



## Insurance series – Townhall II – Resilience, discounts and strategies

### **Insurance Town Hall Recap: Finding a Path Toward Rebuilding and Resilience**

The Palisades Recovery Coalition (PRC) recently hosted an **Insurance Town Hall** that brought together experts, advocates, and insurers for a candid and constructive conversation about wildfire recovery, insurability, and resilience in Very High Fire Hazard Severity Zones.

**Moderator Maryam Zar** opened the discussion by framing it as an essential step in recovery—an opportunity to connect residents navigating complex insurance challenges with professionals working to make rebuilding possible and sustainable.

The **all-star panel** featured **Victor Joseph (Mercury Insurance)**, **Christina Oakes (Venbrook Insurance Services)**, **Emily Rogan (United Policyholders)**, **Laura Blaul (IBHS)**, and **Susie Harris (Passive House Network)**—each offering a unique lens on the future of insurability in fire-prone communities.

Victor Joseph shared how **Mercury Insurance** is creating wildfire mitigation discounts for homes built or upgraded with proven fire-resistant measures—from defensible space to non-combustible materials. He explained that comprehensive home-hardening offers the greatest benefit, and that Mercury is actively exploring ways to return to writing new policies in our area as regulatory conditions evolve.

**Christina Oakes** outlined the challenges and opportunities within the **California insurance market**, where brokers work with multiple carriers to find flexible options for rebuilding homeowners. She discussed policy types, risk management, and new ideas being explored to make coverage both available and affordable.

**Emily Rogan** of **United Policyholders** reminded residents that her nonprofit stands with consumers navigating claims and rebuilding. She highlighted the difference between admitted and surplus-line carriers, and emphasized the importance of building to wildfire-resilient standards—both to lower risk and to access better coverage options.

**Laura Blaul** from **IBHS (Insurance Institute for Business & Home Safety)** presented cutting-edge research on wildfire behavior, sharing insights from full-scale fire testing and post-burn analysis. Her key message: *“What happens within 30 feet of your home determines its fate.”* She



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underscored the value of maintaining defensible space and choosing fire-resistant materials to make entire communities more insurable.

Finally, **Susie Harris** from the **Passive House Network** shared how airtight, energy-efficient construction can also serve as fire protection—keeping embers and smoke out while providing better air quality and energy savings. Her presentation showed how resilient design can also be beautiful, sustainable, and forward-thinking.

Throughout the evening, residents and panelists discussed real-world questions—how to rebuild affordably, navigate the Fair Plan, and advocate for stronger state-level support. Time was reserved for Q&A, allowing survivors to raise specific concerns and connect directly with those shaping the insurance landscape.

This was the **second in PRC’s four-part Insurance Town Hall Series**, focused on “*Resilience Aimed at Insurability*.” It was an important and hopeful exchange—bridging survivors, insurers, and experts in a shared mission: to rebuild homes that are not just insurable, but enduring.

For those who couldn’t attend, the recording of the session can be seen [here](#) and Top 10 Takeaways have been shared soon at [palisadesrecovery.org](http://palisadesrecovery.org).