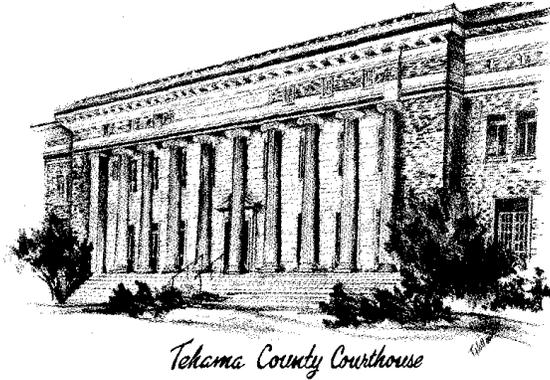


Board of Supervisors
COUNTY OF TEHAMA

District 1 – Bill Moule
District 2 – Candy Carlson
District 3 – Pati Nolen
District 4 – Matt Hansen
District 5 – John Leach



Gabriel Hydrick
Chief Administrator

August 20, 2024

Governor Gavin Newsom
1021 O Street Ste 9000
Sacramento CA 95814

Re: Homeowner and Commercial Property Insurance

Dear Governor Newsom,

On behalf of the residents of Tehama County, we are asking that you declare a statewide state of emergency and take immediate emergency action to strengthen and stabilize California's marketplace for homeowners and commercial property insurance.

The continued cancellations of insurance policies are causing a detriment to our economy. With the sluggish economy, we need to do everything we can to avoid a further collapse.

Those of us who reside in the underserved areas of the state are really suffering and we are asking that you please expand coverage choices for all consumers. We need to improve the efficiency, speed, and transparency of the California Department of Insurance's rate approval process. The process must be tailored to account for all factors necessary to promote a robust, competitive insurance marketplace, including through potential revisions to the way catastrophe risks, reinsurance costs, and other legitimate insurer costs are accounted for. It is imperative that we maintain the long-term availability of homeowners and commercial property insurance coverage. We need to maintain the solvency of the FAIR Plan to protect its policyholders and promote long term resiliency in the face of extreme weather events, including identifying mechanisms to reduce its share of the overall market in underserved areas and move its customers into the admitted insurance market.

Sincerely,

John Leach, Chair
Tehama County Board of Supervisors

CC: Insurance Commissioner Ricardo Lara