



County of Monterey

Board of Supervisors

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October 10, 2025

The Honorable Zoe Lofgren
1401 Longworth House Office Building
Washington, DC 20515

The Honorable Jimmy Panetta
200 Cannon House Office Building
Washington, DC 20515

Re: H.R. 4504 Incorporating National Support for Unprecedented Risks and Emergencies (INSURE) Act - SUPPORT

On behalf of Monterey County Board of Supervisors, I am writing to express our support for the Incorporating National Support for Unprecedented Risks and Emergencies (INSURE) Act (H.R.4504).

This bill has the potential to aid property owners by creating a catastrophic property loss reinsurance program, thereby alleviating the cost and availability issues currently challenging insurers nationwide.

The INSURE Act will also benefit homeowners by creating a grant program to promote loss prevention investments, which is particularly useful in rural California communities with large populations of socio-economically disadvantaged residents. While home hardening measures for wildfire mitigation are crucial to decreasing loss potential for insurers, they can often be costly and necessitate investment for certain sectors of the population.

We also have several suggestions to further improve the bill for the benefit of residents of the County of Monterey. For example, we would like to see stronger language supporting low-income residents who typically can only afford to live in areas with higher catastrophic risk and struggle the most to recover from a disaster. We would also support more language about reducing documentation and proof burdens to streamline insurance claims for properties damaged and destroyed under Gubernatorial Declarations. Additionally, we would support language addressing the discrepancy between the cost to rebuild or replace the structure based on current market values for time and materials and the building replacement value provided by the insurance companies. For instance, after the 2020 wildfires in Monterey County, property owners were provided a \$125 per square foot value to rebuild by their insurers, but the actual cost to rebuild was closer to \$750 per square foot. We look forward to engaging in further dialogue with you on these and other topics relevant to the proposed legislation and appreciate your willingness to always engage with your constituents in Monterey County.

We appreciate your continued support for the County of Monterey, and we urge you to co-sponsor H.R. 4504, Incorporating National Support for Unprecedented Risks and Emergencies (INSURE) Act.

Sincerely,

DRAFT

Chris M. Lopez, Chair
Board of Supervisors

cc: The Honorable Adam Schiff, U.S. Senator for California
The Honorable Alex Padilla, U.S. Senator for California



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