

COMMUNITY WILDFIRE MITIGATION



**OBJECTIVE: TO REDUCE THE DESTRUCTIVE IMPACTS
OF WILDLAND FIRES IN ORANGE COUNTY**



ORANGE COUNTY FIRE HISTORY



LAGUNA FIRE

October 27, 1993
14,336 acres
347 structures



SANTIAGO FIRE

October 21, 2007
28,359 acres
56 structures



FREEWAY COMPLEX FIRE

November 15, 2008
30,305 acres
381 structures



BLUE RIDGE FIRE

October 26, 2020
13,694 Acres
1 structure



SILVERADO FIRE

October 26, 2020
12,466 acres
1 structure



ORANGE COUNTY FIRE HISTORY



BOND FIRE
December 3, 2020
6,680 Acres
31 Structures



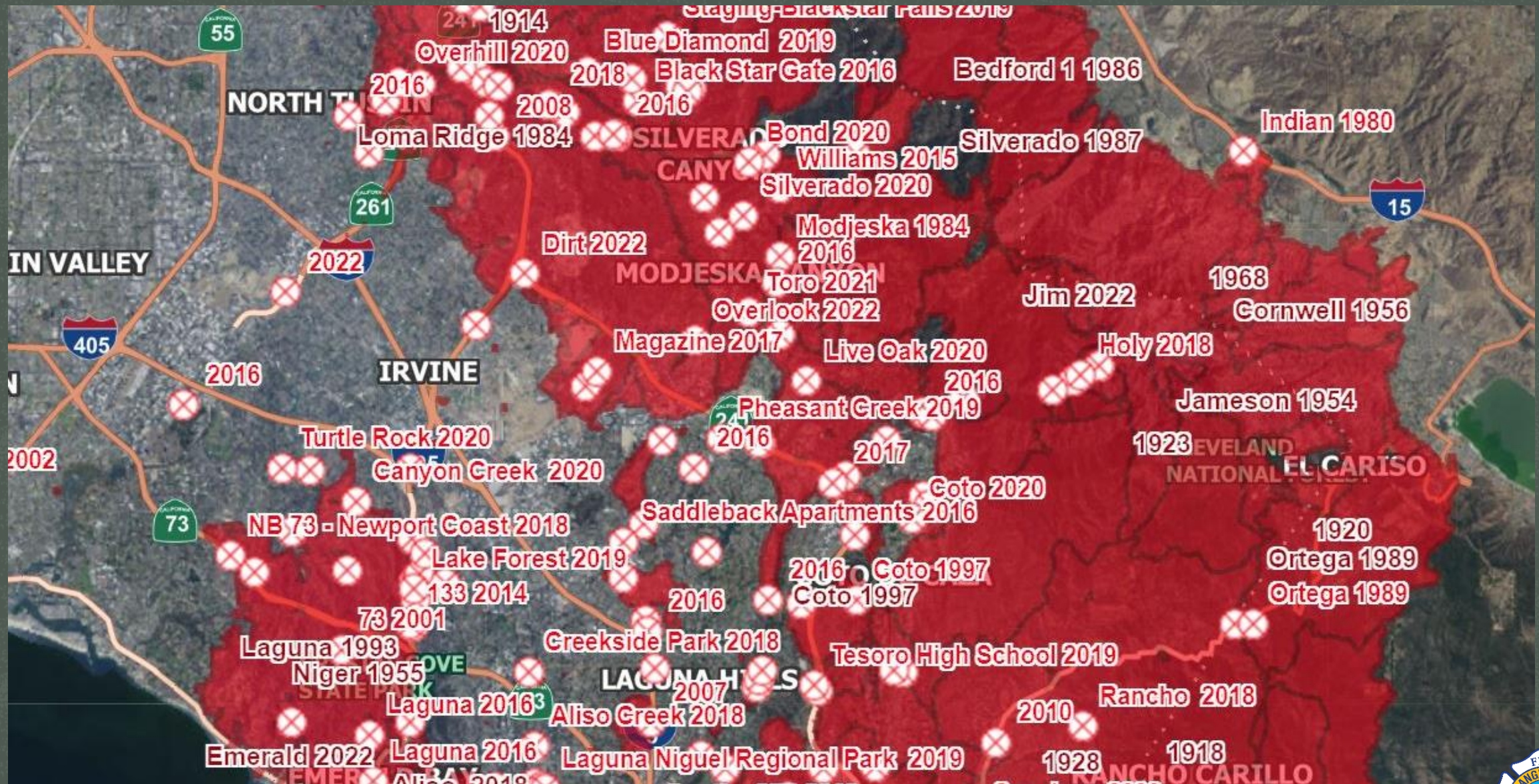
EMERALD FIRE
February 12, 2022
154 Acres
0 Structures



COASTAL FIRE
May 11, 2022
202 Acres
20 Structures

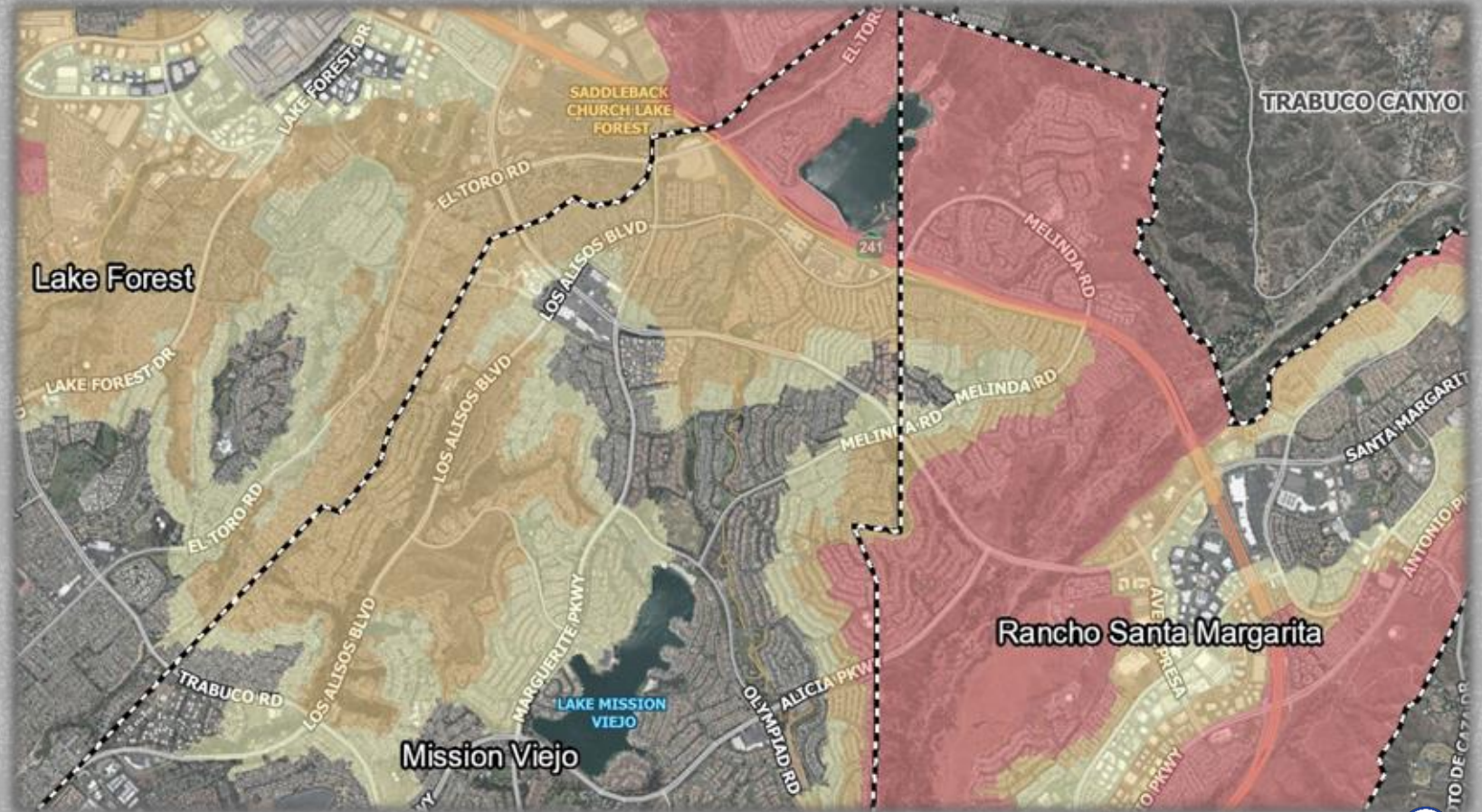
FIRE SEASON IS YEAR ROUND





FIRE HAZARD SEVERITY ZONES (FHSZ)

- Developed by CAL FIRE to identify areas where the State of California's defensible space standards and Wildland Urban Interface (WUI) building codes are enforced and required.
- Severity zone maps evaluate **HAZARD** not RISK.
- Maps are developed using the best available science and data involving fire history, vegetation, flame length, blowing embers, proximity to wildland, terrain and weather.



Very High



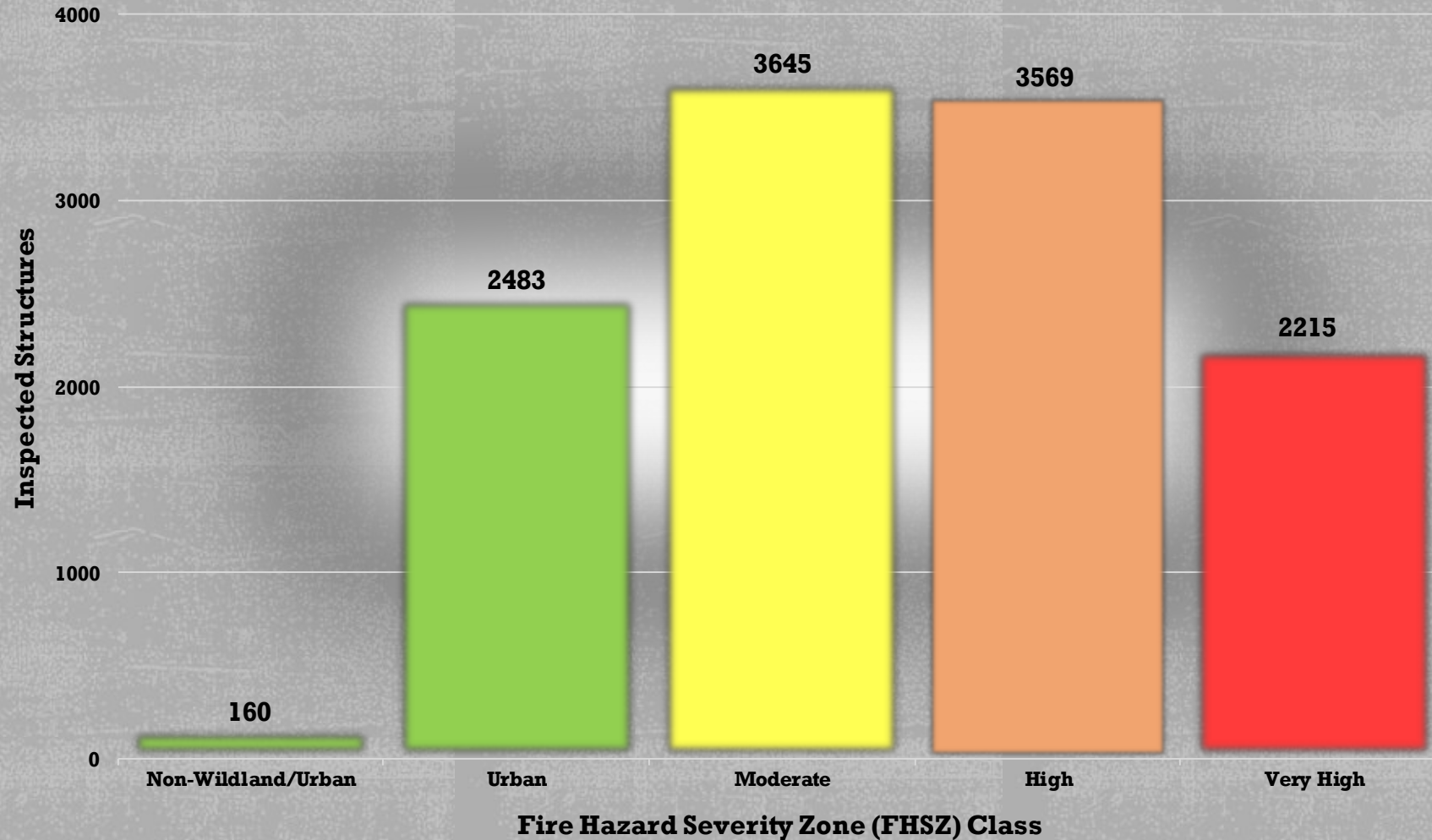
High



Moderate



FIRE HAZARD SEVERITY ZONES (FHSZ)



Total structures damaged by fire within Fire Hazard Severity Zones
(1-9%, 10-25%, 26-50%, and Destroyed)
Recorded in 2017



LAWS & REGULATIONS

Local Responsibility Areas (LRA)

- Government Code 51175 - 51189

State Responsibility Areas (SRA)

- Public Resources Code Section 4125

Defensible Space Disclosure (DSD)

As of July 1st, 2021

- The seller of a property located in a **Very High** Fire Hazard Severity Zone is required to disclose to the buyer, if the property is compliant with Defensible Space requirements, or enter into an agreement with the buyer.

Locally Adopted Codes & Ordinances

- California Fire Code Chapters 3 & 49
- C-05 Guideline for Fuel Modification
- Vegetation Management Maintenance Guideline for Property Owners
- Defensible Space Guideline for Homeowner Association Interior Slope Areas

Assembly Bill 3074

As of January 1st, 2023

- New structures constructed in a **Very High** Fire Hazard Severity Zone shall maintain an ember-resistant zone, known as the Immediate Zone, 0-5' around a structure.



LAWS & REGULATIONS

Local Responsibility Areas (LRA)

- Government Code 51175 - 51189

State Responsibility Areas (SRA)

- Public Resources Code Section 4291



LAWS & REGULATIONS

Locally Adopted Codes & Ordinances

- California Fire Code Chapters 3 & 49
- Guideline C-05: Fuel Modification for New Construction
- Vegetation Management Maintenance Guidelines for Property Owners
- Defensible Space Guidelines for Homeowner Association Interior Slope Areas



LAWS & REGULATIONS

Defensible Space Disclosure (DSD)

- Effective as of July 1st, 2021 (passed under Assembly Bill 38)
- The seller of a property located in a **Very High** Fire Hazard Severity Zone is required to disclose to the buyer, if the property is compliant with Defensible Space requirements, or enter into an agreement with the buyer.

Immediate Zone

- Assembly Bill 3074 (CAL FIRE Guidelines)
- **New structures** constructed in a **Very High** Fire Hazard Severity Zone shall maintain an ember-resistant zone, known as the Immediate Zone, 0-5' around a structure.





READY, SET, GO!



IS YOUR HOME READY?

Vegetation Management

- Fuel Modification Plan
- Defensible Space

Immediate Zone

Home Hardening



FUEL MODIFICATION

Planned landscape design that reduces the threat of wildfire, by creating a fire-resistant divider between homes that are adjacent to areas of natural plant life/open space.

An approved plant installation and on-going vegetation **maintenance**.

- Slows the spread of a wildfire by reducing the approaching fire's direct flame and radiant heat
- Increases the chances of survival for structures and communities

Provides firefighter access and safety

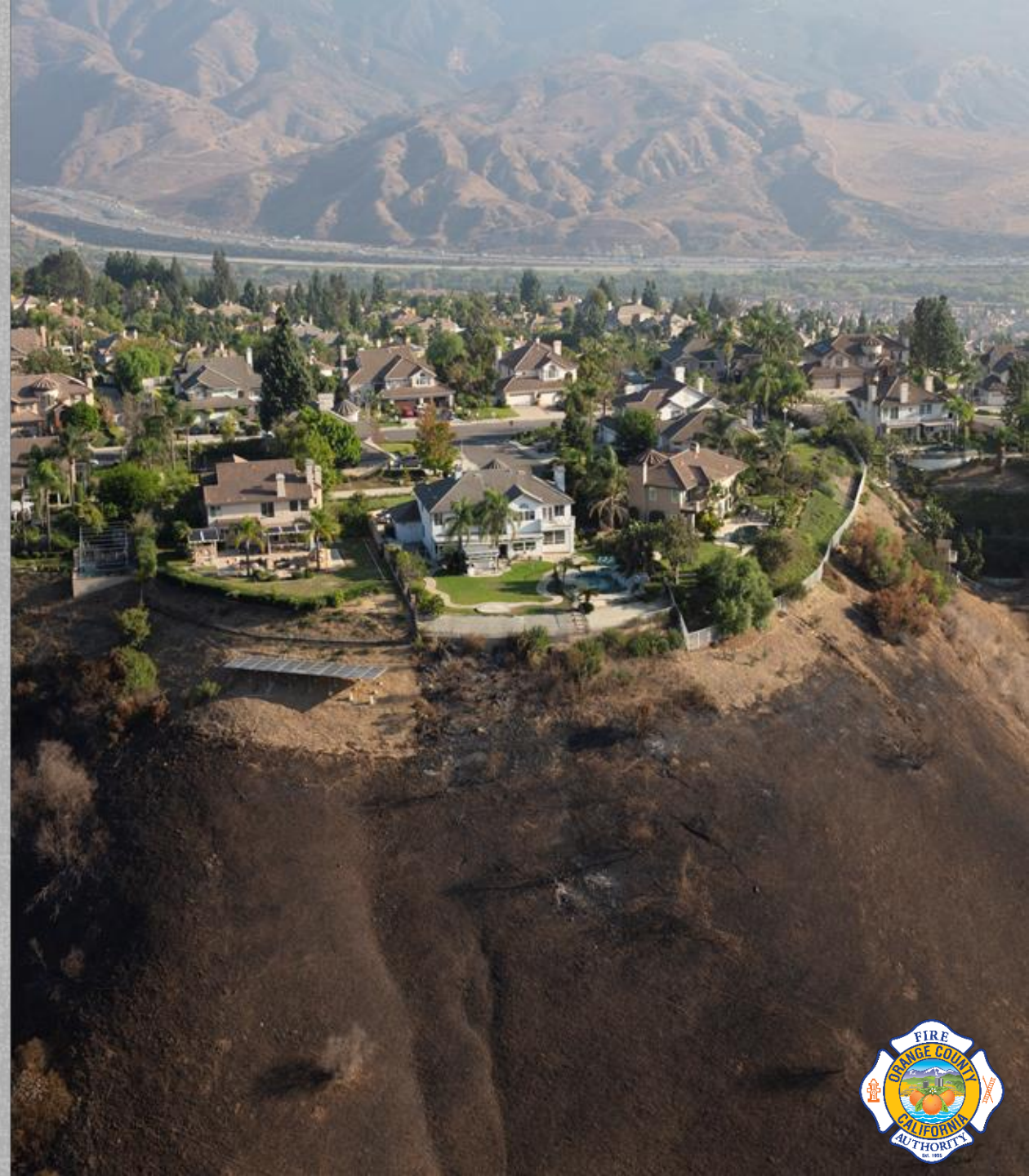


DEFENSIBLE SPACE

Vegetation that has been maintained through trimming and separation to slow or stop an oncoming wildfire's threat of producing direct flame content, radiant heat, or ember intrusion.

- Vegetation management within 100' of a structure or to the property line
- Removal of **dead and dying** plant material
- Horizontal and vertical separation of plant material
- **Maintain** ground cover below 2' in height
- **Maintain** weeds and grasses below 4" in height

Reduces chance of ember re-ignition
Provides firefighter access and safety



DEFENSIBLE SPACE

DEAD AND DYING VEGETATION



DEFENSIBLE SPACE

HORIZONTAL SEPARATION



DEFENSIBLE SPACE

VERTICAL SEPARATION



DEFENSIBLE SPACE

GROUND COVER



DEFENSIBLE SPACE

WEEDS & GRASSES



IMMEDIATE ZONE



The Immediate Zone is the first **five feet** around a structure

(Assembly Bill 3074)

Reduces the potential ignition of fuels and direct flame contact around a structure from ember exposure.





HOME HARDENING

The main objective of Home Hardening is to give your home the best chance to survive a wildfire.

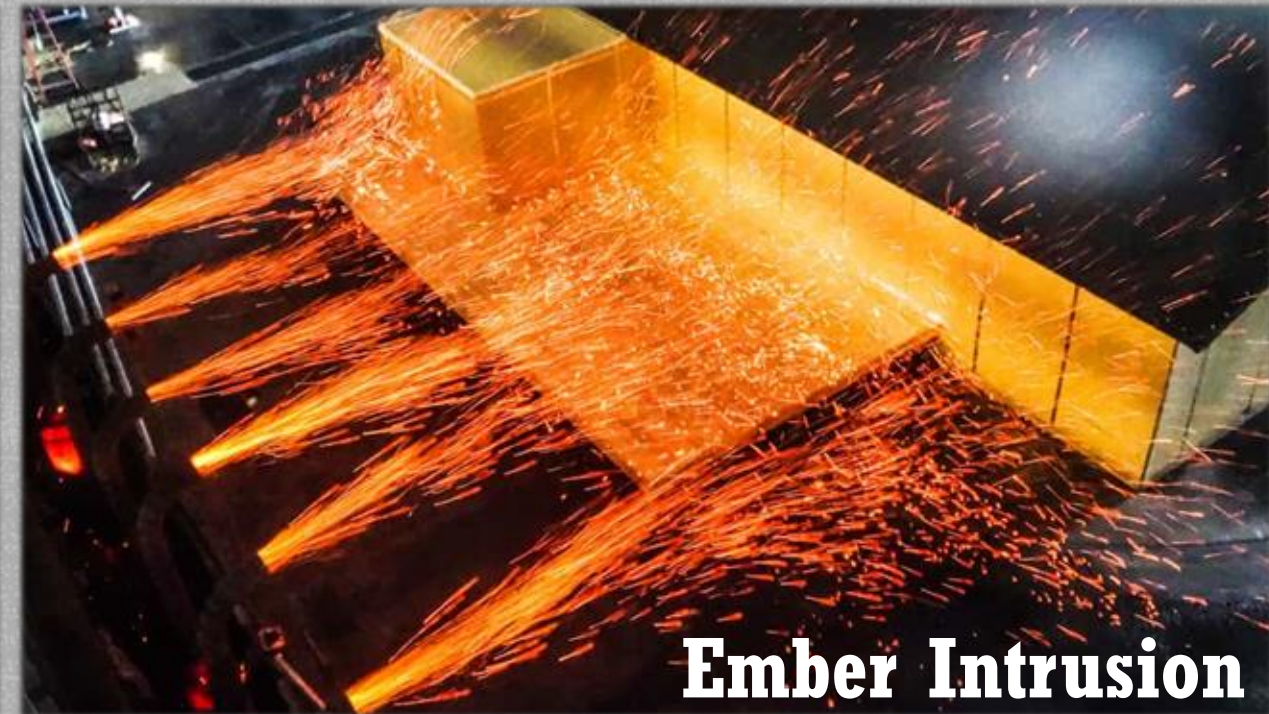
Hardened homes are those homes that **comply and are maintained with** Defensible Space or Fuel Modification requirements, and who's exterior components have been **properly maintained** or retrofitted to withstand direct flame, radiant heat, and ember intrusion.

Homes can be retrofitted to California Building Code Chapter 7A and the California Residential Code R337.





Direct Flame Contact



Ember Intrusion



Radiant Heat

HOME HARDENING

Examples of home ignition that can affect a structure during a wildfire:

- Direct Flame Contact
- Radiant Heat
- Ember Intrusion

(Ember intrusion is the leading cause of structure loss)



WINDMETER AIR BENTING

ROOF

CHIMNEYS

WINDOWS

EAVES

DOORS

VENTS

FENCE

GUTTERS

EXTERIOR SIDING

IMMEDIATE ZONE

PATIO / BALCONIES / DECKS



ROOF



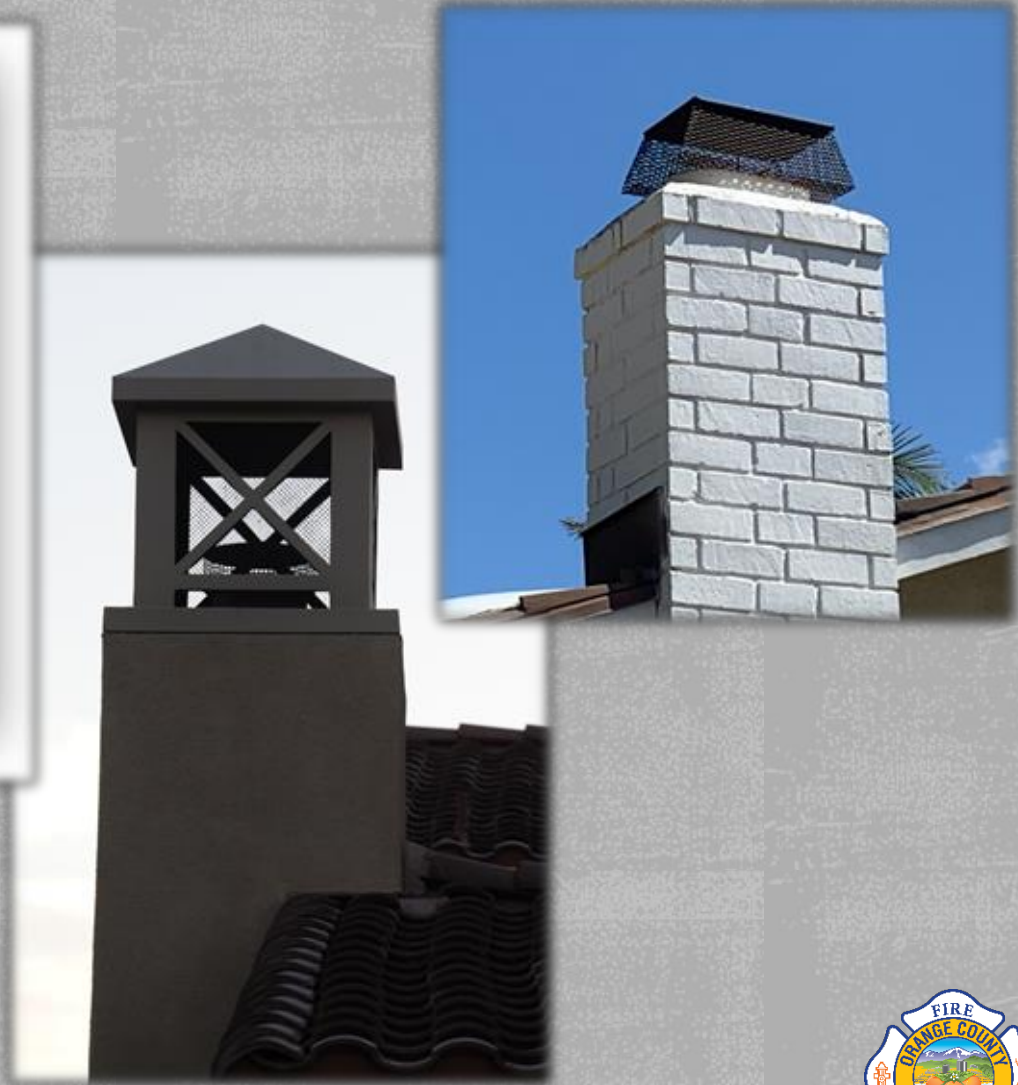
EAVES



VENTS



CHIMNEYS



GUTTERS



EXTERIOR SIDING



DOORS



WINDOWS



FENCES



PATIO COVERS



BALCONIES & DECKS



IMMEDIATE ZONE



SCHEDULE YOUR HOME ASSESSMENT

www.ocfa.org/RSG/HomeAssessment

rsgoc@ocfa.org

(714) 573-6774





GET SET!

...PREPARE YOUR FAMILY

Always Have a Plan

- Escape Routes
- Predetermined Location

Prepare Emergency Supplies

- People and Pets
- Papers
- Prescriptions
- Pictures
- Personal Computers
- Plastics

Outdoors

- Move flammable items from exterior of the house
- Turn off water
- Connect garden hoses to taps
- Patrol property to extinguish small fires

Indoors

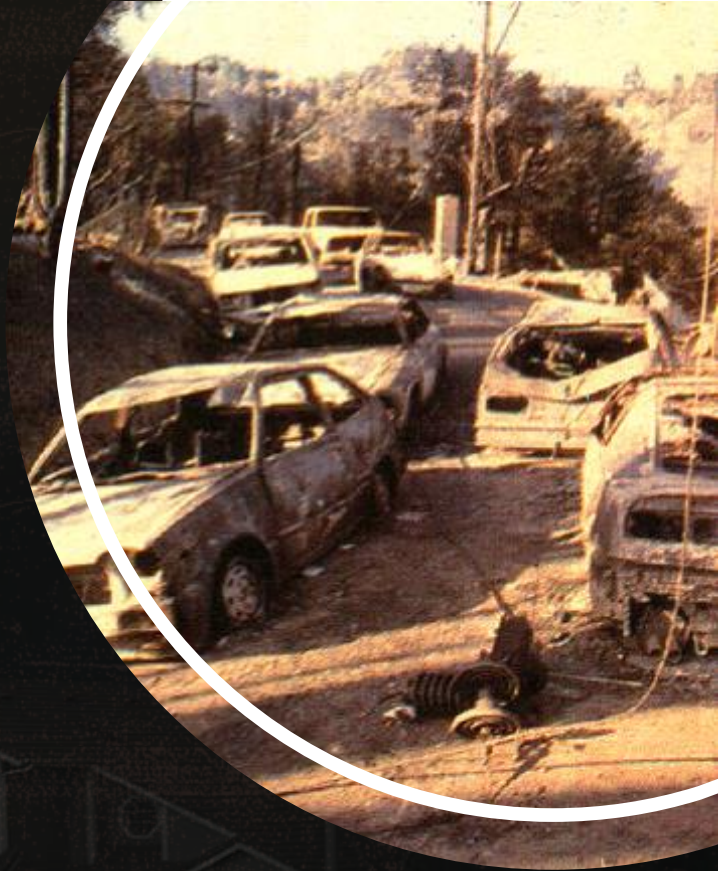
- Shut all windows and doors
- Move furniture away from windows and doors
- Shut off air conditioning

READY, SET, GO!

...IF TIME PERMITS!

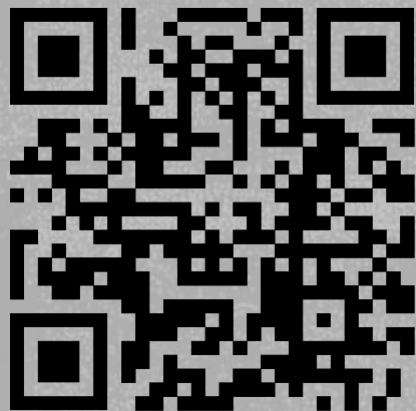


PUT YOUR FAMILY AT RISK!



...GO!

- Leave before you are told
- Take your valuables and emergency kits
- Utilize practiced escape routes and head to evacuation location
- Don't get caught in fire, smoke, or congestion
- Don't endanger yourself or responders
- Dress appropriately
- Don't wait!



THANK YOU

**WWW.OCFA.ORG/RSG
RSGOC@OCFA.ORG**





EVACUATION PROCEDURES AND INFORMATION



ORANGE COUNTY
SHERIFF'S DEPARTMENT

SHERIFF'S DEPARTMENT ROLES AND PRIORITIES

- **Unified Command with Orange County Fire Authority**
 - **Alert and warning announcements to the public**
 - **Traffic Control**
 - **Evacuation**
 - **Security and protection of evacuated areas**
 - **Safety of all citizens, personnel, and property**
-

UNIFIED COMMAND WITH OCFA

We work in collaboration with the Orange County Fire Authority when making critical decisions in every emergency situation, such as:

- Estimation of people to be evacuated
- Time available for evacuation
- Distance of travel required to reach safety
- Evacuation routes
- Vulnerability of evacuation routes due to the hazard or threat
- Availability of resources to support evacuation
- Constant communication to prioritize community safety

PUBLIC ALERT & WARNING

OUR GOAL IS TO NOTIFY THE PUBLIC OF AS MUCH INFORMATION AS POSSIBLE, SUCH AS:

- Why
- Who
- Areas
- Consequences
- Estimated Time
- Evacuation Routes and transportation options
- Locations of Transportation Assembly Points

PUBLIC ALERT & WARNING

HOW THE PUBLIC IS NOTIFIED:

INTEGRATED PUBLIC ALERT & WARNING SYSTEM (IPAWS)

- WEA- Wireless Emergency Alert
- EAS- Emergency Alert System
 - AM, FM, Satellite Radio
 - Digital, analog, cable, and satellite TV

ALERTOC

- Mass notification system designed to keep Orange County residents and businesses informed of emergencies.
- Sends time-sensitive voice messages to your home, cell, or business phones.
- Sends text messages to mobile phones, email accounts, and hearing impaired receiving devices.
- Sign-up for alerts:
 - AlertOC.org

SHERIFF'S PATROL VEHICLES ARE EQUIPPED WITH A PUBLIC ADDRESS (PA) SYSTEM THAT HAVE A "HI/LO" EVACUATION WARNING.

OVERHEAD ANNOUNCEMENTS FROM THE AIR SUPPORT UNIT.

DEPUTIES GOING DOOR TO DOOR AND ADVISING RESIDENTS.

TRAFFIC CONTROL

UNDERSTANDING SOFT & HARD ROAD CLOSURES

SOFT ROAD CLOSURES:

- Typically included in “Evacuation Warnings”
- Limited public access- varies for each incident.
- Purpose is to lighten traffic and keep roads available for first responders, support resources, and residents only.
- When driving to/from your residence, be prepared to provide identification to deputies at soft road closures.

HARD ROAD CLOSURES:

- Typically included in “Evacuation Orders”
- No public access
- Purpose is to clear the area of the active threat for first responders only and save lives.

EVACUATION

UNDERSTAND THAT EVERY EMERGENCY SITUATION IS DIFFERENT AND WILL DICTATE HOW WE RESPOND FOR EVERYONE'S SAFETY.

SHELTER IN PLACE:

- Remain where you are, seek cover, and avoid the specific threat

EVACUATION WARNING:

- Voluntary evacuation of specific areas
- Extends the time frame of the evacuation
- Expect “soft road closures”

EVACUATION ORDER:

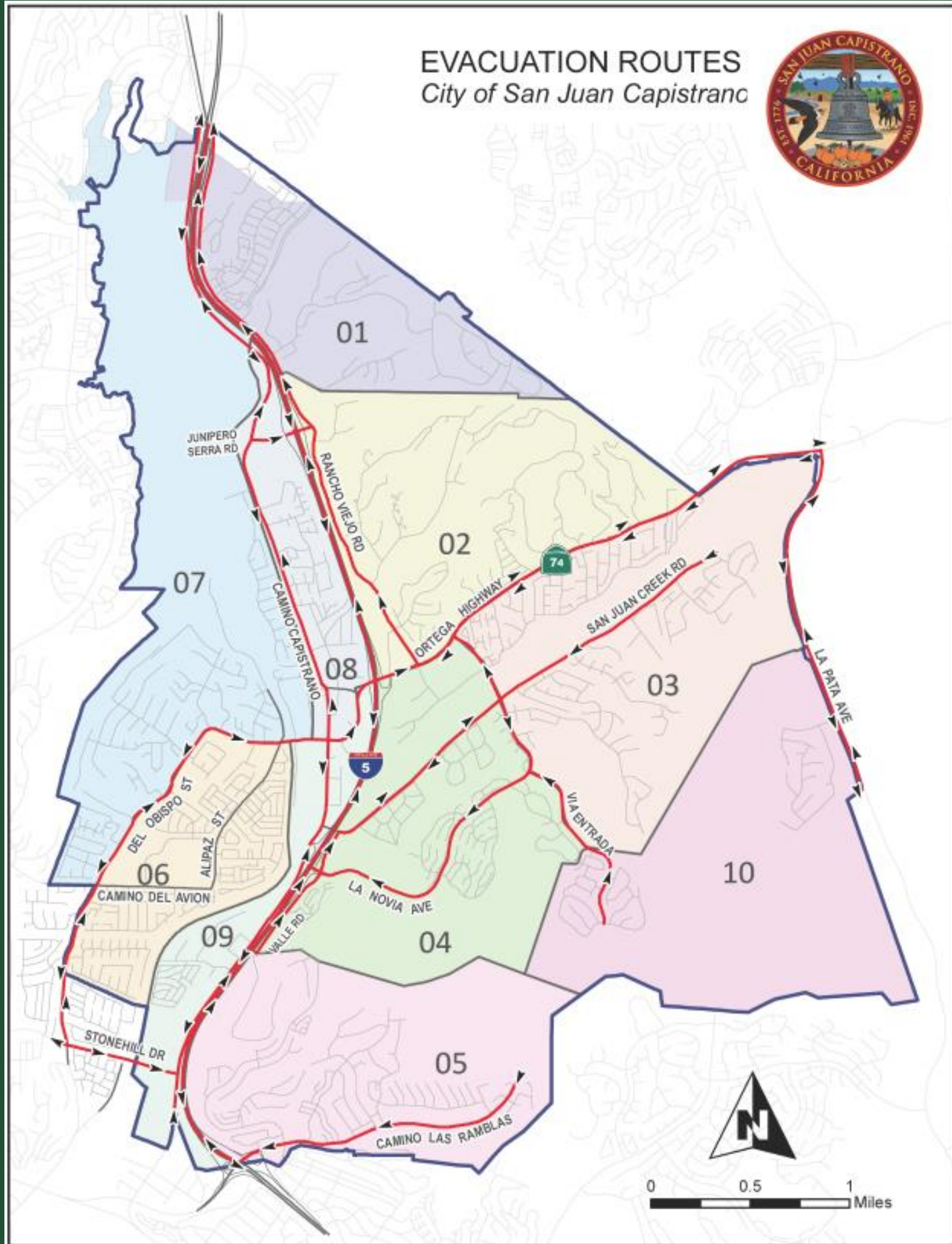
- Mandatory evacuation of specific areas
- Time-sensitive with the goal of saving lives
- Expect “hard road closures”

EVACUATION

THINGS TO REMEMBER:

- Make a plan with your family ahead of time in case of an emergency.
- Prep emergency kits with water, food, and other essential items.
- Know at least two routes out of your immediate area.
- Before evacuating, close all doors and windows to your residence.
- Assist elderly or disabled neighbors.
- Carpool to reduce traffic and help make evacuations quicker.
- Drive cautiously - Be aware of potential road hazards, including emergency vehicles.

EVACUATION ROUTES
City of San Juan Capistrano

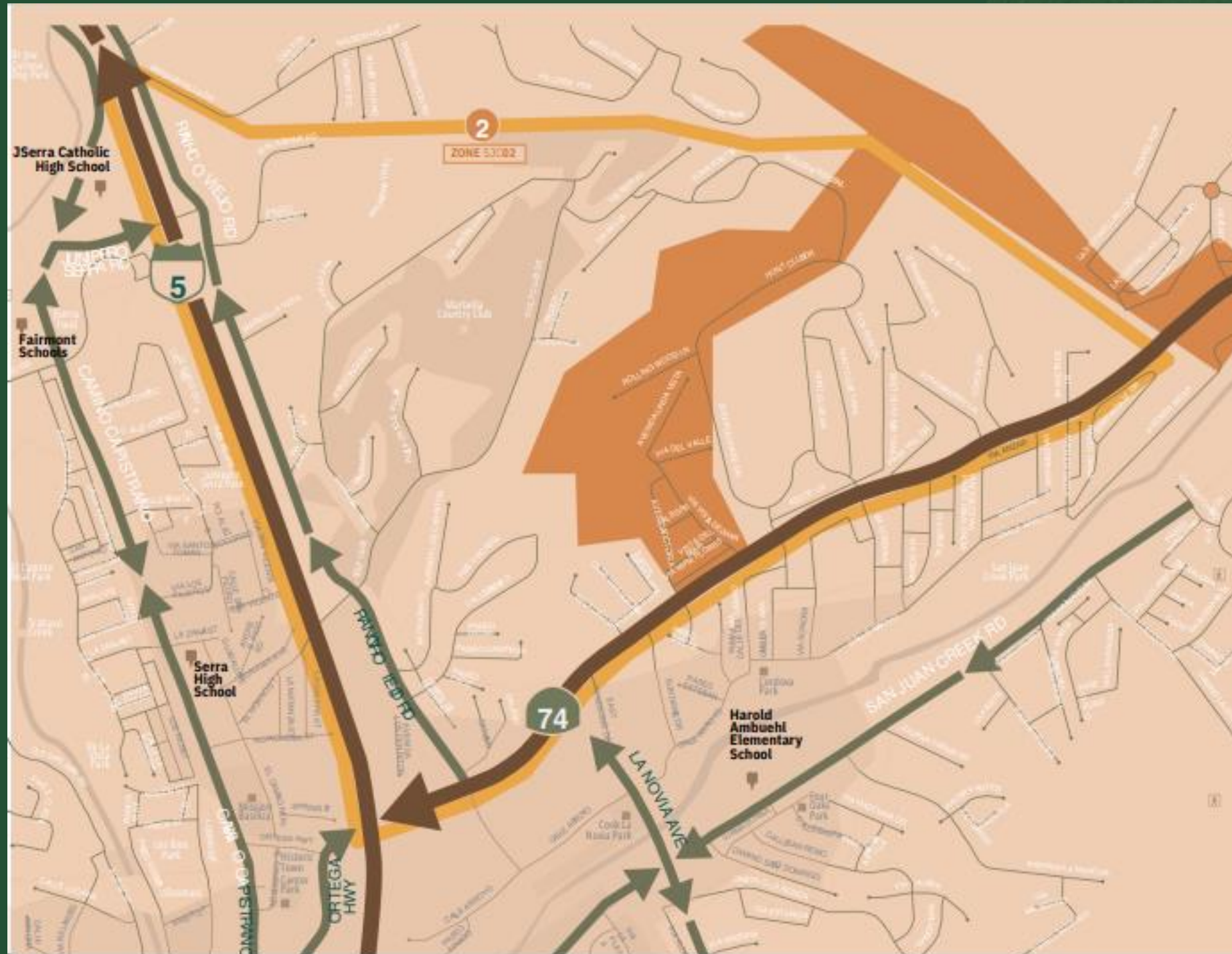


EVACUATION

- Know which evacuation zone applies to you
- Plan ahead and take note of the best evacuation route(s)

EVACUATION

- For a closer look into each zone map, visit sanjuancapistrano.org and go to:
 - Departments
 - Emergency Preparedness
 - Evacuation Routes
 - Click “emergency evacuation maps”
- Direct link to SJC Evacuation Zones
 - [Evacuation Zones PDF](#)
- Evacuation Zone QR Codes



Register your mobile phone and email for AlertOC: AlertOC.org

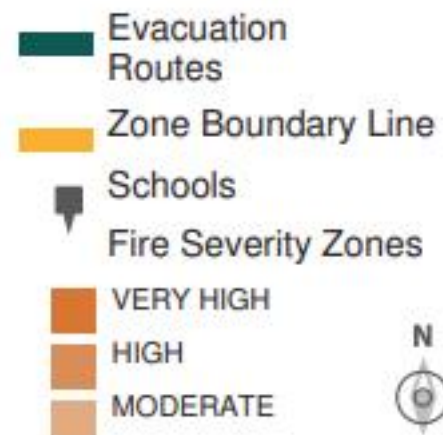
Or text AlertOC to: 888-777

County Emergency Information: www.ocgov.com/emergency



City of San Juan Capistrano
949-493-1171

www.sanjuancapistrano.org



SJC



DANA
POINT

PROPERTY PROTECTION

THE SHERIFF'S DEPARTMENT PRIORITIZES THE SECURITY OF EVACUATED RESIDENCES.

- Soft road closures with identification checks to prevent non-residents from entering and possibly burglarizing homes.
- Increased presence of deputies in the area.
- Roving patrol vehicles in evacuated neighborhoods.

ADDITIONAL RESOURCES

READYOC.COM

- Information and tips on how to prepare for natural disasters.

LARGE ANIMAL RESPONSE TEAM

- Provides training to safely evacuate large animals during emergencies
- Offers training with trailer loading, transportation, assisting in emergency shelters, and fire behavior and safety.

COMMUNITY EMERGENCY RESPONSE TEAM

- A program offering free training on preparing for man-made or natural disasters and assisting in the aftermath of an emergency.

A large, faded, green-tinted badge of the Orange County Sheriff's Office is centered in the background. The badge is a seven-pointed star with a central seal. The seal features a figure holding a scale and a sword, surrounded by the text "THE GREAT SEAL OF THE STATE OF CALIFORNIA". The word "SHERIFF" is arched across the top of the star, and "ORANGE COUNTY CALIFORNIA" is arched across the bottom. The points of the star contain decorative patterns.

THANK YOU!



WILDFIRE INSURANCE & RESILIENCE

Rob Obedoza

Outreach Analyst
Community Relations & Outreach Branch
CA Department of Insurance



Wildfire Recovery

27,872
claims partially paid

\$12.1 Billion
in claims paid to date

\$435,000
average claim paid

as of March 5, 2025



Emergency Actions



Insurance Moratorium - Declared One-Year Nonrenewal Moratorium for residential policies within or adjacent to wildfire perimeters.

Additional Living Expenses (ALE) - Ordered insurers to continue providing ALE coverage until wildfire survivors' homes are deemed habitable as a result of fire debris, ash, and other hazardous materials.



Emergency Actions



Contents Coverage - Ordered insurers to pay more than the required 30% of contents coverage without requiring a detailed inventory.

Smoke Damage - Ordered insurers to properly and promptly investigate all consumers' smoke damage claims and ensure fair payments under law.

California's Insurance Market

Reduction of Policies

Since 2022, 7 of the top 12 insurance companies have paused or restricted new business despite rate increases approved or pending with Department of Insurance.

Credit Ratings

AM Best downgraded outlooks for top 12 companies.

High Risk Areas

Won't write policies unless they can cover 100% of consumer claims, expenses, and earn a fair return.

CA FAIR Plan

Increased to 4% of CA market – becoming the insurer of first resort, not last resort, for many.

Insurance Group and Ranking (2022)	Market Share	2023 Rate Increases (Pending & Approved)	Major Action Since 2022
1. State Farm	21.22%	28.1%	Paused new policies
2. Farmers (10 companies)	14.9%	17.7%, 12.5%	Limited new policies to 7,000 per month
3. CSAA (2 companies)	6.9%	18.55% (approved 2021)	
4. Liberty Mutual (6 companies)	6.6%	29%, 10.6%	
5. Mercury	6%	12.6%, 7%	
6. Allstate (5 companies)	6%	39.6%	Paused new policies
7. USAA (4 companies)	5.7%	30.6%, 16.5%, 6.9%, 3%	Restricted underwriting to low-risk only
8. Auto Club	5.1%	20%	
9. Travelers	4.2%	21.7%	Limited new policies
10. American Family (3 companies)	2.8%	22.7%, 6.9%, 6.9%	
11. Nationwide (2 companies)	2.5%	19.9%, 24.5%	Limited new policies
12. Chubb (8 companies)	2.2%		Ceased writing high-value homes with higher wildfire risk, and non-renewed some high-value homes



Building Communities Safer from Wildfires

Safer from Wildfires is a comprehensive approach to wildfire resilience, focusing on three key areas: the structure, its surroundings, and the community. California's Safer from Wildfires program provides clear, actionable steps for homeowners to reduce wildfire risk. The more steps you take, the greater your insurance savings.

Here are 10 ways to make your property safer from wildfires:

1. Class-A fire rated roof

Most roofs qualify including asphalt shingles, concrete, brick, or masonry tiles, and metal shingles or sheets. Wood shake shingles are not Class A fire-resistant rated. The Office of the State Fire Marshal maintains a list of tested and approved materials:
osfm.fire.ca.gov/what-we-do/fire-engineering-and-investigations/building-materials-listing

2. 5 foot ember resistant zone, including fencing

Removing greenery and replacing wood chips with stone or decomposed granite 5 feet around your home prevents fire from getting a foot in the door. Replacing wood fencing connecting to your home with metal is critical because it can act like a candle wick leading fire straight to your home.

3. Ember- and fire-resistant vents

Installing 1/16 to 1/8 inch noncombustible, corrosion-resistant metal mesh screens over exterior vents can keep wind-blown embers out of your house.

4. Non-combustible 6 inches at the bottom of exterior walls

Having a minimum of 6 vertical inches measured from the ground up and from any attached horizontal surface like a deck can stop embers from accumulating and igniting your walls. Noncombustible materials include brick, stone, fiber-cement siding or concrete.

5. Enclosed eaves

Installing soffits under your eaves can prevent heat and embers from getting trapped and igniting. When enclosing eaves, non-combustible or ignition resistant materials are recommended.

6. Upgraded windows

Multi-paned windows are more resistant to breaking during a wildfire, which helps keep flames from entering. Multi-paned glass or added shutters all qualify.

7. Cleared vegetation, weeds and debris from under decks

Noncombustible materials like concrete, gravel, or bare soil are permitted.

8. Removal of combustible sheds and other outbuildings to at least a distance of 30 feet

These include sheds, gazebos, accessory dwelling units (ADUs), open covered structures with a solid roof, dog houses and playhouses.

9. Defensible space compliance

Following state and local laws requiring defensible space including trimming trees and removal of brush and debris from yard. See CAL FIRE's defensible space page and your local city or county for details:
www.fire.ca.gov/dspace

10. Being safer together

Safer from Wildfires recognizes two community-wide programs, Firewise USA and Fire Risk Reduction Communities as small as 8 dwelling units or as big as 2,500 can create an action plan and start being safer together. Firewise USA is a nationally recognized program with proven results, sponsored by the National Fire Prevention Association.

Follow this QR code
for more information:
qrco.de/bdrVFB



Safer From Wildfires

Wildfire Risk Reduction

Addresses one biggest factor in insurability.

Discounts

First in the nation discounts to consumers for wildfire mitigation.

Wildfire Risk Score

Transparency allows consumers to request and appeal your property risk score.



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- 5-foot ember-resistant zone, including fencing
- Non-combustible 6 inches at the bottom of exterior walls
- Ember- and fire-resistant vents
- Upgraded windows
- Enclosed eaves
- Sheds, ADUs, and other buildings at least 30 feet away
- Cleared vegetation, weeds, and debris from under decks



Defensible Space

Request an inspection from CAL FIRE to ensure compliance with state and local defensible space requirements, including trimming trees and removal of brush and debris from yard.



Firewise USA and **Fire Risk Reduction Communities** as small as 8 dwelling units or as big as 2,500 can create an action plan and start being safer together.

Meets wildfire standards set by the **Insurance Institute for Business & Home Safety (IBHS)**.

Build/rebuild with an emphasis on **wildfire resiliency**.

INTRODUCING THE NATION'S FIRST

Wildfire-Resilient Neighborhood

Dixon Trail in Escondido, CA



Built on Relationships[®]





The California Safe Homes Act

AB 888 - Asm. Lisa Calderon

Establishes a grant program within the Department of Insurance to support qualifying residents in obtaining new or replacement fire-safe roofs, and other fire-safe actions within 5 feet of the structure, covering part or all of the costs.



The California Community Fire Hardening Commission Act

SB 616 - Sens. Susan Rubio, Dave Cortese, & Henry Stern

Creates statewide wildfire safety commission designed to develop a more effective inspection system that enables individuals to receive insurance discounts for home hardening, thereby improving wildfire safety for entire communities.



Sustainable Insurance Strategy

**Modernizing Our
Insurance Market**

**Accessible Insurance For
Californians**

**Create a Resilient Insurance
Market**

**Protect Communities From
Climate Change**





Sustainable Insurance Strategy

Insurer Commitments To Write More Policies In Wildfire Distressed Areas

- Requiring insurance companies to write no less than 85% of homes and businesses in distressed areas and reduce FAIR Plan policies in order to achieve greater insurance availability for consumers

Introduce New Climate Risk Management Tools In Ratemaking

- Catastrophe Modeling and Reinsurance Costs

Continued Modernization of the FAIR Plan

- Ensure it remains financially solvent and sustainable while providing more – yet temporary – comprehensive commercial coverage for HOAs, affordable housing developers, and larger businesses.



Tips To Find Residential Insurance

- After a nonrenewal notice, contact your insurer to discuss actions that may help you retain coverage.
- File a complaint with CDI if you believe your nonrenewal was unfair.
- Mitigate fire risk on your property and promptly begin searching for new coverage.
- Use CDI's **Residential Insurance Company Contact List** to find licensed insurers and obtain quotes.
- Find agents who speak your preferred language using CDI's **Find an Agent or Broker tool**.
- Compare premiums and coverages with CDI's **Homeowner Premium Comparison and Coverage Comparison tools**.
- If your agent can't find coverage beyond the FAIR Plan, contact other agents using CDI's **Home Insurance Finder tool**.
- Understand that the FAIR Plan is a **last-resort option** with limited coverage; consider supplementing it with a Difference in Conditions policy.
- Explore the **non-admitted/surplus lines** market if other options fail.



INSURANCE.CA.GOV

California Department of Insurance



RICARDO LARA
Insurance Commissioner



[File a Complaint](#)

[Consumers](#)

[Seniors](#)

[Agents & Brokers](#)



[LA County wildfire claims tracker](#) [click here](#)

[Consumer Alerts](#) [click here](#)



Commissioner Lara protects policyholders affected by wildfires from non-renewal

[Click here to look up your ZIP code](#)



Resources to help recent wildfire survivors

[Learn more](#)



Contact Us

- **Phone: 1-800-927-4357**
(Consumer hotline for insurance complaints, questions, and assistance)
- **Website:**
insurance.ca.gov
- **Facebook:**
[@insurancecagov](https://www.facebook.com/insurancecagov)
- **Twitter/X:** [@CDInews](https://twitter.com/CDInews)
- **Instagram:**
[@cadeptofinsurance](https://www.instagram.com/cadeptofinsurance)
- **CDI Consumer Alerts**