Owner Name

1750 East Village Road, #X-YYY

Olympic Valley, CA, 96146

Mr. Ricardo Lara

Insurance Commissioner

Department of Insurance

300 South Spring Street, 14th Floor
Los Angeles, CA 90013

Date

Dear Mr. Lara:

I am a homeowner at the Village at Palisades Tahoe in Olympic Valley. The recent spikes in property and casualty insurance premiums have impaired my financial capability to continue to own my home. My neighbors and I need your office to effect changes to the insurance industry in California.

* Standardization and improvement in wildfire scoring methodologies,
* Compelling the commercial insurance industry to utilize defensible space criteria for community associations,
* Elimination of coinsurance in the Fair Plan
* Creation of model language for a wildfire exclusion for commercial carriers to adopt with the with the backing of the California DOI.

Addressing this crisis and a reply would be greatly appreciated.

Sincerely,

Owner