District 8 Community Round Table

Meeting Minutes for D8CRT GENERAL MEETING NOVEMB 11/08/2024

President Pat Waite: Opened Meeting

State Senator Dave Cortese: Discussed bills relating to California homeowners/fire insurance crisis. The senator announced his appointment to the newly established Senate Insurance Working Group. This group aims to stabilize California's insurance market and reduce wildfire risks. He indicated measures have been taken to help provide consumer relief and we may start to see relief in the third calendar quarter of 2025. Stressed that insurers need to respond and implement changes. The senator expressed the importance of consumers taking risk management steps to protect their properties.

Introduction of new SJPF Foothill Captain Zuniga: Acting SJPD Captain Jesses Aragon introduced our new SPD Foothill Division Captain Macedonio Zuniga. He looks forward to working in our division and can be contacted via email at: Macedonio.zuniga@sanjoseca.gov

California Department of Insurance Outreach: Mary Beth Bykowski: Provided an overview of what the State Department of Insurance is doing to help relief consumers from losing homeowners/fire insurance. Among the steps is to for consumers to take risk management steps on their properties and to allow insurance companies to increase rates. Risk management will help toward loss of property and allowing insurance companies to raise their rates that had been locked in will help continue offering insurances vs dropping coverage altogether. Presentation slides are available on the D8CRT website.

United Policy Holder – Executive Director: Amy Bach Esquire: Discussed the ongoing crisis in the insurance market, particularly in California due to the unprecedented competition and a seller's market. She highlighted the role of her organization in advocating for policyholders and reducing risk, discussed the impact of climate change, technology, and risk scoring. Emphasized the importance of risk reduction and need for insurers to reward homeowners for taking steps to mitigate risks. The importance for consumers to understand risk scores and provided guidance on how homeowners can navigate the current market. She concluded by encouraging attendees to take a survey to help monitor the market and its changes. She also encourages folks to take advantage of the DOI request for assistance. Sherry pointed out the importance of periodic checks on insurance reports. United Policy Holders Presentation slides are available on the D8CRT website.

Council District 8 Update: Jonathan Perez: to provide information on the upcoming holiday party to the D8CRT. Discussed upcoming clean up in the Meadow Fair area.

Cristian Cornejo: Supervisor's Update: Will continue to keep us informed of latest updates.

Rhea: Mayor's Office Updates Advised: Will continue to keep us informed of current updates

Meeting Adjourned: 9:04pm