



# County of Monterey

## Board of Supervisors

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Clerk of the Board  
168 West Alisal St. 1st Floor  
Salinas, CA 93901  
831 755 5066  
cob@co.monterey.ca.us

March 11, 2024

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

**Re: H.R. 6944, the Incorporating National Support for Unprecedented Risks and Emergencies (INSURE) Act – Support**

Dear Congresswoman Lofgren:

On behalf of the County of Monterey, I am writing to express our support for the Incorporating National Support for Unprecedented Risks and Emergencies (INSURE) Act (H.R. 6944).

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.

However, we note that it is our hope that this bill is simply the first step in this conversation. We have several suggestions to further improve the bill for the benefit of Monterey County residents. For example, we would like to see stronger language supporting low-income residents who typically can only afford to live in areas with higher 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 close 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 Monterey County, and we thank you for cosponsoring H.R. 6944, Incorporating National Support for Unprecedented Risks and Emergencies (INSURE) Act.

Sincerely,

**DRAFT**

**Glenn Church, Chair**  
Board of Supervisors



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cc: The Honorable Jimmy Panetta, 19th Congressional District  
The Honorable Alex Padilla, U.S. Senator for California  
The Honorable Laphonza Butler, U.S. Senator for California