

AGENDA
SAN RAFAEL FIRE COMMISSION

Wednesday, May 8, 2024 @ 4:00 P.M.
Public Safety Center, Lobby Conference Room
1375 5th Ave, San Rafael, CA 94901

Watch on Zoom: <https://cityofsanrafael-org.zoom.us/j/83441506482>

Webinar ID: 834 4150 6482

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Members of the Public May Speak on Agenda Items

1. Open Time for Public Expression

The public is welcome to address the Fire Commission at this time on matters not on the agenda that are within its jurisdiction. Please be advised that pursuant to Government Code Section 54954.2, the Fire Commission is not permitted to discuss or take action on any matter not on the agenda unless it determines that an emergency exists, or that there is a need to take immediate action which arose following posting of the agenda. Comments may be no longer than two minutes and should be respectful to the community.

2. Approval of Minutes – April 10, 2024

Recommended Action: Amend and or approve as submitted.

3. Fire Foundation – Verbal Update from Commissioner Donna McCusker

Recommended Action: Accept Verbal Report and take appropriate action.

4. Firefighters Without Borders California – Informational

[Non-Profit | Firefighter Without Borders California \(firefighterswithoutborderscalifornia.com\)](https://firefighterswithoutborderscalifornia.com)

5. 150th Anniversary Sub Committee – Verbal Update from Commissioner Chung

Recommended Action: Accept Verbal Report and take appropriate action.

6. Current Media Coverage

Major California home insurer could resume writing new policies. Here's what it would take
- San Francisco Chronicle

7. Chair and Commission Member Reports:

-  Stan Burford– Chair
-  David Fonkalsrud- Vice Chair
-  Ken Johnson
-  Thomas Weathers
-  Donna McCusker
-  John Chung
-  Brian Waterbury

Informational only. No action to be taken on these items.

8. Fire Chief Report

Informational only. No action to be taken.

Any records relating to an agenda item, received by a majority or more of the board or commission less than 72 hours before the meeting, shall be available for inspection at San Rafael Fire Department's Administrative Office, 1375 Fifth Avenue, San Rafael, CA. Sign Language interpreters and assistive listening devices may be requested by calling (415) 485-3066 (voice), emailing Lindsay.lara@cityofsanrafael.org or using the California Telecommunications Relay Service by dialing "711", at least 72 hours in advance of the meeting. Copies of documents are available in accessible formats upon request. Public transportation is available through Golden Gate Transit, Line 22 or 23. Paratransit is available by calling Whistlestop. Wheels at (415) 454-0964. To allow individuals with environmental illness or multiple chemical sensitivity to attend the meeting/hearing, individuals are requested to refrain from wearing scented products.

CITY OF SAN RAFAEL

FIRE COMMISSION REGULAR MEETING MINUTES

April 10, 2024, at 4:05 p.m.

In person meeting at 1375 Fifth Ave, San Rafael, CA 94901

The meeting was called to order at 4:05 p.m. by Chair Burford

Present:

Chair Stan Burford

Commissioner Dave Fonkalsrud

Commissioner Donna McCusker

Commissioner John Chung

Commissioner Thomas Weathers

Thomas Wong

Chief Sinnott

Chief Roman

1. Open Time for Public Expression

No public Comment.

2. Approval of Minutes – March 13, 2024

Chair Burford requests to indicate in the minutes that a Fire Commissioner attended online as a member of the public. The request is accepted by Thomas Wong.

Commissioner Chung makes a motion to approve the draft minutes. Seconded by Commissioner Fonkalsrud.

The minutes are adopted unanimously.

3. Fire Foundation – Verbal Update from Commissioner McCusker

Commissioner McCusker brings and shares brochures to hand out to anyone who would like to volunteer and get involved in the board of the Fire Foundation.

The Fire Foundation is in need of twelve volunteers in the committee to network and organize the donations, as well as Board members.

The Fire Foundation approved the program training Firefighters to the use of drones. The program is starting in April/May.

Discussion about the Drone Training program's publicity on social medias.

4. Current Media Coverage

Hotshot, March 22 Edition – SRFD

Fireproofing no help for some policyholder – Bay Area News Group

SF Weights Ban on Harmful Chemicals - San Francisco Chronicle

California insurers are dropping homes due to 'density' – San Francisco Chronicle

Chair Burford shares numbers on Marin County's Home Fire Insurance that will not be renewed by Statefarm due to density.

Discussion on the insurer's version of the impact of fires. Although the insurer shows the location of the major fires: Santa Rosa, CA and Paradise, CA. the whole State is impacted by this non-renewal of Fire Insurance due to density.

5. Chair and Commission Member Reports:

- Stan Burford– Chair: No report.
- David Fonkalsrud- Vice Chair: No report.
- Thomas Weathers: No report.
- Donna McCusker: No report.
- John Chung: No report.
- Brian Waterbury: No report.

6. Fire Chief Report

- Chief Sinnott's Report:

Hot Shot should be received by all members of the Commission. The fire website allows anybody to sign up.

Fire Operations updates:

- Highway cohesion involving a trailer full of gravels. No serious injuries. The freeway got shot. The Firefighters took on themselves to clean the gravels.
- A Fire at Taqueria San Jose was caused by unauthorized wiring installed.
- On March 23rd, a Car crashed and exposed a PG&E gas Line. A major incident was avoided.

Chief Roman's Report about the new Marin Fire Dispatch Center.

- The contract was signed on Feb 23rd with Marin County Fire Department for dispatch services.
- The Dispatch Center is really an Emergency Command Center, the Fire Captain will have the power of decision on what vehicle will be sent on call.
- This Dispatch model is unique in the Bay area, being responsible for the entire County.
- The recruiting process has started.
- Thomas Wong reports on the financial side of the project. San Rafael is funding 24% of the share. The annual cost for San Rafael Fire is \$1.25 Million. San Rafael is covering 34% of the calls in the County.

Promotional exams for Fire Captains happened on March 28th and were successful.

Two Cadets started last month. Chief Roman explains the Cadets position.

Discussion on the increase of housing in San Rafael

Commissioner Waterbury express his concern on the Northgate Town Square Project, retirement facility, increasing the number of calls. Discussion led by Chief Sinnott.

7. Discussion on Celebrating the San Rafael Fire Department's 150th Anniversary:

Chair Burford reminds the group of an historical fact: San Rafael Fire Department was created on December 14th 1874.

Commissioner Chung shares his ideas, resulting from meetings with Battalion Chief Bernard, Captains Berkey and Northern.

Commissioner McCusker offers to have the Fire Foundation involved.

Discussion about funding the event.

Meeting adjourned at 5:22 PM

US & WORLD // CALIFORNIA

Major California home insurer could resume writing new policies. Here's what it would take

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As California homeowners struggle to get insurance, Allstate is signaling that it may resume writing new policies, though not immediately.
Jeffrey Greenberg/Getty Images

One of California's largest home insurers says it plans to resume writing new policies — as soon as the state implements regulations insurers have been asking for.

Allstate stopped writing new homeowner policies in November 2022 due to wildfire risk, the cost of rebuilding homes and the rising price of reinsurance, which is insurance for insurers. But at a Wednesday public workshop held by the California Department of Insurance, a company representative indicated Allstate is getting ready to resume writing new policies in the state. (The company continues to renew existing policies.)

Once California enacts a slew of insurance regulations, “Allstate will begin writing new homeowner insurance policies in nearly every corner of California. If the regulations were in effect today, we

would begin selling new homeowner insurance policies tomorrow,” Gerald Zimmerman, Allstate’s senior vice president of government and industry relations, said at the workshop.

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Allstate’s comments are a major vote of confidence in Insurance Commissioner Ricardo Lara’s [Sustainable Insurance Strategy](#) — his plan to lure insurers back to the state. It is the largest insurance reform in the state in more than 30 years, according to the Department of Insurance.

The company did not give an exact timeline for when it could resume writing new policies, but said in a statement it would “first need to be able to fully reflect the cost of providing protection to customers.” The department plans to enact all regulations by December, though it could take longer for insurers to take advantage of the reforms.

The regulation is a trade-off — insurers may come back, but if they do, it will most likely be with much higher rates, according to Harvey Rosenfield, founder of Consumer Watchdog.

Michael Soller, deputy commissioner for the Department of Insurance, said in a statement that the department's goal is to benefit consumers by bringing insurers back to the state. Soller pointed out several insurers, including State Farm, have already been increasing their rates without the added benefit of increasing coverage across the state.

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“Availability is the first step toward affordability,” he said.

Allstate is the fourth-largest property and casualty insurer in the state as of 2022, the latest data available. It insures approximately 350,000 homeowners in the state, along with nearly a million auto customers, Zimmerman said Wednesday.

It's one of many insurers — big and small — that have either stopped writing new policies or left California entirely citing rising costs and risk in the state. It is also the first major insurer that stopped writing new policies to publicly announce plans to resume in response to the coming reforms, according to Rosenfield.

State Farm, California's largest home insurer, stopped writing new policies in May 2023. A State Farm spokesperson did not respond to questions about whether the company planned to resume writing new policies in California in the future. Like Allstate, the company continues to insure existing customers, though in March it announced it would not renew 30,000 homeowners policies. In that March announcement, State Farm wrote that it would “continue to work constructively with the California Department of Insurance, the governor's office, and policymakers to actively pursue these reforms in order to establish an environment in which insurance rates are better aligned with risk.”

California has some of the strictest insurance regulations in the country. It is the only state where insurers are not allowed to base their rate hikes on catastrophe models — forward-looking calculations of risk — or the rising cost of reinsurance premiums, according to both Zimmerman and the Department of Insurance.

Under current regulations, insurers are only allowed to use catastrophe models to calculate rates for earthquake insurance. One proposed change under the Sustainable Insurance Strategy would expand that to wildfire risk, as well as the risk of post-earthquake fires and terrorism. Another proposed regulation yet to be released would also allow insurers to incorporate reinsurance costs into rate hikes, the department previously announced.

The inability to use catastrophe models and reinsurance costs in rate making influenced Allstate's decision to pause writing new policies in 2022, according to Zimmerman.

“We’re working with the California Department of Insurance to improve insurance availability in the state. Once home insurance rates fully reflect the cost of providing protection to consumers, we’ll be able to offer home insurance policies to more Californians with timely rate approvals, the use of our advanced wildfire modeling and reinsurance costs,” an Allstate spokesperson said in a statement following the workshop.

In 2023, Allstate also stopped offering direct sales of new auto insurance policies, but customers were still able to get new policies through agents. Then, this February, Allstate resumed writing new auto policies — with average rates 30% higher than what they were before.

Rosenfield also pointed out that neither Allstate's promise, nor the currently drafted regulations, bind insurers to writing more policies in wildfire-prone areas, which have been the hardest hit by the insurance crisis. Lara has said his strategy will require insurance companies to write a significant percentage of their business in California in wildfire areas. Soller said provisions requiring insurers to increase their coverage of wildfire-prone areas would come in future regulations.

“California’s insurance crisis is decades in the making and we are staying on track to implement all changes this year so insurance companies start writing more policies in all areas,” Soller said in a statement. “Our goal is to safeguard the integrity of the insurance market to benefit consumers, not kowtow to the whims of entrenched interests that have secretly benefited from a dysfunctional marketplace for decades.

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April 24, 2024