

Resources for natural catastrophe resilience study

From Kristian Fors

Date Fri 10/3/2025 09:57

To SB254Input <SB254Input@calquake.com>

Hello,

My name is Kristian Fors and I am a research fellow at the Independent Institute, a public policy think tank based in Oakland. In preparation for your upcoming study on natural catastrophe resilience, I wanted to share the following research that we have produced on California's struggling insurance markets and the state's wildfire challenges:

Policy report: <u>Why California's Homeowners' Insurance Market Collapsed—and How to Fix It</u>
Policy report: <u>California Burning: CAL FIRE Wins Dishonor of the California Golden Fleece® Award</u>
Article: <u>Why California's Plan to Harden Homes against Wildfires Is Broken</u>

Please let me know if you have any questions.

All the best,

Kristian Fors

Kristian Fors

Research Fellow and Director of the California Golden Fleece® Awards Independent Institute www.independent.org

The Power of Independent Thinking