



Stephen W. Christy
Supervisor, District 4

PIMA COUNTY BOARD OF SUPERVISORS


33 N. STONE AVENUE, FLOOR 11
TUCSON, ARIZONA 85701

TELEPHONE 520-724-8094
E-MAIL: district4@pima.gov

MEMORANDUM

DATE: May 30, 2024

TO: Melissa Manriquez
Clerk of the Board

FROM: Steve Christy 
District 4 Supervisor

SUBJECT: Agenda Addendum Item

Please place the following item on the Addendum to the Agenda for the Board of Supervisors meeting of June 4, 2024:

BOARD OF SUPERVISORS

Discussion/Direction/Action regarding correspondence sent to the Arizona Dept. of Insurance and Financial Institutions Director as to the actions that can be taken to address the lack of access to affordable dwelling insurance in wildfire prone areas throughout Pima County. (District 4)

Thank you.

May 23, 2024

Barbara D. Richardson
Executive Deputy Director
Department of Insurance and Financial Institutions
State of Arizona
100 North 15th Avenue, Suite 261
Phoenix, AZ 85007

Dear Ms. Richardson,

The challenge of securing affordable dwelling insurance in wildfire-prone areas is a pressing concern. Homeowners in Pima County are increasingly facing the dual threats of potential wildfire damage and the financial strain of higher insurance premiums. To navigate this complex landscape, it is essential to explore a multifaceted approach that includes shopping for coverage plans from multiple insurance carriers, seeking out discounts, and implementing fire mitigation strategies to reduce a home's vulnerability to wildfires.

While the Department of Insurance and Financial Institutions (DIFI) cannot mandate coverage, I know that your agency strives to ensure that area residents are aware of policy terms and conditions and that insurance consumers understand their rights under their policies.

With the increase in wildfires, we are seeing an increase in the number of questions homeowners are asking about wildfire insurance coverage. I'm sure you are, too. What can DIFI do to help residents determine if their insurance covers wildfires, or if they are covered if they own a condominium or rent property? Can DIFI also provide information that will help residents learn if they have enough insurance to rebuild, or what they should do if they cannot get coverage?

We understand that insurance companies assess the risk of insuring properties based on location and proximity to wildfire zones, often resulting in elevated premiums for those in high-risk areas. However, homeowners can take proactive steps to make their properties more insurable. Installing fire-resistant roofing materials, creating defensible spaces by clearing vegetation around the home, and retrofitting structures with fire-resistant materials can significantly decrease the likelihood of fire damage. Does DIFI have suggestions for proactive steps homeowners should take to make their property more insurable?

Does DIFI have the ability to assist homeowners with a thorough review of their insurance policies to understand coverage limits and ensure they are adequately protected?

Our hope is that the challenge of finding affordable dwelling insurance in wildfire-prone areas while significant, is not insurmountable. Pima County stands ready to assist with policies that support affordable insurance options. We support communitywide efforts to enhance fire preparedness and response capabilities not only to protect individual homes, but to contribute to the overall resilience of our county.

I look forward to hearing from you about how DIFI might assist Pima County residents address the growing concern of lack of access to affordable dwelling insurance in wildfire prone areas.

Sincerely,



Adelita S. Grijalva, Chair
Pima County Board of Supervisors

JKL

C: Pima County Board of Supervisors



Stephen W. Christy
Supervisor, District 4

PIMA COUNTY BOARD OF SUPERVISORS


33 N. STONE AVENUE, FLOOR 11
TUCSON, ARIZONA 85701

TELEPHONE 520-724-8094
E-MAIL: district4@pima.gov

MEMORANDUM

DATE: May 16, 2024

TO: Melissa Manriquez
Clerk of the Board

FROM: Steve Christy 
District 4 Supervisor

SUBJECT: Agenda Addendum Item

Please place the following item on the Addendum to the Agenda for the Board of Supervisors meeting of May 21, 2024:

BOARD OF SUPERVISORS

Discussion/Direction/Action by the Board of Supervisors directing correspondence to Governor Hobbs and the Arizona Dept. of Insurance and Financial Institutions Director as to the actions that can be taken by them to address the lack of access to affordable dwelling insurance in wildfire prone areas throughout Pima County. (District 4)

Thank you.

Barbara D. Richardson
Executive Deputy Director
Department of Insurance and Financial Institutions
100 North 15th Avenue, Suite 261
Phoenix, AZ 85007

Dear Ms. Richardson,

The challenge of securing affordable dwelling insurance in wildfire-prone areas is a pressing concern. Homeowners in Pima County are increasingly facing the dual threats of potential wildfire damage and the financial strain of higher insurance premiums. To navigate this complex landscape, it is essential to explore a multifaceted approach that includes shopping for coverage plans from multiple insurance carriers, seeking out discounts, and implementing fire mitigation strategies to reduce a home's vulnerability to wildfires.

While the Department of Insurance and Financial Institutions (DIFI) cannot mandate coverage, I know that your agency strives to ensure that area residents are aware of policy terms and conditions and that insurance consumers understand their rights under their policies.

With the increase in wildfires, we are seeing an increase in the number of questions homeowners are asking about wildfire insurance coverage. I'm sure you are, too. What can DIFI do to help residents determine if their insurance covers wildfires, or if they are covered if they own a condominium or rent property? Can DIFI also provide information that will help residents learn if they have enough insurance to rebuild, or what they should do if they cannot get coverage?

We understand that insurance companies assess the risk of insuring properties based on location and proximity to wildfire zones, often resulting in elevated premiums for those in high-risk areas. However, homeowners can take proactive steps to make their properties more insurable. Installing fire-resistant roofing materials, creating defensible spaces by clearing vegetation around the home, and retrofitting structures with fire-resistant materials can significantly decrease the likelihood of fire damage. Does DIFI have suggestions for proactive steps homeowners should take to make their property more insurable?

Does DIFI have the ability to assist homeowners with a thorough review of their insurance policies to understand coverage limits and ensure they are adequately protected?

Our hope is that the challenge of finding affordable dwelling insurance in wildfire-prone areas while significant, is not insurmountable. Pima County stands ready to assist with policies that support affordable insurance options. We support communitywide efforts to enhance fire preparedness and response capabilities not only to protect individual homes, but to contribute to the overall resilience of our county.

I look forward to hearing from you about how DIFI might assist Pima County residents address the growing concern of lack of access to affordable dwelling insurance in wildfire prone areas.

Sincerely,

JKL

C: Pima County Board of Supervisors

DRAFT



Stephen W. Christy
Supervisor, District 4

PIMA COUNTY BOARD OF SUPERVISORS

33 N. STONE AVENUE, FLOOR 11
TUCSON, ARIZONA 85701

TELEPHONE 520-724-8094
E-MAIL: district4@pima.gov

MEMORANDUM

DATE: May 2, 2024

TO: Melissa Manriquez
Clerk of the Board

FROM: Steve Christy
District 4 Supervisor

SUBJECT: **Agenda Addendum Item**

Please place the following item on the Addendum to the Agenda for the Board of Supervisors meeting of May 7, 2024:

BOARD OF SUPERVISORS

Discussion/Direction/Action regarding the proactive steps the Board of Supervisors can take to address the lack of access to affordable dwelling insurance in wildfire prone areas in Pima County. (District 4)

Thank you.