

Building Wildfire Resilience in California

California Senate Bill 254: Protecting Communities, Strengthening the Grid



Confronting the Challenge Together

Wildfires have become a persistent threat across California, impacting families, businesses, and critical infrastructure. With climate risks rising, communities need robust strategies to minimize danger, streamline recovery, and ensure affordable insurance and utility rates.

California Senate Bill 254 (SB254) sets the stage for a safer future, addressing wildfire resilience head-on and empowering all stakeholders to participate in building a stronger, more reliable energy grid.

How does SB254 address wildfire resilience?

Comprehensive Assessment for Disaster Recovery

SB254 requires a thorough evaluation of California's electrical infrastructure, and wildfire risks. The California Earthquake Authority, a leader in catastrophe planning, is charged with developing strategies that safeguard communities and speed up disaster recovery.

- Identifies wildfire vulnerabilities across the grid, focusing on areas at greatest risk.
- Studies how infrastructure upgrades, such as undergrounding power lines and enhancing physical defenses, can make a lasting difference.
- Recommends new emergency response protocols to support swift recovery and minimize disruption.

Collaboration and Accountability

SB254 brings together utilities, regulators, local governments, and community organizations, so strategies are informed by on-the-ground experience.

- Large electrical corporations are held accountable for implementing safety measures and investing in grid upgrades.
- Transparent reporting ensures progress and continuous improvement.

By prioritizing wildfire resilience, SB254 helps California reduce wildfire damage and associated costs, speed up recovery after disasters, lower utility rates and build a safer energy grid and protect families, businesses, and vital infrastructure.

Assessments for wildfire risk

Zurich Resilience Solutions offers insights and guidance to help businesses and communities understand their risk and take action to protect their people and property in the face of this volatile reality.

- **In-house extreme weather data to identify and quantify wildfire exposure**
- **Site-specific evaluations and insights to targeted action to critical infrastructure**
- **On-site engineering assessments and tailored adaptation measures**
- **Economic impact assessments, loss estimates and economic impact scenarios**



Wildfire Risk Services



In-house extreme weather data to identify and quantify wildfire exposure

From a multi-hazard perspective, our Extreme Weather services leverage advanced in-house weather data to identify and quantify the compound impacts of heat, drought, precipitation, wind, and wildfire risks, enabling companies to comprehensively examine and understand their exposure to wildfire.



Site-specific insights to targeted action to critical infrastructure

Our Spotlight Core and Expert risk evaluation tools offer our clients site-specific data-driven insights into their wildfire risk. By identifying risk, the ZRS Extreme Weather team can enhance the resilience of critical infrastructure, key physical assessment, supply chains, and other exposed assets, as well as include informative economic impact assessments and loss estimates and loss scenarios.



On-site engineering assessments and tailored adaptation measures

By conducting detailed wildfire site risk assessments, we can evaluate existing controls and vulnerabilities at the site level and provide tailored wildfire adaptation measures, helping companies create more resilient and protected locations through on-site engineering reviews.

Zurich Resilience Solutions helps organizations understand their wildfire exposure and take action to implement physical improvements to critical infrastructure to prevent wildfires from reaching or igniting properties.

Contact a [Zurich Resilience Solutions Extreme Weather Specialist](#) to learn more.

Zurich Resilience Solutions

1299 Zurich Way, Schaumburg, IL
60196-1056 800 982-5964

www.us.zurichresilience.com

This is a general description of services such as risk engineering or risk management services provided by Zurich Resilience Solutions, which is part of the Commercial Insurance business of Zurich Insurance Group and does not represent or alter any insurance policy or service agreement. Such services are provided to qualified customers by affiliates of Zurich Insurance Company Ltd, including but not limited to Zurich American Insurance Company, 1299 Zurich Way, Schaumburg, IL 60196, USA, and The Zurich Services Corporation, 1299 Zurich Way, Schaumburg, IL 60196, USA. The opinions expressed herein are those of Zurich Resilience Solutions as of the date of the release and are subject to change without notice.

This document has been produced solely for informational purposes. All information contained in this document has been compiled and obtained from sources believed to be reliable and credible but no representation or warranty, express or implied, is made by Zurich Insurance Company Ltd or any of its affiliated companies (Zurich Insurance Group) as to their accuracy or completeness. This document is not intended to be legal, underwriting, financial, investment, or any other type of professional advice. Zurich Insurance Group disclaims any and all liability whatsoever resulting from the use of or reliance upon this document. Nothing expressed or implied in this document is intended to create legal relations between the reader and any member of Zurich Insurance Group. Certain statements in this document are forward-looking statements, including, but not limited to, statements that are predictions of or indicate future events, trends, plans, developments, or objectives. Undue reliance should not be placed on such statements because, by their nature, they are subject to known and unknown risks and uncertainties and can be affected by numerous unforeseeable factors. The subject matter of this document is also not tied to any specific service offering or an insurance product nor will it ensure coverage under any insurance policy. No member of Zurich Insurance Group accepts any liability for any loss arising from the use or distribution of this document.

This document does not constitute an offer or an invitation for the sale or purchase of securities in any jurisdiction. In the United States, Risk Engineering services are provided by The Zurich Services Corporation.

