impact your insurance premiums or renewal ability?

For many years, insurance companies have been using alternate wildfire risk tools for determining where they will write and renew policies, and how much premium to charge a policyholder, not the Fire Hazard Severity Zone maps. Therefore, a change in designation on the maps for a single homeowner is unlikely to affect their insurance. The reality is that more accurate risk information enables homeowners and communities to reduce their wildfire risks, and Commissioner Lara's new wildfire mitigation regulation clarifies what actions you should take to reduce wildfire risks. Once that regulation is fully implemented, if a homeowner or business owner takes those risk mitigation actions, they will be able to see a discount in their insurance premium.

4. How is the state addressing wildfire mitigation?

By design, CAL FIRE's maps are focused on long-range wildfire hazard, which includes only certain variables, like wind, vegetation, ember production and movement, climate, topography, and fire history. CAL FIRE's maps will give up to date information to communities about the level of wildfire hazard they face, which could help target resources at the state and local level. Expanded state grant programs and Commissioner Lara's new wildfire safety regulation are aimed at reducing wildfire risks to communities through programs such as Firewise USA and the new Fire Risk Reduction Community designation from the California Board of Forestry and Fire Protection.

Alyssa Slater

From: Jim Lewis
Sent: Tuesday, May 27, 2025 3:20 PM
To: City Council
Cc: Casey Bryson; Lara Christensen; Alyssa Slater; Phil Dunsmore
Subject: Updated parcels numbers for the WUI Map

Importance: High

Council-

Chief Bryson brought up to me that some of the parcel information needed to be updated in your report and wasn't correct. Please note the following shown below. My apologies we came across this as we were preparing for this evening's meeting.

Regards,
 Jim



James R. Lewis, ICMA-CM

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The staff report references a parcel count that was completed before the multi-family parcels were removed for Map Option 1. These are updated numbers that will be given during the presentation.

Option 1 – addition of Very High, High and some Moderate

- Adds 3300 parcels to the WUI Map
- Undeveloped – 200
- Developed – 3100

Option 2 – addition of Very High and High

- Adds 1000 parcels to the WUI Map
- Undeveloped – 100
- Developed – 900

The difference between these two parcel counts gives the total of Moderate parcels being added to the map in Option 1. Moderate parcels being included in Option 1:

- Moderate Parcels – 2300
- Undeveloped - 100
- Developed - 2200



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