

Commissioner Ricardo Lara  
California Department of Insurance  
300 Capital Mall  
17<sup>th</sup> Floor  
Sacramento, Ca. 95814

Dear Commissioner Lara,

The Antelope Valley Regional Planning Advisory Committee was very grateful for your attendance at our January 7, 2021 zoom meeting following the devastating Mountain View Fire on November 17, 2020. Your clarification of Antelope Valley's placement on the moratorium for homeowner's fire insurance cancellation/non-renewal was a very welcome announcement. Your department's protection of homeowners who are victims of wildfire is an incredibly necessary function.

One of the issues we are beginning to see in our area is policy cancellations, skyrocketing premiums and non-renewal of **business insurance** in areas such as ours which have experienced wildfire. Currently, businesses are not afforded the same insurance policy protection as homeowners after a wildfire. There are businesses in our area who did not sustain damage during the Mt. View Fire but are being penalized by virtue of their proximity to a wildfire area.

We all realize that a community cannot be a community without service industries to provide for its residents. Communities which have experienced wildfires and loss of residents are now facing losing services to the remaining residents. The business community needs the protection of the Commissioner's Office as much as the homeowners.

The Antelope Valley RPAC would like to invite you to attend one of our upcoming meetings via zoom to address this issue. Your authorship of senate bill 824 is an important piece of the consumer protection laws in California. We would be willing to partner with you in any way possible to ensure that all residents AND businesses of wildfire areas receive fair and equitable treatment in the arena of insurance and consumer protection in the state of California.

Unfortunately, the devastating wildfires in California have not ceased and millions of residents and businesses alike are continually being affected. California has the opportunity to be a leader once again in this portion of the recovery effort. California cannot afford to lose any more businesses due to a situation, such as insurance, which we could prevent.

We look forward to hearing from you and are eager to schedule a time you can attend a zoom meeting with the Antelope Valley Regional Planning Committee.

Thank you for your time and attention in this matter.

Sincerely,

Debie Bush  
Vice Chairman  
Antelope Valley Regional Planning Advisory Committee