



Welcome!

**The Sea Ranch Forum
Wildfire Risk and the Cost of
Homeowners' Insurance**

Saturday, September 23, 2023, 1:00-3:00+ pm

The Sea Ranch Forum is not an official function of The Sea Ranch Association. It is organized by Sea Ranch members and is independent of the Board of Directors and staff.



Forum Overview

- **Opening:** Linda McCabe, Forum Chair
- **Purpose:** Barbara Schultz, Event Moderator
- **Presenters:**
 - David Shew, Wildfire Defense Works: Our forests over time
 - Roy Wright, Insurance Institute of Business & Home Safety: Researching Climate Change
 - Rex Frazier, Personal Insurance Federation of CA: CA Insurers Respond to Climate Change
 - David Shew: What This Means for the Mendonoma Bioregion
- **Q and A**
- **Closing:** Barbara Schultz



Forum Purpose

To provide an opportunity for locals to learn how homeowners' insurance industry is responding to risks posed by climate change, particularly wildfires.

- History of our forests, disruptions to “natural” forests, current “unnatural” state
- Advanced research on severe weather hazards caused by climate change, projections wildfire fire within wildland-urban interface
- How insurance providers in CA are responding to climate change
- Looking forward, adapting to impacts of climate change



David Shew: Wildfire Defense Works

- WDW, Consultant offering innovative solutions to communities, insurance companies, and local agencies for navigating wildfire hazards
- 31 years in Office of the CA State Fire Marshall
 - Statewide planning, analysis, fire prevention programs, learning about state fire policy creation
- Firefighter for CAL FIRE
- Architect
- Former Sea Rancher

Roy Wright: Insurance Institute for Business and Home Safety

- IBHS, President and CEO
 - Climate scientists conduct realistic recreations of severe weather hazards on full-scale structures in 90-acre facility in SC
 - Results enable insurance industry and property owners to prevent avoidable losses
- Recognized disaster safety expert
- Former FEMA official
- Experience includes property insurance, risk management, mitigation, climate adaptation, and resilience planning





Rex Frazier: Personal Insurance Federation of CA

- PIFC, President
 - Represents PIFC's member companies before the CA government
 - Provides legislative, regulatory, litigative and political advice
- Served as Deputy Commissioner, CA Department of Insurance
- Focused on insurance and banking issues as attorney at Pillsbury Madison & Sutro
- Current Sea Rancher

David Shew's Slides