

April 22, 2026

The Honorable Terrence O'Brien, Chair
Board of Forestry and Fire Protection
California Department of Forestry and Fire Protection
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Subject: Revised Zone 0 Regulation – Continued Need for a Noncombustible Zone 0

Dear Chair O'Brien and Members of the Board,

On behalf of the American Property Casualty Insurance Association (APCIA) and the Personal Insurance Federation of Insurance we write to comment on the Board's recently released revised draft of the Zone 0 regulations. APCIA appreciates the Board's sustained commitment to advancing statewide ember-resistant zone requirement pursuant to AB 1455 and earlier legislative direction. The insurance industry strongly supports adoption of a Zone 0 regulation and recognizes the difficulty of balancing science, implementation, and stakeholder concerns.

However, we remain concerned that elements of the revised proposal significantly weaken the original, science-based intent of Zone 0 and risk undermining its effectiveness in reducing wildfire losses, improving homeowner survivability, and supporting long-term insurance availability.

A Noncombustible Zone 0 Is Central to Meaningful Risk Reduction

Wildfire research is clear and consistent: **the five feet closest to a structure is the most critical area for preventing home ignitions during ember-driven fires.** This is why a **noncombustible Zone 0** is a foundational component of the IBHS Wildfire Prepared Home framework and California's broader *Safer from Wildfires* objectives.

The revised proposal departs from this evidence-based standard by allowing combustible materials and vegetation within Zone 0 under certain conditions. While these allowances

may appear modest, they meaningfully change the risk profile of the most ignition-sensitive area around a home. In real wildfire conditions—characterized by extreme heat, wind, and prolonged ember exposure—**any combustible material in this area can ignite and compromise an otherwise hardened structure.**

From an insurance perspective, these deviations materially reduce the certainty that Zone 0 is intended to provide.

What Does Not Work in the Revised Proposal

APCIA is particularly concerned that the revised approach:

- **Introduces subjective and conditional allowances** that will be difficult to enforce consistently across jurisdictions and properties.

Blurs the distinction between Zone 0 and intermediate zones, weakening the clear, defensible space hierarchy that homeowners, fire officials, and insurers rely upon.

- **Creates misalignment with established wildfire science**, including IBHS research demonstrating that vegetative fuel—regardless of species or maintenance—can ignite under extreme ember exposure.
- **Reduces regulatory clarity for insurers**, making it harder to rely on Zone 0 compliance as a meaningful indicator of wildfire risk reduction and survivability.

In practice, this risks reproducing the status quo rather than changing it. A Zone 0 regulation that permits combustible materials in the area of highest ignition risk will not deliver the loss-reduction outcomes necessary to influence underwriting, pricing, or market participation—particularly in higher-risk regions.

- **Departs from established wildfire science** by allowing combustible materials in the area of highest ignition risk.
- **Weakens the functional distinction between Zone 0 and other defensible space zones**, reducing clarity for homeowners and enforcement agencies.
- **Relies on future implementation and interpretation choices** that are not yet defined in regulation.

Local Variations and the Need for a Clear Equivalency Process

The most significant implementation risk in the revised proposal is not the concept of flexibility itself, but **flexibility without a defined equivalency framework.**

APCIA recognizes that reasonable flexibility is often appropriate to account for local conditions; however, flexibility must be paired with a clear, objective, and repeatable process to determine whether alternative practices are truly equivalent in risk-reduction effect.

As reflected in the revised plead summary, local fire agencies may authorize alternative Zone 0 practices based on geography, lot size, construction type, vegetation, or other local considerations, provided those alternatives are deemed to have “substantially similar” effects. However, **the proposal does not define how equivalency will be evaluated, documented, or validated across jurisdictions.**

From an insurance perspective, this flexibility without a defined equivalency framework presents significant practical challenges:

- **Implementation and Verification:** Insurers rely on observable, verifiable mitigation measures to assess wildfire risk. Flexibility without a defined equivalency framework makes it difficult for insurers to confirm compliance or to distinguish between materially different risk conditions across properties that are nominally “Zone 0 compliant.”
- **Actuarial and Modeling Limitations:** Actuaries and catastrophe modelers require consistency and repeatability to evaluate loss experience, validate risk signals, and reflect mitigation in pricing and underwriting. Flexibility without a defined equivalency framework limits the ability of actuaries and catastrophe modelers to measure loss-reduction calibrate models, or reliably incorporate Zone 0 compliance into underwriting, pricing, and availability decisions.
- **Scientific and Research Alignment:** Wildfire science—including IBHS research—has consistently shown that ember exposure can ignite vegetation and other combustible materials regardless of species, maintenance, or local conditions. Flexibility without a defined equivalency framework, particularly where it allows localized discretion absent a transparent, science-based standard, risks diluting the core ignition-prevention objective of Zone 0 established by wildfire research.

Absent a clear and uniform process for evaluating equivalency, the result is likely to be **variation without validation**—creating multiple interpretations of Zone 0 that are difficult for insurers, researchers, and regulators to assess or rely upon with confidence.

Importance for Insurance Availability and Certainty

Insurers evaluate wildfire risk based on clear, observable, and science-aligned mitigation measures. The presence of a truly noncombustible Zone 0 provides confidence that a property is materially less likely to ignite and contribute to neighborhood-scale fire spread.

When standards are weakened or inconsistently applied:

- Insurers are less able to reflect mitigation in underwriting decisions.
- Homeowners may not see the intended benefits in terms of availability or pricing.
- Properties that comply with lesser standards under flexibility without a defined equivalency framework may continue to experience losses or remain ineligible for private insurance still be deemed uninsurable in the admitted market, increasing reliance on the FAIR Plan.

Consistency with the IBHS Wildfire Prepared Home framework is therefore not academic—it is directly tied to how wildfire risk is evaluated in the insurance marketplace.

To be effective, Zone 0 must not only be well-intentioned but **credible and durable as a risk-reduction signal**. If properties that comply with locally varied or less stringent Zone 0 standards continue to experience losses—or remain ineligible for private insurance coverage—both consumers and policymakers will reasonably question whether the regulation is delivering its intended outcome.

In that scenario, compliance may not translate into improved insurance availability, and affected homeowners could still find themselves reliant on the FAIR Plan despite having met local defensible space requirements—an **outcome that would be viewed as unacceptable and counterproductive by all stakeholders**.

Existing vs. New Construction

We recognize that much of the debate surrounding Zone 0 focuses on existing homes. However, **wildfire does not distinguish between new and existing structures**. Fuel is fuel, and ignition pathways are the same regardless of when a home was built. If a noncombustible Zone 0 is appropriate and uncontroversial for new construction, it is equally necessary to reduce risk in existing communities.

Conclusion

APCIA supports adoption of a statewide Zone 0 regulation and appreciates the Board's leadership and sustained engagement on this issue. At the same time, it is critical that the

final regulation preserves we urge the Board not to weaken the core, science-based premise function of Zone 0 and provides sufficient clarity and consistency to ensure that compliance translates into real-world risk reduction by allowing combustible materials within the first five feet of a structure.

Without aA defined equivalency framework to accompany permitted flexibility, the regulation may fall short of delivering the outcomes consumers and policymakers are ultimately seeking: safer homes, more resilient communities, and a stable private insurance market grounded in demonstrable risk reduction **clear, uniform, and noncombustible Zone 0** provides the greatest safety for homeowners and firefighters, the strongest foundation for wildfire risk reduction, and the greatest certainty for insurers seeking to expand or maintain coverage in wildfire-exposed areas. Anything less risks undermining the very goals this regulation is intended to achieve.

We respectfully encourage the Board to revise the proposal to realign Zone 0 with wildfire science and the IBHS framework, and to preserve the effectiveness and credibility of this critical mitigation standard.

Thank you for the opportunity to comment and for your continued engagement on this issue.

Sincerely,

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