

CWIF California Water Insurance Fund-

Is fully owned and controlled by the JPIA & Created by the JPIA to offer an alternative place to obtain insurance coverage for JPIA members

Provide some of the coverage for the JPIA liability and workers compensation programs

The GPA has catastrophic funds (approximately 40 million) that are invested in the CWIF

Must be ready to disperse catastrophic funds for the need arise

Investment Income - 3.58% (3-yr. short term track record) vs. our 5 month very short term track record of approximately 5.4%.

8.7 \$million investment gain on a current market value of 163.1 \$million under management.

Risk & Insurance Challenges in the Wildland-Urban Interface

The amount of land burned in western wildfires as increased, and so has the number of people living in Fire prone areas.

JPIA looking into different modeling to lessen fire risk using BEST PRACTICES gathering information between agencies such as:

- National & State forests
- BLM Land
- HOA Developments
- Fire Departments
- Fire Safe Counsels
- Water Districts

There is a disconnect and understanding regarding wild fire risk. Why legacy data systems won't work. We can't suppress, regulate, or price our way out of the Wildland Urban Interface WUI conundrum.

Need a coordinated policy between agencies

Risk (as opposed to hazard maps)

Insurance rate decisions based on actual risk vs broad-brush/blanket regional insurance premiums

Mitigation policy Focus -

Community level mitigation -

Harden defensible space

Building codes including Wildlife prepared homes and roofs

Accumulate Best Practice community layouts with greenbelts modeled to interrupt wild land fire patterns to protect home structures blocking the movement of fire to other communities and of course affecting and protecting the water district infrastructure, etc..