

**AGENDA**  
**SAN RAFAEL FIRE COMMISSION**

**Wednesday, December 13, 2023 @ 4:00 P.M.**  
**Public Safety Center, Lobby Conference Room**  
**1375 5<sup>th</sup> Ave, San Rafael, CA 94901**

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

Webinar ID: 834 4150 6482

Listen by phone: +1 669 900 9128

*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 – November 8, 2023**

*Recommended Action: Amend and or approve as submitted.*

**3. Appointment Certificate Presentation for Fire Commissioner**

**4. Fire Foundation – Verbal Update from Commissioner Donna McCusker**

*Recommended Action: Accept Verbal Report and take appropriate action.*

**5. Current Media Coverage**

*Best Way to Extinguish a Flaming Electric Vehicle? Let It Burn – Wall Street Journal*

*Benign hurricane season ends ‘peak hardening’ for US commercial property – Insurance Insider US*

**6. Improving Public Engagement**

**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](mailto: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**

November 8, 2023 at 4:00 p.m.

In Person Meeting at 1375 Fifth Ave, San Rafael, CA 94901

The meeting was called to order at 4:01 p.m. by Chair Burford

Present:

Chair Stan Burford  
Commissioner Donna McCusker  
Commissioner Ken Johnson  
Commissioner Dave Fonkalsrud  
Commissioner Weathers  
Commissioner Waterbury  
Commissioner Chung  
Chief White  
Thomas Wong

**1. Open Time for Public Expression**

Resident on 5<sup>th</sup> Ave notices the dead wood and eucalyptus trees on San Rafael hill. He went up to the fire roads recently and is pleased with how clear it is but remains concerned that it is a continuing emergency.

**2. Approval of Minutes**

Commissioner Fonkalsrud makes a motion to approve the draft minutes. Commissioner Johnson seconds the vote.

The minutes were adopted unanimously.

**3. Appointment Certificate Presentation for Fire Commissioners and Alternates**

Chief White presents Certificate of Appointment to Commissioners Chung, Fonkalsrud, McCusker, and Waterbury.

**4. Fire Foundation**

Commissioner McCusker discusses the crab feed and fundraising. The Foundation is struggling to sell tickets and tables to the event. The same with donations, the Foundation needs more donations.

Chief White says the Crab Feed has not been advertised as much as in the past, including a banner across 4<sup>th</sup> street. The banner was misplaced during the pandemic. Currently sold 140 tickets which is below the 200 tickets breakeven point.

Discussion about getting word out through the IJ, Chronicle, and Patch.

## **5. Current Media Coverage**

*“Girls Fired Up” – Marin Independent Journal*

Chief White says quite a few people that were involved in putting the camp together were not recognized. Marin had previously had a gap in having a girls camp as compared to other regions in the Bay Area. 50 girls registered for the camp, but only 23 came the first day. The Golden State Women in Fire Service supported the event and provided instructors.

*“Some 911 Call Centers Still Haven’t Adapted to the Cellphone” – The Wall Street Journal*

Commissioner Fonkalsrud says that some call centers do not have the ability to get location and other benefits of cell phones. Chief White says this problem does not exist in Marin.

*“MAGNUM’S BIG DAY; WISH BECOMES REALITY FOR EL DORADO HILLS 5-YEAR-OLD” – Folsom Times*

Commissioner McCusker said the El Dorado Fire Department did a Make-a-Wish event for a 5-year-old and it might want to be something that San Rafael Fire does.

## **6. Commissioners’ Report**

Commissioner Fonkalsrud scheduled his ride along with Captain Berkey

Commissioner Johnson says the price of insurance is so high for reinsurance that it’s at a point that some of the insurers are starting to undercut each other a little. If you look at Fire Wise map it is amazing what this community has done.

Commissioner Waterbury states that he was formerly a Division Chief with San Rafael Fire for 33 years. Passion has always been community service. Wanted to get involved with the Fire Department after seeing the good work that had been going on.

Commissioner Chung shares he recently retired from the San Francisco Fire Department and wants to stay connected to the service. Finished career as an instructor and continues to do so.

Each Commissioner shares what motivated them to join the Commission.

## **7. Fire Chief’s Report**

Chief White speaks about topics in his Chief’s report including wildfire prevention and insurance, vegetation removal project in Gerstle Park, Employee and Team of the Quarter won by Fire Department staff and Vegetation Management group, Fallen Firefighters memorial, and Station 54 updates.

Meeting adjourned at 5:23 PM

# Best Way to Extinguish a Flaming Electric Vehicle? Let It Burn

Fire departments across America are wrestling with fires in EV cars that last longer and are harder to extinguish

[John Keilman](#) Nov. 8, 2023 at 5:30 am ET



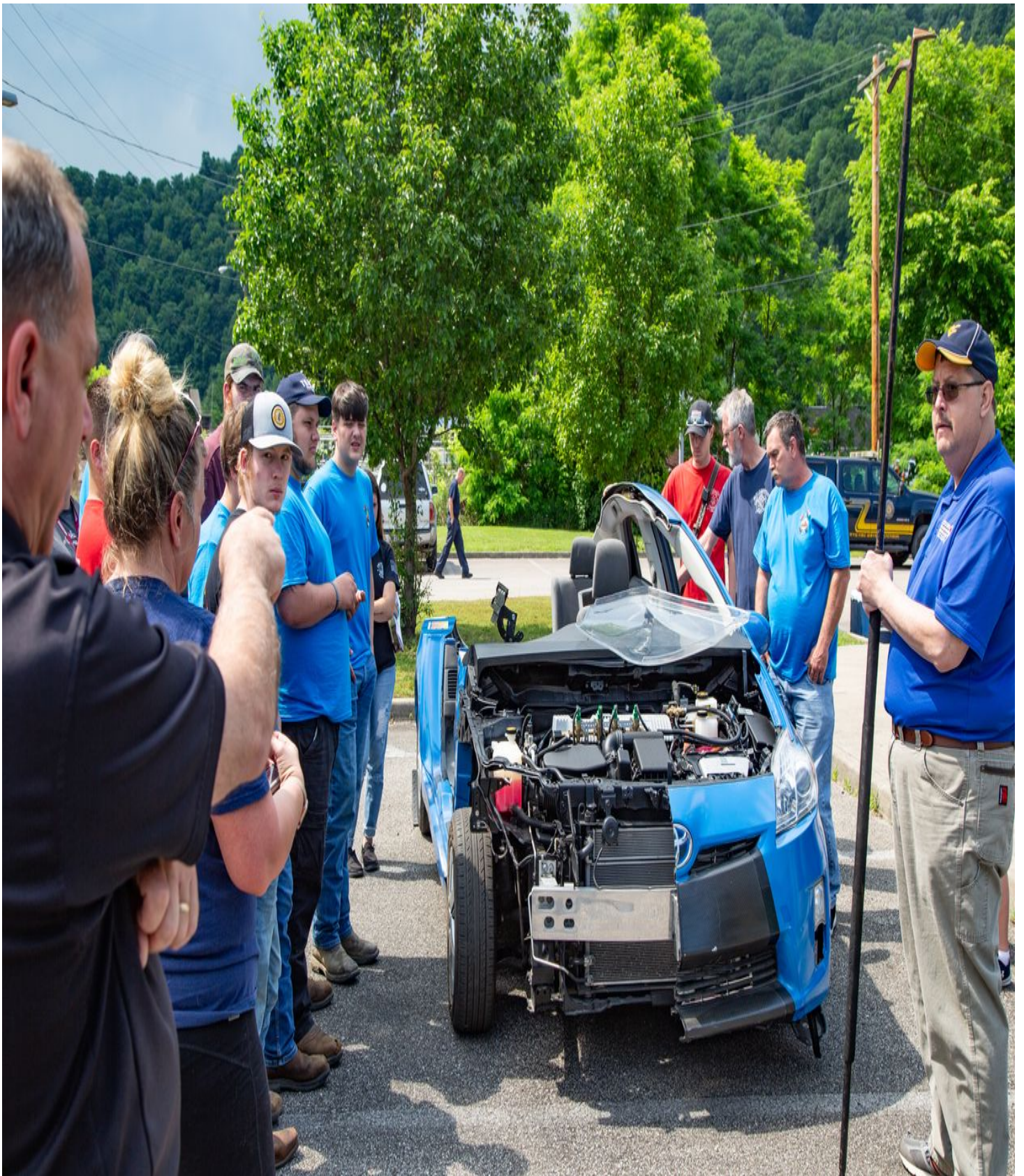
# First responders in Franklin, Tenn., faced their first burning EV in September, a

## [Nissan](#)

Leaf that ignited while charging outside the car maker's North America headquarters. They spent hours pouring 45,000 gallons of water on the car, compared with the 500 to 1,000 gallons that fires involving gasoline-powered vehicles usually need, Fire Marshal Andy King said.

"I think if we were faced with a similar scenario next time, we might need to let it burn," he said.

Nissan said it is investigating the cause of the fire.



Students in Mingo County, W.Va., received training covering the components, systems and hazards of EVs from West Virginia University Fire Service Extension instructors last year. Photo: West Virginia University Fire Service Extension/National Alternative Fuels Training Consortium (NAFTC)

It isn't clear how frequently EV fires take place, but as the cars become a [larger part of the American fleet](#), some fire departments see them as a growing nuisance. Firefighters in Florida's North Collier Fire Control and Rescue District responded to six last year after a storm surge brought by Hurricane Ian caused saltwater to get into EV battery compartments, which can cause short-circuits.

There are more than 170,000 vehicle fires in the U.S. each year, but the National Fire Protection Association, which uses federal data to track the fires, doesn't break them out by power source.

[Tesla](#)

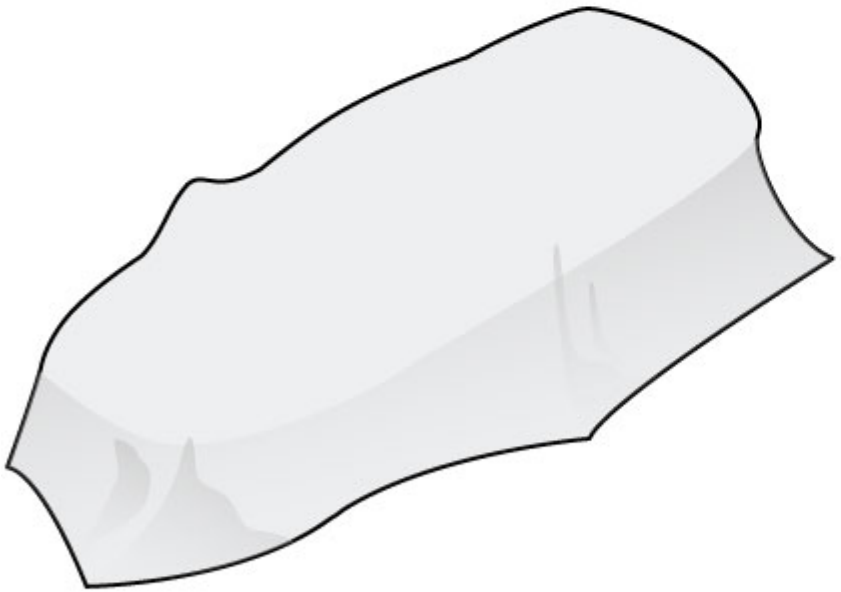
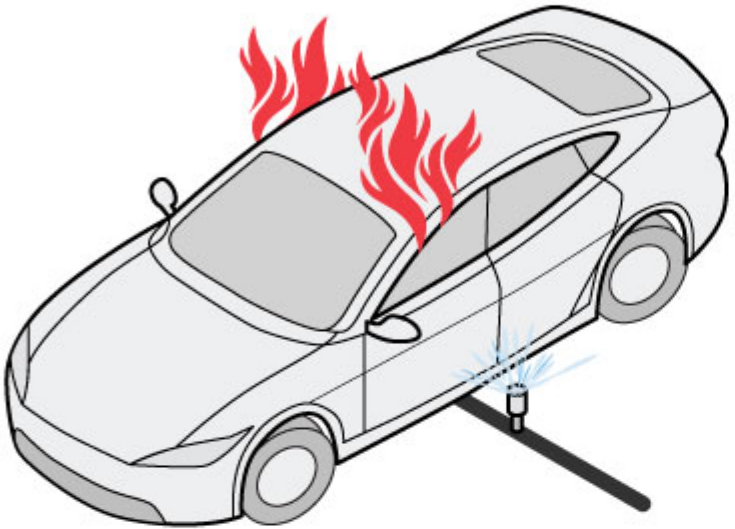
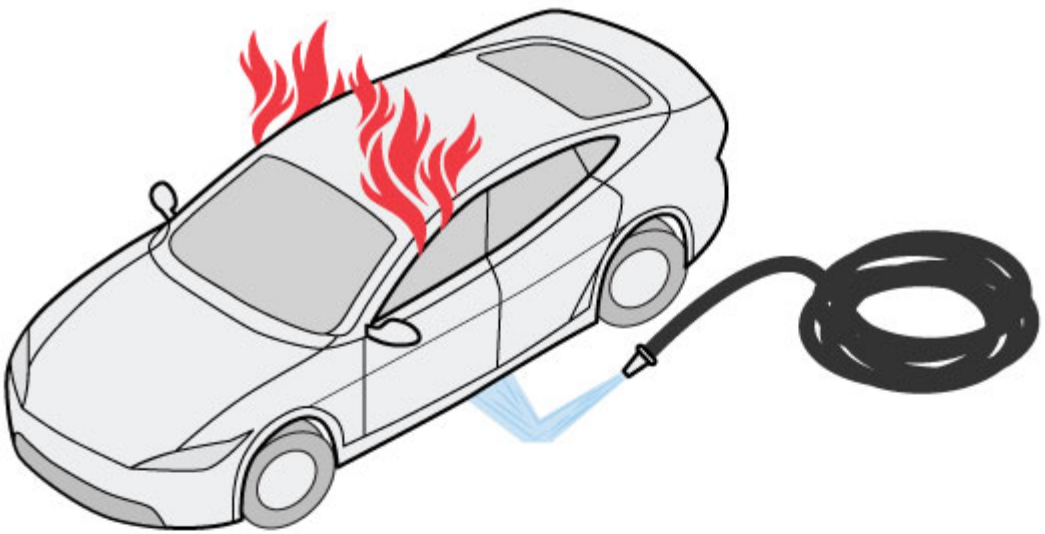
estimates its cars catch fire at a rate much lower than U.S. vehicles overall, and some independent studies have reached similar conclusions about EVs in general.

First responders are still trying to figure out how to deal with EV fires. "When we look at how much money is going into battery plants, into the EV transition, there hasn't been that carve-out to prepare the fire service," said Michael O'Brian, fire chief of Michigan's Brighton Area Fire Authority and chair of the International Association of Fire Chiefs' battery committee.

Electric-vehicle fires usually start in the car's [lithium-ion batteries](#), which can store a massive amount of energy. If a battery is poorly designed, or if it is damaged by shock or internal spikes of lithium that form over time, a process known as "thermal runaway" can begin, said chief scientist Robert Slone of UL Solutions, which tests and certifies batteries.

## **Fighting an EV Fire**

**First responders take different approaches to extinguish fires that start in an EV's lithium-ion batteries**







Bouncing water under car

Special sprinkler attachment

Blanket to smother

Controlled burn until extinguished

The batteries contain flammable chemicals and can release their own oxygen as they burn, allowing EV fires to reignite hours or even days after they appear to be quenched. They also emit toxic fumes that Tom Miller, who teaches for the West Virginia University Fire Service Extension and the National Volunteer Fire Council, said “make hydrogen cyanide look like Pez.”

Genevieve Cullen, president of the Electric Drive Transportation Association industry group, said electric vehicle fires aren’t more dangerous than those involving gas-powered vehicles, but do require their own tactics.

“It’s a matter of training,” she said.

Motorists tempted to tackle an EV fire themselves should think twice, O’Brian said. A fire extinguisher would likely be incapable of tamping down the flames from a battery pack, he said, and the smoke is highly dangerous.

He said drivers should pay attention to any indications a problem might be coming. “If the dash is telling you, ‘Don’t drive the car, pull over’—pull over and stop driving the car,” he said.

Some departments take a cautious approach. Firefighters in Hillsborough Township, N.J., allowed a Tesla that had been in an accident to burn itself out after it ignited in a salvage yard last month. The Cosumnes Fire Department in California did the same in May with a Tesla that caught fire on a roadside near Sacramento.

That car’s owner, Bishal Malla, said it began vibrating harshly as he drove onto a highway ramp. Thinking he had a flat tire, he stopped the car and got out, only to see smoke billowing from the undercarriage. Within minutes, he said, the smoke became flames.

A responding fire engine sprayed about 700 gallons of water on the fire, but when it was clear that the batteries were involved, Assistant Fire Chief Robert Kasparian told his firefighters to let it go. Tesla didn't respond to a request for comment.

Kasparian said letting an EV burn isn't always possible. He and his colleagues are trying to figure out how they would deal with an electric car that combusts in the owner's garage. He said one idea is to hit the fire with a "fog stream," which is a fine spray rather than a jet of water. That could lower the temperature enough so a firefighter could hook a chain to the car and drag it outside.

New products aimed at taming EV fires are coming onto the market. The Louisville Fire Department in Kentucky has a specialized nozzle designed to slip under a car and spray water directly onto the undercarriage, cooling the battery pack. Others use large blankets meant to smother the flames.

Organizations that write building and fire codes are also adjusting to the spread of electric vehicles.

Brian O'Connor of the National Fire Protection Association said his organization's latest recommended code calls for newly constructed parking garages to have sprinklers, a precaution he said isn't solely about EVs: Contemporary gas-powered vehicles have more plastic and insulation and larger fuel tanks than previous models, which makes them a greater fire hazard.

Firefighters putting out a fire in a prototype battery-powered lawn mower in Louisville, Ky., last year. Credit: Todd Root

Robert DeBurro, executive vice president and managing partner of LAZ Parking, which owns, leases or manages about 2,000 parking structures, said many cities already require garage sprinklers if a building also contains offices or dwellings.

His company hasn't had an issue with EV fires, he said, though it temporarily banned Chevy Bolts after [the vehicles were recalled](#) because of battery-fire risks. A Chevy spokesman said that issue has been addressed.

## SHARE YOUR THOUGHTS

*Should battery makers consider fire risk as they move forward? Join the conversation below.*

Miller, of the National Volunteer Fire Council, teaches firefighters to immobilize EVs before attacking the flames, since there have been cases of cars that move even while burning.

Some departments have submerged EVs in water just to be sure fires won't restart, he said. Some car manufacturers and their suppliers are trying to prevent EV fires with new technology. Audi has filed a patent application for a battery that can extinguish its own fire. Industrial conglomerate

[Honeywell](#)

and energy company Nexceris are creating early warning sensors for batteries, and

[3M](#)

is working on materials meant to contain thermal runaway.



Firefighters with the North Collier Fire Control and Rescue District in Florida attempting to cool the battery pack of a burning Tesla last year. Photo: North Collier Fire Control and Rescue District

Numerous companies are also developing solid-state batteries, thought to be safer than their liquid-based cousins. Victoria Hutchison, a senior research project manager with the NFPA Fire Protection Research Foundation, said those have been discussed for years but still aren't being sold at scale.

The foundation is researching EV-firefighting techniques and aims to publish recommendations by the end of next year. For now, Hutchison said fire departments must weigh how much water and effort they can spare.

"The fire service has limited time and resources," she said.

Write to John Keilman at [john.keilman@wsj.com](mailto:john.keilman@wsj.com)

## **Benign hurricane season ends 'peak hardening' for US commercial property**

**Kyoung-son Song** December 04, 2023



**As the 2023 Atlantic hurricane season ends without a major wind event, US commercial property rate increases are decelerating significantly, with sources projecting single-digit hikes for clean accounts in both admitted and E&S markets for next year.**

Underwriters' concern surrounding the volatility of secondary perils is sustaining caution over rate adequacy, in which multiple carrier sources have conveyed weak confidence.



As such, the US commercial property space remains a “seller’s market” but nowhere close to the degree compared to the same period last year, sources said, when carriers were happy to walk away from undesirable accounts as growth goals were easily met with rates alone.

Sources canvassed by this publication expected single-digit rate increases for clean accounts and 15%-20% hikes for catastrophe-exposed accounts in the admitted market next year. In comparison, 2023 projections for the latter group had ranged around 25%-40% last year.

In the E&S market, sources pointed to the possibility of high-single-digit or teen rate increases for non-cat accounts, compared to the 15%-25% hikes of earlier this year.

Even with cat-exposed accounts, where results vary greatly, E&S sources projected that the degree of rate increases in 2023 is unlikely to continue, with estimates ranging from 5%-10% to 20%-50%, compared to this year’s 50%-100% hikes.

Some sources raised the possibility of flat renewals or rate reductions on the most desirable accounts, albeit rare.

## Key points

- Increased capacity in the commercial property market will not move the needle drastically, but enough to slow down rate increases from early 2023.
- Carriers are no longer in a position to enforce a “take it or leave it” stance on brokers, as they are under more pressure for growth.
- Underwriters are not willing to give up on pushing for more rate, after watching how secondary perils can impact losses in a hurricane-clean year.
- Brokers are arguing that clients have sustained years of rate increases and that many of them have caught up with valuation updates.

Early signals from reinsurers indicate that treaty pricing in the cat property space will not see the dramatic uplift at the upcoming January 1 renewals as last year, with some sources saying

the industry will be largely happy to hold flat. This in turn removes another argument for continued double-digit rate hikes.

Such projections suggest the US commercial property segment has passed its recent peak hardening phase in terms of rate increases.

## **Market dynamics**

Intermediaries say the dynamics started shifting towards the end of September, where underwriters are no longer in a position to enforce a “take it or leave it” stance to achieve desired prices.

“I feel like the market’s easing into more predictability versus uncertainty, relative to price and terms and conditions,” one broker said.

That strikes a contrast from conversations that were taking place through H1 2023, where intermediaries were scrambling to fill voids left by insurers who were willing to shed risk exposure as rate increases peaked.

However, multiple sources have noted increased competition among carriers to write new business, especially to get on large accounts that have strong premiums.

In particular, insurers who downsized their exposure over the last few years are showing interest in getting back on new accounts or deals they dropped in the past, while the shedding continues for undesirable, underpriced deals.

***“The new incoming markets, they don't care if they accept a lower premium, which is high enough already with all the rate increases”***

As one underwriter explained, incumbent carriers on an account are not willing to give rate decreases because it will show on the books. “But the new incoming markets, they don't care if they accept a lower premium, which is high enough already with all the rate increases,” the source added.

In short, the US commercial property market now has more capacity – not to the extent of pushing the market in the opposite direction, but just enough to slow down rate increases.



Also, insurers are facing a landscape that looks very different from year-end 2022 when the industry was navigating the aftermath of Hurricane Ian and staring down the barrel of a dislocated property reinsurance market.

This year's Atlantic hurricane season has ended without the landfall of a major wind event, which increases the possibility of some carriers seeing property lines turn profits by year-end. Reinsurance is also expected to be more affordable for carriers as well, which translates to more capacity to deploy in the market.

Such a landscape can be challenging for underwriters who have to gauge how hard they can push for pricing and terms, based on what competitors are asking for.

For many quarters leading up to mid-2023, carriers were speaking in "one voice" with a shared conviction that everybody was losing money and therefore rates were being pushed for across the board. That confidence no longer holds firm.

"All of a sudden you start hearing the insurance companies saying 'oh, we just had a profit' or 'we're making money,'" one carrier source said. "Then you're thinking 'oh my gosh, they're not going to hold the line [on rate and terms] anymore.'"

### **Rate adequacy**

Regardless of the pressure of competition and more growth, insurers are not willing to give up on pushing for rate increases just yet.

Underwriters were generally skeptical on the idea that the industry has reached rate adequacy, despite the price hikes of the past five years.

"My conclusion is that the rates are not adequate as compared to today's climate change and amount of natural catastrophes we are experiencing," one said, adding that the industry needs multiple profitable quarters to put money aside for major weather events that are now happening year round.



## Count of insured billion-dollar events

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2013    2014    2015    2016    2017    2018    2019    2020    2021    2022    2023

**32**

Source: Aon

The first nine months of 2023 showed a “completely different” pattern from a perils perspective, [according to Aon](#), in that earthquakes and severe convective storms (SCS) were responsible for more than 60% of economic losses.

Normally, tropical cyclone and flooding events account for the largest part of total economic losses for that period.

In particular, SCS losses in the US surpassed \$50bn for the first time on record, becoming the main driver of global insured losses that account for 60% of the global total.

So far, 32 insured billion-dollar disasters occurred this year, which is already the highest annual total on record, with 21 of these SCS in the US.

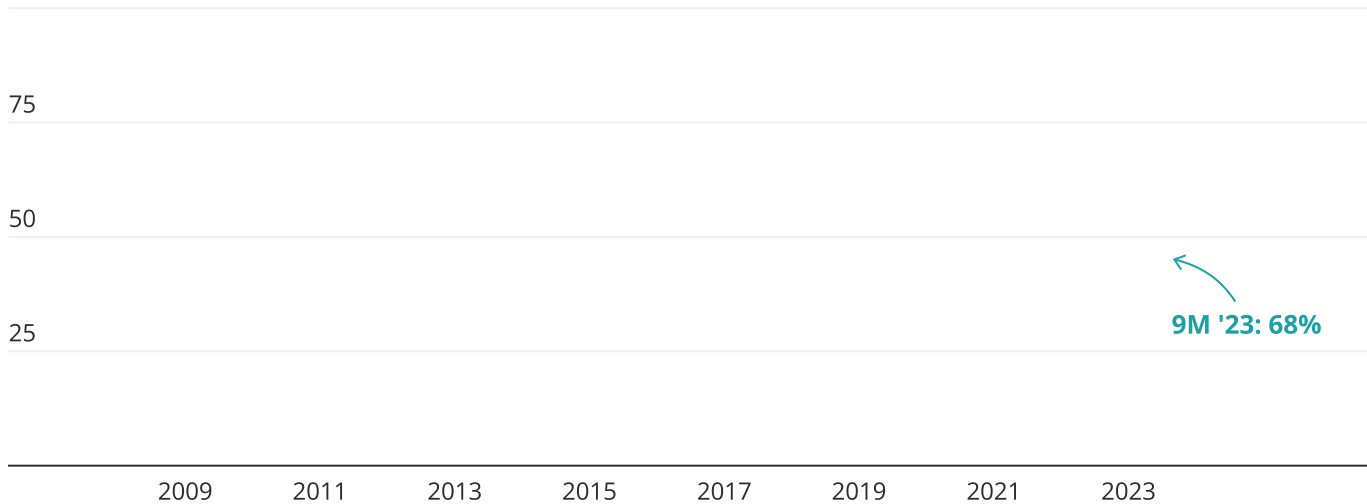
Over that period, the US commercial property segment’s Q1-Q3 2023 direct incurred loss ratio reached 68%, according to statutory data. This compares to 73% in 2022 and 69% in 2021, when hurricanes Ian and Ida impacted the market.





# The US commercial property segment's 9M direct incurred loss ratio was 68% in 2023

Commercial property direct incurred loss ratio (in %) for each year between 2008 and 2022, compared to the sector's result through nine months of 2023



Data is for allied lines, commercial multiple peril (non-liability) and fire lines of business

Source: S&P Capital IQ Pro; Insurance Insider US

Primary carriers bore the brunt of SCS claims after this year's 2023 reinsurance reset led to elevated attachment points. Reinsurers, on the other hand, **remain unwilling** to consider aggregate covers or lowering attachment points for January 2024.

Therefore, a big question would be seeing how insurers tackle that net exposure for secondary perils, and whether they will succeed in passing that down to their clients.

On terms and conditions, carrier sources said corrections were made in the past year on valuations and deductibles, which were eroded during pre-2017 soft market years.

Underwriters will continue to pursue improvements next year, they say, with a particular focus on convective storms and further implementing percentage deductibles on cat accounts.

But it remains to be seen how strong they can push this forward, now that the market dynamics are not so clearly tilted in their favor.

On the opposite end, brokers are arguing that their clients have sustained years of rate increases and valuation updates. They **up** and that carriers will want to push for valuation at a range that would put them ahead

***"I'm fearful that we are short sighted as an industry – in that we***

of inflation, but believe their clients have come a long way.

***may start to see the rates come down significantly and fast”***

“Most clients have done valuation improvements for at least two to three renewals ... a lot of clients have made up for the lost time,” one said.

But overall, the commercial property segment remains an “underwriter’s market”, as brokers still need capacity to fill towers, the small development being that they have slightly more options to weigh up.

In other words, underwriters have more legroom to add rate increases next year on top of what they achieved thus far – although how much is achievable will depend on collective discipline.

Sources have noted that market cycle turns in the property market can happen overnight. Some underwriters are already expressing concern over the deceleration of rates heading towards a slippery slope way too soon.

“I’m fearful that we are short sighted as an industry – in that we may start to see the rates come down significantly and fast,” a source said.

## Topics

News

Commercial Lines

E&S



**Kyoung-son Song**

SENIOR REPORTER

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