



Roadmap to Preparedness

California Home Insurance Shopping Help Webinar

(Staying Protected When Options are Limited and Expensive)

Roadmap to Preparedness

October 6, 2026

Zoom Webinar

www.uphelp.org

You can access and follow today's slide deck:

EVENTS

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CA Home Insurance Shopping Help Webinar

📅 Tuesday, October 6, 2026
12:00pm PT

📍 Zoom

👤 California Homeowners

★ The deadline to pre-submit questions is Tuesday, Sept. 29th. Please use the link below.

[REGISTER](#)

Join UP and a CA insurance expert panel including agents and brokers offering shopping guidance and strategies for staying protected in a challenging marketplace.

RESOURCES

🔗 [CA Home Insurance Shopping Help Page](#)

🔗 [Wildfire Risk Reduction \(WRAP\) Resource Center](#)

📄 [CA Home Shopping Webinar Flyer](#)

📄 [Follow Along Slide Deck: CA Home Insurance Shopping Help Webinar](#)



About United Policyholders

- A 501(c)(3) non-profit that informs and helps insurance consumers, doesn't accept funding from insurance companies, and has been helping improve disaster preparedness and recovery for over three decades.
www.uphelp.org
- Trustworthy, plain language info and expertise on buying home insurance and navigating claims after a loss.
- Working to restore affordable home insurance options and help people reduce risk and stay adequately insured.
- Problem-solving in CA and across the U.S.

The Fine Print

- This workshop is intended to be general guidance only, not legal advice.
- If you have a specific legal question, we recommend you consult an experienced attorney.
- We do not endorse or warrant any of the sponsors listed at www.uphelp.org, or speakers at our workshops.
- Our speakers are volunteering their time as educators.

Moderator: Amy Bach

UP Co-founder and Executive Director



- A professional insurance consumer advocate since 1984.
- Leading UP's Roadmap to Recovery®, Roadmap to Preparedness and Advocacy & Action programs since 1995.
- Published author, experienced trial and regulatory attorney.
- Official Consumer Representative, National Association of Insurance Commissioners.
- Appointed member: Federal Advisory Committee on Insurance (US Treasury).

Today's expert panel

- Forest deJong, V.P. Insurance Services, Redwood Credit Union
- Odalis Ordonez, Owner, Farmers Insurance/Ordonez Agency
- Fawn Nekton, Principal, Open Door Ins. Services
- Phil Irwin, CA FAIR Plan
- Thomas Jensen, President, STPro Insurance

The CA home insurance landscape

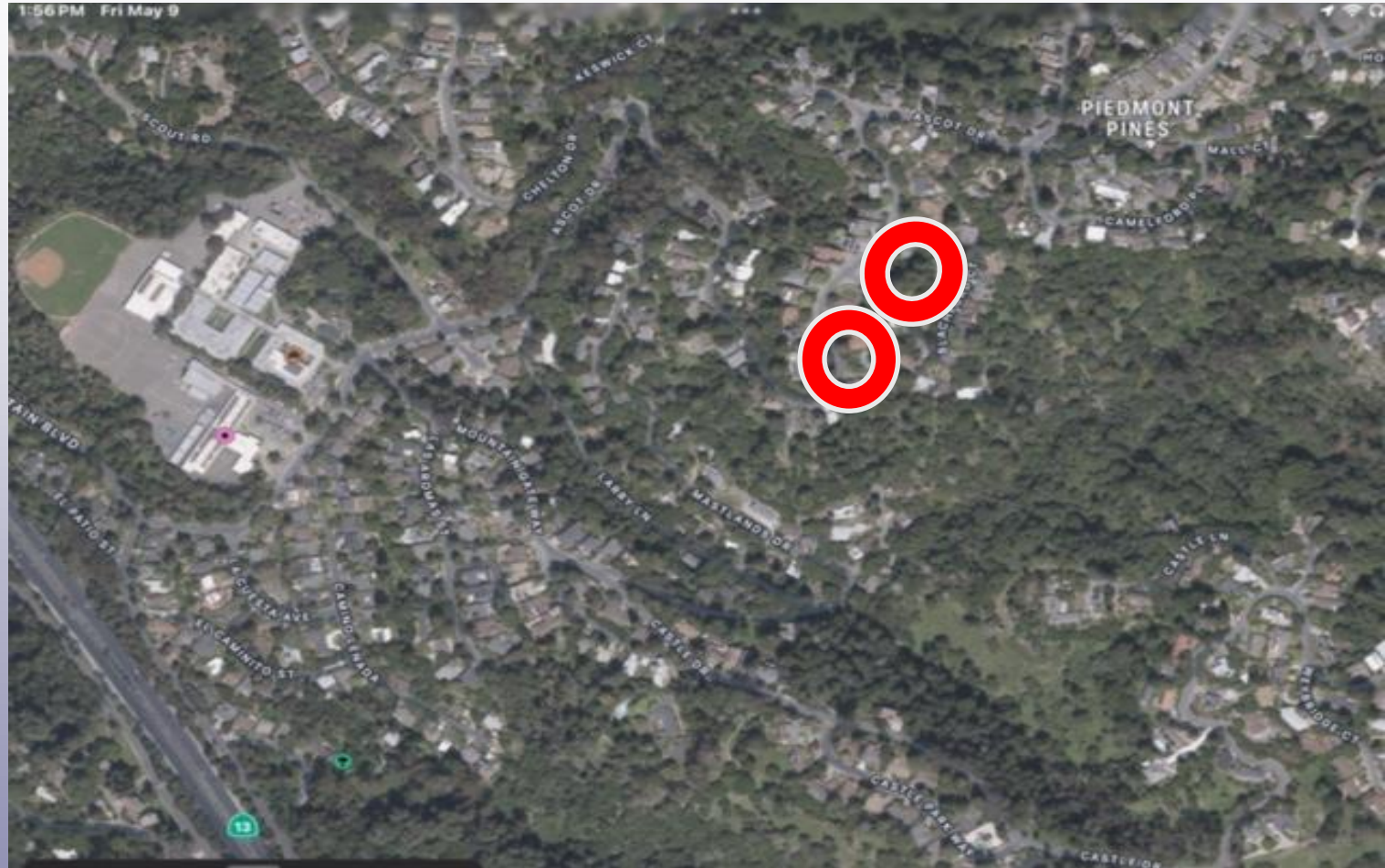
- Beginning in 2017, a combination of factors created a property insurance crisis. Many Californians began losing their insurance and found few or no options outside the CA FAIR Plan. Premiums jumped.
- Stakeholders including United Policyholders, the CA Department of Insurance, CalFire and local fire agencies, legislators, fire scientists, community volunteers and the Insurance Institute for Home and Business Safety all began coordinating to bring solutions.
- Fast forward to today: The crisis has eased in some parts of the state. Allstate, Farmers and State Farm are writing new policies. Mercury, CSAA and CIG are rewarding risk reduction activities. Travelers and Safeco have lifted sales restrictions on agents.
- In WUI/brush heavy areas and for people with older homes, options are still limited. Now, in addition to CFP consumers have more options to buy a policy through a “Non-admitted/Surplus line” company.

“Insure tech” has brought challenges for consumers

Risk Scores + Aerial Surveillance + Risk models + Data Mining = TMI

- Insurers are being much pickier and rejecting customers with older homes, older roofs, galvanized pipes, knob and tube wiring
- Insurers are nervous about insuring homes in wildfire-prone/brush heavy regions

Data companies are selling reports to insurers that analyze, highlight and predict risk



Availability has improved, but prices keep climbing

- *Affordability* will only improve through
 - Increased mitigation (risk reduction) community-wide
 - Insurers competing
 - Continued rate regulation by the DOI to ensure fairness/prevent excessive rates
 - Continued catastrophe risk financing innovation
- The “new kids on the block” (non-admitted insurers) are an option but buyers beware. (Deductibles, limits, exclusions, offers pulled post inspection)

Progress:

Learn more at: www.uphelp.org/wrap

More and more insurers are agreeing to insure or renew homes that have gotten an IBHS Wildfire Prepared Home certificate or other official verification of reduced risk

CALIFORNIA DEPARTMENT OF INSURANCE

Protect • Preserve • Prevent

May 20, 2026

Since finalizing the Sustainable Insurance Strategy in December 2024, the Department of Insurance has seen initial signs of market improvement. The January 2025 Los Angeles wildfires pressure-tested the regulations: Unlike in past disasters, we did not experience rate spikes and mass non-renewals. In 2026, nine insurance groups have sought rate increases of 6.9% or less, the same as thousands of requests in past insurance commissioner's but with a commitment to stay and grow – a first in California history. FAIR Plan data from March 2026 suggests its growth is slowing – and the Department will continue to monitor the trend.

Approved	Effective Date	Rate change
CSAA (AAA NorCal)	March 1, 2026	+6.9%
USAA	April 30	+6.9%
Mercury	July 1	+6.9%
Pacific Specialty	July 1	+6.8%
Farmers	September 15	+1.5%
Pending		
California Casualty	TBD	+6.9% (requested)
Horace Mann	TBD	+8.5% (requested)
Travelers	TBD	+2.7% (requested)
AAA SoCal	TBD	+6.9% (requested)

“Regardless of whether they receive a non-renewal notice for wildfire risk, CSAA Insurance Group customers are eligible to keep their California homeowners insurance policy for at least three years if they achieve and maintain a Wildfire Prepared Home certification and continue to meet all other underwriting requirements.”

NBC Bay Area, Feb. 2025



News Releases

Mercury Becomes First Major Insurance Company to Return to Paradise California as City's Rebuilding Efforts Gain Momentum

Innovative City Planning and State Officials' Leadership Pave the Way for Mercury Insurance to Begin Offering Homeowners Coverage to Paradise Residents in the Wake of Catastrophic Wildfire

What insurers are looking for in WUI areas:

- Evidence of risk reduction activities (individual and community-wide)
 - Wildfire Prepared Home Certificates (Essential or Enhanced)
 - Firewise Community designation
 - Adequate fire fighting resources
 - Inspection/Mitigation support and grant programs
 - Brush clearing + WUI Building code + enforcement
 - Fire breaks, large scale clearing ops
 - Fire Safe Councils, COPE, citizen-led efforts
- Critical mass (many homes mitigated + public lands projects)

Terminology

Nonrenewal: Insurance company will not offer a renewal policy when the current one expires (usually after a one year term)

Cancelled: Policy is being cancelled mid-term (usually for unpaid premium)

California FAIR Plan: An involuntary association of admitted insurers since 1968. Takes almost all comers, managed/administered by participating insurers. Limited coverage

Difference in Conditions (“DIC”) A policy that fills gaps in what CA Fair Plan covers

Admitted/Non-Admitted (Excess/Surplus): The corporate/regulatory status of an insurer

CA Guarantee Assn. (CIGA): Pays claims of admitted insurers that become insolvent

Risk Score: A number assigned to your home’s wildfire risk level by a company that sells risk data and software to insurance companies.

Reinsurance: Insurance insurers buy to cover catastrophic risk exposure. Rates are not regulated.

A good insurance agent should...

- Be up to speed on the current marketplace and willing to put the time in to help find you the best available option
- Advise you on coverage limits, endorsements, deductibles, customize a policy for your needs and help you avoid being underinsured but keep the policy as affordable as possible (not easy these days!)

Deep Breath



CA FAIR Plan

- “Take all comers”
- Government mandated but not government run or taxpayer supported. Run by the “admitted” insurers who are legal required to support it
- A valuable last resort intended to be temporary
- Limited coverage

California's Insurer of Last Resort

Provides basic property coverage **regardless of a property's fire risk**, ensuring all Californians have access to the peace of mind they deserve.

Intended as a **temporary insurance safety net** for those unable to procure insurance in the voluntary market.



CALIFORNIA
FAIR PLAN
PROPERTY INSURANCE

How We Work



Created by statute, but not funded by or part of the government

Private and not-for-profit

Backed by all property-casualty insurers licensed to write and writing in CA

Part of the residual market

One of over 30 similar organizations in states across the US

CALIFORNIA
FAIR PLAN
PROPERTY INSURANCE

What Makes Us Different:

We do not have agents.

Registered brokers conduct business with, not on behalf of, the FAIR Plan.

We do not market, and we do not endeavor to increase – or keep – our market share.

We encourage insureds and brokers to regularly seek insurance in the standard market.



CALIFORNIA
FAIR PLAN
PROPERTY INSURANCE



Where We Are Today

- Center of CA homeowner's insurance crisis
 - Responding to an increased need as voluntary insurers limit their policies in CA
- 333% growth in last 4 years
- 3rd largest property insurer in the state

Wildfire Hardening Discounts

Recognize actions taken by individual policyholders to protect their properties from wildfire:



Protecting the
Structure



Protecting the
Immediate
Surroundings

- Applied to the wildfire portion of the premium
- Must meet all criteria for each discount
- Discounts can be obtained separately or together





Property Level Completion Discount & Community Discount

The National Fire Protection Association (NFPA) designates Firewise communities as those that have taken specific steps to mitigate their risk of wildfire.

Dwelling properties located in a Firewise community are eligible for a **discount on the wildfire portion of their CFP premium.**

Learn more at
www.nfpa.org.

CALIFORNIA
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PROPERTY INSURANCE



Difference in Conditions (DIC) Policies

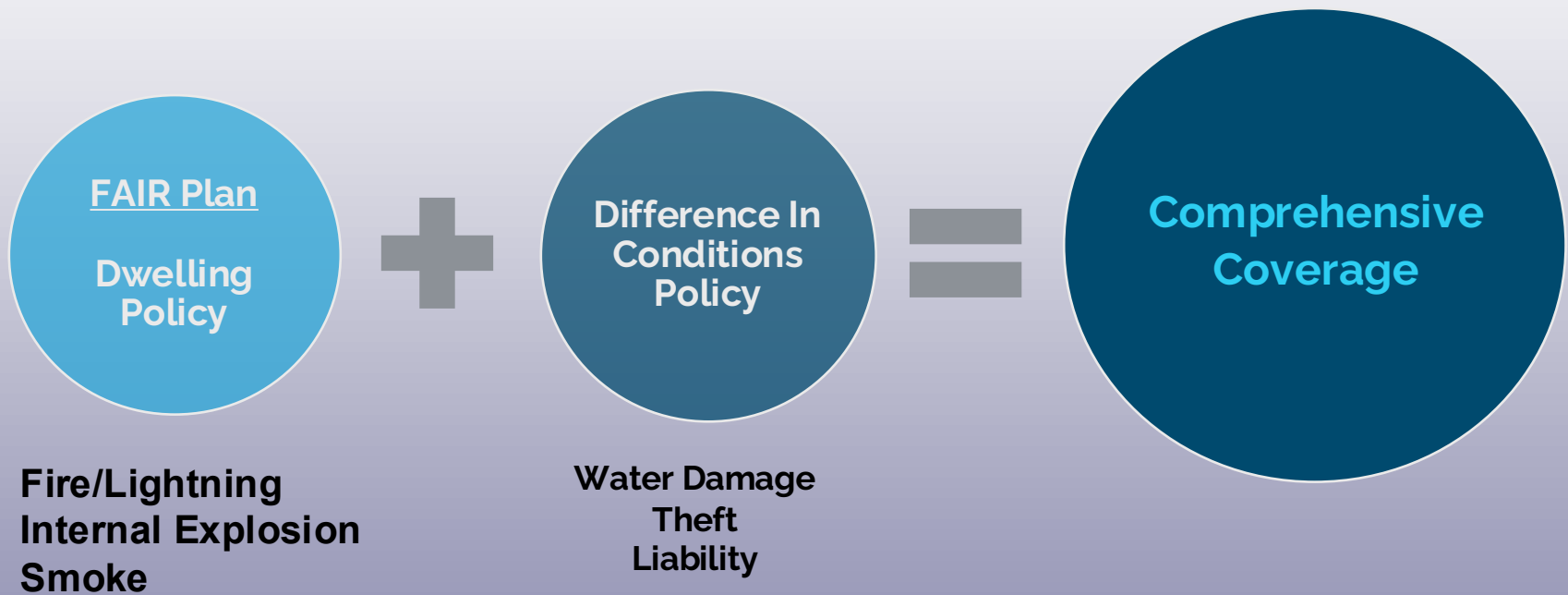
Provide coverages not available through the FAIR Plan

Supplement FAIR Plan policies to provide coverage like a comprehensive homeowner's policy

Offered by voluntary insurers
List on California Department of Insurance's website at
www.insurance.ca.gov

CALIFORNIA
FAIR PLAN
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FAIR Plan coverage is very basic –
can be enhanced. \$3M max on dwelling



CA Fair Plan Add-On Options

- **Replacement Cost (Dwelling and Contents)** not Actual Cash Value
- Extended coverage for windstorm or hail, explosion, riot, vehicles
- Vandalism
- Extended dwelling coverage
- Optional increase of **Fair Rental Value** (up to 20%)
- Optional Increase **Code Upgrade Coverage** (up to 10%)
- Optional - add 5% for **Debris Removal** coverage
- Optional increase of **Other Structures** coverage

California FAIR Plan Association
DWELLING INSURANCE POLICY DECLARATIONS

California FAIR Plan Association
3435 Wilshire Blvd. # 1200
Los Angeles, CA 90010
(800) 339-4099
www.cfpnet.com

TRANSACTION TYPE Endorsement

YOUR INSURANCE BROKER
[REDACTED]
NAPA, CA 94558
PHONE NUMBER [REDACTED]

ENDORSEMENT EFFECTIVE DATE 09/15/2020
POLICY NUMBER CFP 2536902 01
POLICY PERIOD 10/19/2019 To 10/19/2020
1201 a.m. at the property location

INSURED NAME AND MAILING ADDRESS
[REDACTED]

PROPERTY LOCATION
[REDACTED]

IMPORTANT NOTICE TO INSURED
The FAIR Plan does not estimate the cost to rebuild your home, or the cost of labor and materials in your (or any other) area, or determine the appropriateness of the coverage you select. Instead, those are your responsibilities. However, we are required by law to tell you that, "The limit of liability for this structure (Coverage A) is based on an estimate of the cost to rebuild your home, including an approximate cost for labor and materials in your area, and specific information that you have provided about your home".

RATING INFORMATION

YEAR BUILT	OCCUPANCY	# OF UNITS	CONSTRUCTION TYPE	DEDUCTIBLE
1960	OWNER	1	FRAME	\$5000

COVERAGE AND PREMIUM INFORMATION
In case of loss we cover only that part of the loss which exceeds the deductible shown. We provide only those coverages, endorsements and perils shown below as (✓). These are brief summary descriptions, please read the entire policy for details. Ask your broker for assistance if you wish to obtain information about coverages you have not purchased.

COVERAGES, LIMITS, PERILS AND PREMIUMS

SELECTED COVERAGES	LIMITS	PERILS INSURED AGAINST	PREMIUM
☒ A - Dwelling	\$ 645,000	☒ Fire or Lightning, Internal Explosion and Smoke Damage	\$ 2,307
☐ B - Other Structures	\$ 0	☐ Extended Coverages	\$ 130
☒ C - Personal Property	\$ 75,000	☐ Vandalism or Malicious Mischief	\$ 0
☒ D - Fair Rental Value	\$ 50,000		
☒ Ordinance or Law Coverage	\$ 84,500		
☒ Debris Removal (additional)	\$ 15,000		
☒ Dwelling Improvement Cost	INCLUDED		
☒ Inflation Guard	INCLUDED		
☒ Personal Property Replacement Cost	INCLUDED		
☐ Fences	\$ 0		
☐ Permitted Incidental Occupancy	\$ 0		
☐ Plants, Shrubs and Trees	\$ 0		
☐ Outdoor Radio and TV Equipment	\$ 0		
☐ Awnings	\$ 0		
☐ Signs	\$ 0		
☐ Improvements, Alterations and Additions	\$ 0		
		Total Annual Premium	\$ 2,443

Premium subject to change at Renewal
THIS IS NOT A BILL

If you are using the CA FAIR Plan, is it automatically renewed? Also, when & how should you try to get a new policy outside the FAIR Plan?

Roxanna J., Lafayette/Moraga

Phil

Can I switch off of the CA Fair Plan at anytime if I find another insurer or do I have to wait until renewal time?

Barbara M., Escondido

Forest

In the so-called "Wildfire Zone" in the Oakland hills, insurers are declining to write, instead referring applicants to the FAIR Plan and offering a DIC policy. I am not confident that the FAIR Plan is adequately structured to handle all homeowners in the event of a wildfire, so I am forced to go out of state for primary coverage.

Is there any hope for us who want to buy a good old-fashioned California-regulated home insurance policy? Thank you.

Jamin H., Oakland

Odalis

4 main types of ins. co

- Admitted/licensed
- Non-admitted/Surplus/Excess
- Gov't created (CA Fair Plan, CEA)
- Forced/Lender-placed (loan amount only)

@ www.uphelp.org : [Understanding different types of insurance companies](#)

Admitted/licensed

- Participate in the CA Insolvency Guaranty Fund so if they run out of funds, you're protected up to \$1M
- Rates and policy forms are regulated by CDI

Examples: CA Fair Plan, Allstate, Farmers, Travelers, Safeco, The Hartford, USAA, CSAA, AAA, American Modern, American Family, Nationwide, Mercury, Progressive, Aegis, State Farm

DOI's Home Insurance Finder:

https://interactive.web.insurance.ca.gov/apex_extprd/f?p=400:50

Surplus/Excess/Non-Admitted

- An alternative to a known brand, including CFP
- Pricing, limited availability wildfire deductible
- Not covered by the CA Insolvency Guaranty Fund so if they run out of funds, get in line w/all creditors
- Rates and policy forms are NOT regulated by CDI
- Lloyds of London affiliates, KW Specialty, SES (Chubb), SageSure, Northlight (Allstate), Sutton Specialty, Pure, Cincinnati, Delos (policies are underwritten by Homesite) Solara, Orion 180, Lightspeed, Bamboo, ISC, Kin, Stand, Prime

Before you insure your home through a company you've never heard of

- Work with an agent who's dug into the fine print of their policies and help you understand the pros and cons versus the FAIR Plan
- A.M. Best Ratings <https://ratings.ambest.com/>
- Check deductibles, caps on water damage coverage and for animal and personal liability
- Payment may require a phone convo w/you and agent
- List of Approved Surplus Line Insurers (LASLI)
<https://www.insurance.ca.gov/01-consumers/120-company/07-lasli/lasli.cfm>

CDI RESOURCES

insurance.ca.gov

(800) 927-4357



- Toll free consumer help hot line
- Info on CA's insurance laws and regulations
- Home hardening grant info
- Contact info for 100 admitted insurers

California Department of Insurance

RICARDO LARA
Insurance Commissioner

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Home/Residential Insurance

Shop Around

Whether you are interested in purchasing, reviewing or replacing homeowners, renters, condominium or mobile home insurance, it is important to shop and compare insurance products just like you would when shopping for any other important consumer purchase. Since residential insurance often protects your largest financial investment, plan on spending some time to conduct a search of the insurance marketplace.

The California Department of Insurance (CDI) provides several information guides, tips and tools to help you understand home/residential insurance so that you can make the best decision for your situation. If you do not find the information you need, we invite you to call our [Consumer Hotline](#) for assistance. Our dedicated insurance experts are available to assist you.

Top 10 Tips for Finding Residential Insurance	Residential Insurance Company Contact List	Home Insurance Finder
Compare Premiums	List of Carriers Offering DIC Policies	Companies Offering EQ Coverage
Consumer Complaint Study	Insurance Company Profiles	Residential Informational Guides
Homeowners Coverage Comparison Tool		

FAIR Plan vs. Non-Admitted

I have been on the FAIR plan for one year, which is very costly. I recently got my renewal and the rate has increased by almost 30%. I've now gotten a proposal from a non-admitted carrier for a cost that is less by almost \$10,000 per year. The deductible is higher, but the savings is meaningful. How should I think about my downside risks vs. the FAIR plan?

(Admitted carriers will not offer me insurance.)

Peter H., Santa Rosa

Fawn

FAIR Plan vs. Non-Admitted

Is it legal for Pacific Specialty to only drop the fire portion of a policy?

And would UP help compare Cal Fair Plan vs what I had with Pacific Specialty ?

Brigitt M., Altadena

Special situations

Insuring a Condo

I am a condo owner and my HOA changed from all-in to bare walls. How do I determine how much coverage I should request from my insurance carrier so I am appropriately covered?

Doreen K., San Diego

Forest, Phil

Insuring an ADU

I have two residences on my property, both at the same address/same parcel. Built in 2015 and 2022, so new construction, home hardening/defensible space all excellent, including everything on the Safer from Wildfire discount list. The smaller residence is used by visiting family or AirBnB. I cannot find insurance other than California FAIR Plan, which insures these properties with two separate policies. Other companies won't do that. Have been told that even IBHS certification won't matter. More and more people are building ADUs....what are they to do?

Tom

Terry H., Nevada City

Insuring a Manufactured Home

Are there any insurance updates for mobile homes/manufactured homes?

Bill H., Ojai

Phil, Fawn

Insuring a Log Home

I have two questions:

- Is California Fair Plan the only option to insure my log home?
- What has to be cleared from deck to satisfy requirements for discount?

Lori J., Pine Grove,
Amador County

Forest, Fawn

Insuring a Yurt

Can we get fire insurance for our yurt?
We also have a container and a
bathhouse and a wooden guest cabin.

Lindsey W., Big Sur

Forest, Fawn

Insuring While Rebuilding

I called my State Farm Insurance agent and State Farm doesn't sell Builders Risk Insurance. What they offer is they update your current policy to the amount you would want the dwelling and property insured for after the construction is completed. I currently carry liability coverage. The good news is the premium will probably be lower than before the fire as the dwelling is built to 2026 codes.

Where do I go to find a Builders Risk policy?

Odalis

John A., Pacific Palisades

Non-renewal rules

Are insurance companies required to tell you the reason for non-renewal and allow you time to correct the infraction?

Jeannine S., San Diego

All

What are the current rules?

- Insurance companies are free to choose their customers as long as they give existing customers **75 days notice** before non-renewing/dropping them. Starting in 2028 the notice period increases to 90 days.
- There are Non-renewal moratoriums in place in wildfire-impacted counties.
- Insurers must give discounts for homes that meet “Safer From Wildfires” or IBHS “Wildfire Prepared Home” standards but amounts are in flux
- The CA FAIR Plan will offer you a policy up to \$3M regardless of where you live.

CA Ins. Code 678:

A notice of ***nonrenewal*** of shall contain all of the following:

- The specific reason or reasons for the nonrenewal.
- The telephone number of the insurer's representatives who handle consumer inquiries or complaints. The telephone number shall be displayed prominently in a font size consistent with the other text of the notice of nonrenewal.
- A brief statement a statement that if the consumer has contacted the insurer to discuss the nonrenewal and remains unsatisfied, the consumer may have the matter reviewed by the department.

Risk Scores are a big deal

Know your risk, know your rights

Insurance companies must provide a detailed **wildfire risk score** for your property

- When you apply for a policy
- Before a renewal or non-renewal of your policy
- Anytime you have completed a mitigation measure on your property and request the score
- Including how you can lower that score

You have a **right to appeal** the score if you believe it is inaccurate

If the appeal is denied, the Department of Insurance can help at **800-927-4357** or **insurance.ca.gov**

- Like a credit score, but even harder to improve
- Can be “make or break” for your options and pricing
- Your insurer must tell you your score and have an appeal process. If they don’t, contact CDI at 800-927-4357

Have you had any success getting a consumer’s risk score changed?

All panelists

Can you shop for FAIR Plan coverage while you are currently covered by a policy to compare prices and coverage? We haven't been dropped (yet) but the current premium (\$8,300 range) is not sustainable for us financially and we want to explore all options.

Nancy C., Lodi

Tom

How much to insure your dwelling for?

Our home insurance premium is very high. We asked a rep from our insurance company if we could insure our property for less in order to reduce our premium. Our thinking is if we had a bad loss, we would be satisfied to rebuild a more modest house than what we have now in exchange for a lower premium.

The insurance rep told us we can only insure for the replacement value of the home we have currently.

Are there insurance companies out there that will write policies for an agreed upon value rather than the full replacement value of a home as is?

Forest

Jason D., Ojai

How do I protect the lender requirement (mortgage only) with lowest possible premium...

Jeanne G., Eagleville

Tom

How do I protect the lender requirement (mortgage only) with lowest possible premium...

Jeanne G., Eagleville

Odalis

Your dwelling coverage – will it be enough?

- How much per square foot are you insured for?
- Is your Dwelling limit right sized?
- Will a local builder give you a reliable estimate to rebuild like kind and quality?
- Are there add-ons you can buy that give you a cushion?

Losing your home in a wildfire and finding out it was underinsured is double trauma

	Average Amount Insured PSF	Rebuild Estimate PSF	Average Amount Underinsured	Average Amount PSF Underinsured
EATON FIRE SURVIVOR	\$523	\$754	\$484,407	\$241
PALISADES FIRE SURVIVOR	\$697	\$948	\$598,643	\$252
ALL SURVEY RESPONSES			\$542,000	\$247

2025 LA Wildfires 12 Month Survey Results
www.uphelp.org/surveyresults

Insurer requirements

I recently wanted to increase the amount of insurance I have on my house to keep pace with the rising costs of building. I was told by my agent at State Farm that in order to do that I would have to install a Flo Smart Water Monitor/Flo Smart Water Shut Off valve.

When I checked this out I saw comments that they do not work well, shut off your water all the time, and are generally not user friendly. My question is: can they do this? I.e., require me to install this valve?

Lucy D., Healdsburg

Odalis

My third insurance company in three years, now is requiring my electric sub-panel be replaced, and is calling it a condition for non-renewal. Every year it's something new they need changed, regardless of my never having any insurance issues in the past, except being in the wrong location.

Heather G., Santa Rosa

Fawn

Affordability Strategies

Insurance costs are forcing me out of my home. Is there any other fire option in my area besides CA Fair Plan? I live in a Firewise Community. Please help!

Daniel D., Magalia

Forest

Affordability strategies

- Find out what discounts are available, ask for those you qualify for
- Bundle home, auto, umbrella policies with one insurer if possible
- Work with a *pro-active* insurance agent/broker
- Raise your deductible
 - While shopping ask for a quote with different levels of deductible: \$2,500, \$5,000, \$10,000, \$20,000
 - A higher deductible will reduce your premium and you will be less likely to file a small claim
- Look into how reducing/eliminating coverage you can live without (High limits on contents, Other Structures) will impact premium
- Mitigate: Harden your home, create defensible space and give your insurer proof (invoices, photos, documentation)
- Don't file small claims, do what you can to improve your risk profile (install a moisture sensor, alarm...)

How you can earn a home hardening discount

There are many ways AAA Home Insurance customers can meet home-hardening qualifications.

Here's a brief overview of some initial steps:

- Create a 0–5 foot noncombustible zone around your home by clearing all flammable material, including vegetation, grass or turf, mulch, wood or vinyl fencing and any stored items from within 5 feet of the home
- Clear vegetation and debris from under decks
- Remove combustible structures within 30 feet of the home
- Incorporate only noncombustible materials into fences, gates or other property improvements within 5 feet of the home
- Ensure you have a Class-A roof, enclosed eaves and/or fire-resistant vents
- Upgrade to multi-pane windows, skylights or functional shutters which cover the entire window when closed



Scan for a complete list of discounts and information on how to qualify, including required inspections.

Take the next step to protect your home

Any eligible AAA Home Insurance customer may apply for the My Home Hardening discount. In addition to making upgrades to your home that could include fire-resistant vents, multi-pane windows and skylights and the removal of flammable materials, you may qualify if you or your community earns a certification in one of the following programs:

Wildfire Prepared Home

This certification, issued by the Insurance Institute for Business & Home Safety (IBHS), requires a set of actions, typically achieved through retrofits, that include creating a 5-foot noncombustible zone, preparing the home's exterior and maintaining the deck, covered porch and yard. Visit wildfireprepared.org for more information.

Fire Risk Reduction Community

The Fire Risk Reduction Community List is a register of local agencies that meet best practices for local fire planning. If your home is located geographically within an area that's on the current Fire Risk Reduction Community List, you could be eligible for discounts.

Firewise USA Site

Firewise USA helps neighborhoods work together to reduce wildfire risk. Each year, residents take simple steps—like clearing brush or hosting safety events—to reduce ignition risk. Communities report their progress annually to maintain recognition and keep neighborhoods safer. If your neighborhood qualifies, a discount will automatically be applied to your AAA Home Insurance policy.

We're here to help.

Please contact your AAA insurance agent or call 800.922.8228 to learn more.

For a complete list of discounts and information on how to qualify, including required inspections, visit: https://csaa-insurance.aaa.com/wildfire_discount

My Home Hardening is the new discount option available for select new business and renewal policies in California with effective dates 10/10/2025 and later. This new discount aligns with California state regulations to offer discounts for individual mitigation measures in California only.

Fortify Your Residence, Fortify Your Residence Lite, and Fortify Your Community discounts are our previous discounts available for select new business and renewal policies with effective dates prior to 10/10/2025. These discounts will no longer be available for new business or renewal policies with effective dates after 10/10/2025.

Insurance provided by CSAA Insurance Exchange, a AAA insurer. IE0446 (Oct 2026) © 2026 CSAA Insurance Group



CSAA Insurance Group,
a AAA Insurer

Non-Admitted Insurers

What does the state of California require of an insurance company to qualify for the LASLI?

Which is more likely to pay a claim, FAIR or a LASLI surplus line carrier?

Marilyn N., Santa Rosa

Anyone



THE SURPLUS LINE
ASSOCIATION OF CALIFORNIA

SEARCH



General Information

In order to write surplus line business in California, insurers must either be on the LASLI (List of Approved Surplus Line Insurer) or must meet the eligibility requirements of California Insurance Code Section 1765.1.

Non-admitted insurers on the LASLI must demonstrate their financial stability, reputation and integrity; maintain a minimum of \$45 million in capital and surplus at all times; have three years' seasoning (or qualify for an exception); have a valid license to transact insurance in their domicile; file financial information with the CDI; and adhere to specific capitalization, investment and solvency standards established under the California Insurance Code.

Insurers not on the LASLI may still write surplus line business in California, provided that they comply with the following requirements:

- Foreign Insurers must maintain a minimum capital and surplus of \$45 million and be authorized to transact the type of insurance in their state of domicile.
- Alien Insurers must be included on the NAIC's Quarterly Listing of Alien Insurers and are licensed as an insurer in their domiciliary jurisdiction.

Information about the insurers on the LASLI can be found [here](#).

Additional Information about the requirements to be added to the LASLI can be found in the [California LASLI Filing Requirements Guide](#).

One of the candidates for Ins. Commissioner is proposing creating a state plan for homeowners. Is that a good idea? Would that work and how?

Susan S., Oakland

Amy, others

According to CAL FIRE's 2021–2025 Redbooks, 13,750 of 16,870 wildfires recorded in the State Responsibility Area with an identified cause were human-caused. That is 81.5%.

The significance of that number should not be ignored. Human-caused fires include far more than arson. They include fires associated with equipment, vehicles, debris burning, power infrastructure, recreation, smoking and other activities. In other words, a homeowner can take every reasonable precaution to protect a property and still face the consequences when someone else's actions create an ignition.

That raises a fundamental question about California's insurance system: Why should homeowners who did not cause a wildfire bear the full financial consequences of risks created by other people's actions?

Len F., Portola

Amy

Gov't rules vs. Insurer rules

Residents of my city / zip code have had their HO policies cancelled. I've checked fire maps and my particular address is only "moderate" fire risk; many other areas here are "high fire risk". Do insurers go by zip code, city or particular address?

Carol K., Lafayette

Odalys, others

Hazard Maps

**CALIFORNIA CONSUMER ALERT**
#INSURECA Insurance Commissioner Ricardo Lara

CAL FIRE hazard maps do not affect insurance rates or availability

Insurance Commissioner Ricardo Lara issued a [fact sheet](#) explaining that CAL FIRE hazard maps do not affect insurance rates or availability. A [Spanish-language fact sheet](#) is also available.

For many years, insurance companies have been using wildfire risk models for determining where they will write and renew policies, and how much premium to charge a policyholder -- not the Fire Hazard Severity Zone maps. CAL FIRE's maps are required by law and their purpose is to drive local planning decisions, not insurance decisions.

Commissioner's POV: "Let me be clear: The CAL FIRE hazard maps are not used for insurance rates or underwriting decisions. But they will empower communities with more accurate information about the very real hazards we face. The reality is we all need to do more to protect our homes and communities from wildfires. When communities know and understand their risks, they can plan and prepare."



CAL FIRE hazard maps do not affect insurance rates or availability

800-927-4357
insurance.ca.gov

The Institute for Business and Home Safety Wildfire Prepared Home program certification: *Challenging but feasible for some*

Experts are in general agreement

Being Safer from Wildfires
Can Help With Your Insurance



Protect your home or business

Protect the immediate surroundings

Protect the whole community

Safer from Wildfires is a ground-up approach to help protect your home, the immediate surroundings, and the community. It can help you save money on your insurance.



Safer from Wildfires
Commissioner
Governor Gavin Newsom



WILDFIRE PREPARED
— A PROGRAM OF IBHS —

ENHANCED MITIGATIONS AGAINST FLAMES

- ✓ Cover gutters.
- ✓ Enclose eaves.
- ✓ Install noncombustible siding.
- ✓ Upgrade windows & doors.
- ✓ Upgrade to a noncombustible deck.
- ✓ Move accessory structures at least 30 feet away.
- ✓ Remove back-to-back fencing.

ESSENTIAL MITIGATIONS AGAINST EMBERS

ROOF

- ✓ Ensure the roof covering is Class A fire-rated & maintained clear of debris.
- ✓ Choose noncombustible gutters & downspouts.

BUILDING FEATURES

- ✓ Install flame- and ember-resistant vents or 1/8-inch metal mesh vents.
- ✓ Ensure 6-inch vertical noncombustible clearance at the base of exterior walls and decks.
- ✓ Clear & maintain the underdeck area; enclose low-elevation decks with 1/8-inch metal mesh.

0-5 FOOT NONCOMBUSTIBLE ZONE

- ✓ Establish a **0-5 foot noncombustible zone** around the home and decks; remove overhanging branches; replace combustible fences within 5 feet.

5-30 FOOT DEFENSIBLE SPACE ZONE

- ✓ Maintain yard with spaced vegetation, structures, & other connective fuels; clear debris; remove firewood.
- ✓ Move structures at least 10 feet away & maintain a 0-5 foot noncombustible zone around them.

What can you do to improve your insurance options?

I am nearing completion of all of CalFire's home hardening recommendations. However, since I live in a High Fire Risk neighborhood, will my property improvements alter the willingness of insurance companies to write me a new policy?

Kevin M., Los Altos Hills

Fawn

Looking for good books on home hardening,
specifically to keep our insurance (fair plan) happy.
They send us notices every year about gutters and
fences and debris.

Maribeth B., Los Gatos

Amy, all

Resources for home hardening info and help

UP's WRAP Resource Center

Your local Fire Department

Institute for Home and Business Safety (IBHS)

A Fire Safe Council or similar group in your area

A vendor/business

CAL Fire

Your current insurer

How will the new State Regulations on Zone 0 requirements affect insurance coverage and rates?

John R., Ukiah

Tom

My family has been with USAA for almost 40 years. My first issue is the square feet they are calculating. We are on a hill with a slope so from the street you see basically a one story single family home...with an awesome view of the town, hills etc.

USAA is using only the top story of 2200 sq ft to calculate the dwelling coverage and listing the bottom floor as a "basement" and not even listing sq ft or that its a 2 story home. I have called twice to question this and each time I'm told it's just wording and if any claim is made they will cover. I explained it was fully finished and definitely livable space. They look it up on google maps and say oh yeah its a basement, even though each floor has a wrap around deck of its own.

My other issue is they are using the dwelling listed as 800k (prior number they used was 784k) and I am being quoted on personal property of 50% of the dwelling limit. They are calculating at 400k. I asked them to lower the percent used or let me use a number like 150k and I was told repeatedly it was CA LAW for them to use the 50%.

They are sending a company to do an inspection and my concern is if they update the sq feet to add the livable basement space, then not only will the premium increase but the personal property coverage will increase and cost more in premium when its just throwing money away.. should I just zip my lips and be happy not only are they willing to cover me but after discounts they give for multi policy's my annual premium will be under \$3000? I know many who are being cancelled and can't find insurance. I feel grateful I am getting insured but want to make sure I'm not getting into trouble being under insured or in regards to the personal property WAY over insured. MB, Los Gatos

Dangerous to not include a finished basement in the insured square footage?

Can you get less contents/personal property coverage than 50% of Coverage A?

Preparedness Action Steps

1. Do your best to stay insured! - if shopping for replacement coverage - avoid being underinsured.
2. Inventory your assets
3. Digitize important documents and store offsite
4. Take steps to reduce your risks
 - Harden your home
 - Create defensible space

Avoid underinsuring your home

Default settings in dwelling estimating software are often far below current constructions costs in California

Discuss the features of your home with your agent so they can help get your dwelling limits where they need to be

UP recommends buying the biggest ERC you can afford

Do the rough math to calculate how much your home is currently insured for and do your best to adjust it to a realistic number

An option...

The screenshot shows the BW Builder, Inc. website. The header includes the company logo, name, and navigation links: About Us, Services, Resources, Testimonials, and Contact. A phone number (707) 8 is also visible. The main heading is "What is a Replacement Cost Estimate?". Below this, there are three paragraphs explaining the RCE process and its importance. To the right, there is a sample RCE document titled "Reconstruction Cost Estimate – Sample" dated June 29, 2023, for 123 Main Street, Truckee, CA. The sample document includes a "Click To Enlarge" button and several small images of interior spaces. At the bottom of the sample document, the website URL and contact information are listed.

BW Builder, Inc.
A BETTER WAY TO BUILD & ESTIMATE

About Us Services Resources Testimonials Contact (707) 8

What is a Replacement Cost Estimate?

A Replacement Cost Estimate (RCE) is a report that shows what it would cost to rebuild your home today using current material prices, labor, and building codes. Insurance companies use this to determine how much coverage you should carry, helping ensure you are not underinsured after a loss.

Many insurers, including [California Fair Plan](#), AAA, and USAA, now require an RCE for properties seeking higher coverage limits, often over \$1 million. If you review your current policy, you may already see a recommendation to obtain one.

An RCE prepared by a licensed builder provides the most accurate picture of true rebuild costs based on real construction experience and up-to-date pricing. While no estimate can guarantee full coverage, it is one of the most important steps you can take to protect your home and avoid costly gaps in coverage.

If you review your current policy details, you'll likely find that your insurance provider has recommended you obtain an RCE. A licensed builder creates the most accurate RCE, providing an up-to-date estimate of what it would take to rebuild your home. While not a guarantee, this can be a critical safeguard against underinsurance.

BW Builder, Inc.
A BETTER WAY TO BUILD & ESTIMATE

Reconstruction Cost Estimate – Sample
June 29, 2023

123 Main Street
Truckee, CA

Click To Enlarge

www.bwbuilder.com | 707.595.8912 | Lic. #1035130

Will a BW Builder RCE be accepted by my insurance company?

While we can't guarantee what any individual insurance company will accept, BW Builder has successfully completed over 1,000 Replacement Cost Estimates (RCEs), all of which have been accepted by insurance companies. We designed our RCEs so they meet the standards of [CA Section 2695.183 – Standards for Estimates of Replacement Value](#), ensuring they are relevant, reliable, and in compliance with California's guidelines.

To date, our RCEs have been accepted by major providers, including California Fair Plan, AAA, Nationwide, State Farm, Farmers, USAA, GEICO, and more, providing confidence that our estimates meet industry requirements.

How Much Does the RCE cost?

What does my \$150 buy?

Besides adequate dwelling coverage, what else matters?

- Additional Living Expense coverage (loss of use/rent)
- Extended Replacement Cost Coverage (%) (a cushion)
- Ordinance/Law/or Building Code compliance
- Increased Limits on Sewer/ Water Backup endorsement if able - \$5,000 is never enough
- Water damage (is there a cap? Other limits?)
- Replacement Cost over Actual Cash Value
- Coverage for Valuables (art, jewelry, business property)

Preparing for El Niño

Where it rains, it can flood



Get Your Property Ready: Trim trees, stock up on sandbags, clear gutters and drains

Check Your Flood Hazard: [MyHazards.ca.gov](https://myhazards.ca.gov)

Where it rains, it can flood. Flood damage is not covered under your home policy.



Consider Flood Insurance: Get a quote from the NFIP and a Private Flood Insurer. Remember - flood insurance policies take 10-30 days to kick in so NOW is the time to start the conversation with your agent.

After a Storm: If your home suffers minor storm damage, repairing your home, landscaping or fencing with **wildfire preparedness** in mind can reduce your home insurance costs. This may look like replacing a downed fence or gutters with non-combustible materials. Learn more at: wildfireprepared.org

Reality check:

- If you have a mortgage, the lender will “force place” insurance that **only** covers their loan amount and add the cost on to your debt.
- Insurance money -- not charitable or government aid -- is the #1 source of money that helps people rebuild and recover after a disaster.
- FEMA money is *needs-based* and the maximum grant is \$44k. Average ~ \$5k.
- SBA loans are low interest but must be repaid.
- Charitable aid generally covers basic needs – not the cost of rebuilding a home.

What about Renters Insurance

- A bargain compared to most kinds of insurance, even automobile – often less than \$20 a month
- The best way to make sure you will have cash to replace your belongings if a fire or covered natural disaster damages or destroys your things
- Loss of use/ ALE will cover your short-term housing
- Covers fire, theft and many other causes of loss
- It may be required by your landlord
- Can often be bundled with your car insurance

www.uphelp.org/CAInsuranceHelp

HOME INSURANCE SHOPPING HELP (CALIFORNIA)

KEEPING YOUR HOME PROTECTED WHEN INSURANCE OPTIONS ARE LIMITED AND EXPENSIVE >

If you live in an area where it's hard to find a company that will insure your home, shop diligently and work with a pro-active agent who is current on all available options, including the CA Fair Plan. Here are a list of UP publications to help you to help you navigate finding insurance in a challenging marketplace:

- > SLIDE DECK: Keeping Your Home Protected When Insurance Options are Limited and Expensive
- > Dropped by your home insurer? Where to go for help in California
- > Understanding different types of insurance companies
- > The lowdown from UP on the California FAIR Plan, the last resort
- > Picking a good insurance agent or broker
- > How to check an insurer's financial strength
- > Home Insurance Check UP
- > What to do about "CLUE"?
- > Home Insurance Buying Tips
- > Wildfire Mitigation Help

PREVIOUS CA SHOPPING HELP WEBINARS AND VIDEOS

UP hosts shopping help webinars twice a year to help California homeowners find replacement coverage after being dropped by their insurer. Watch the most recent webinar for information and advice on shopping for insurance in a challenging marketplace below. For previous webinars visit our [YouTube Channel](#).



6/11/24 Home Shopping Help Webinar (95 minutes)



Home Insurance Shopping Tips (3 minutes)



Home insurance tips to stay protected and be a savvy consumer! (3 minutes)

Professional help resources

LOG INASK AN EXPERTFORUMS

HOMEABOUTMEDIARECOVERY HELPGET PREPAREDADVOCACYASK AN EXPERTEVENTSSUPPORT UP

PROFESSIONAL HELP DIRECTORY

– All States –Insurance ShoppingGO



RCU Insurance Services

Web: www.rcuinsuranceservices.com
Type of Business: Insurance Shopping
State: California

Platinum Sponsor



Open Door Insurance Services

Web: www.opendoorins.com
Type of Business: Insurance Shopping
State: California

Gold Sponsor



Consul Insurance

Web: consulinsurance.com
Type of Business: Insurance Shopping
State: California

Silver Sponsor

Ask an Expert

uphelp.org/ask-an-expert

ASK AN EXPERT

COMMUNITY

ASK AN EXPERT

MEET OUR EXPERTS

FORUMS

ACCOUNT

This website offers extensive information, links and resources. Please use the navigation bar and “Search” box to find what you need. If you are an insurance consumer (policyholder) and you can’t find what you need by searching this site, you can post a question in this forum, and we will do our best to provide an answer from our staff or expert volunteers. Expert volunteers include professionals in construction, insurance claims and insurance law.

PLEASE ALLOW TIME TO GET A RESPONSE. We’re not able to respond to urgent or time-sensitive questions. UP staff reserves the right to view and approve your question before it appears on our site.

Thank you to our Funders:



**American
Red Cross**

This wildfire recovery project
was funded in part by a grant
from the American Red Cross



RURAL COUNTY REPRESENTATIVES
OF CALIFORNIA



CALIFORNIA
ASSOCIATION
OF REALTORS®