

Home Insurance Shopping Tips:

**Keeping Your Home
Protected
When Insurance Options
Are Limited
(and Expensive)**

ABOUT UNITED POLICYHOLDERS (UP)

**A 501(c)3 national, not-for-profit organization with a
Platinum Guidestar rating**

- **30+ year track record of expertise in insurance
problem-solving, disaster recovery and resiliency**

**Independent - funded by donations and grants
(not by insurance companies)**

**Go to uphelp.org to register for upcoming events,
view recordings of past events, and related resources.**

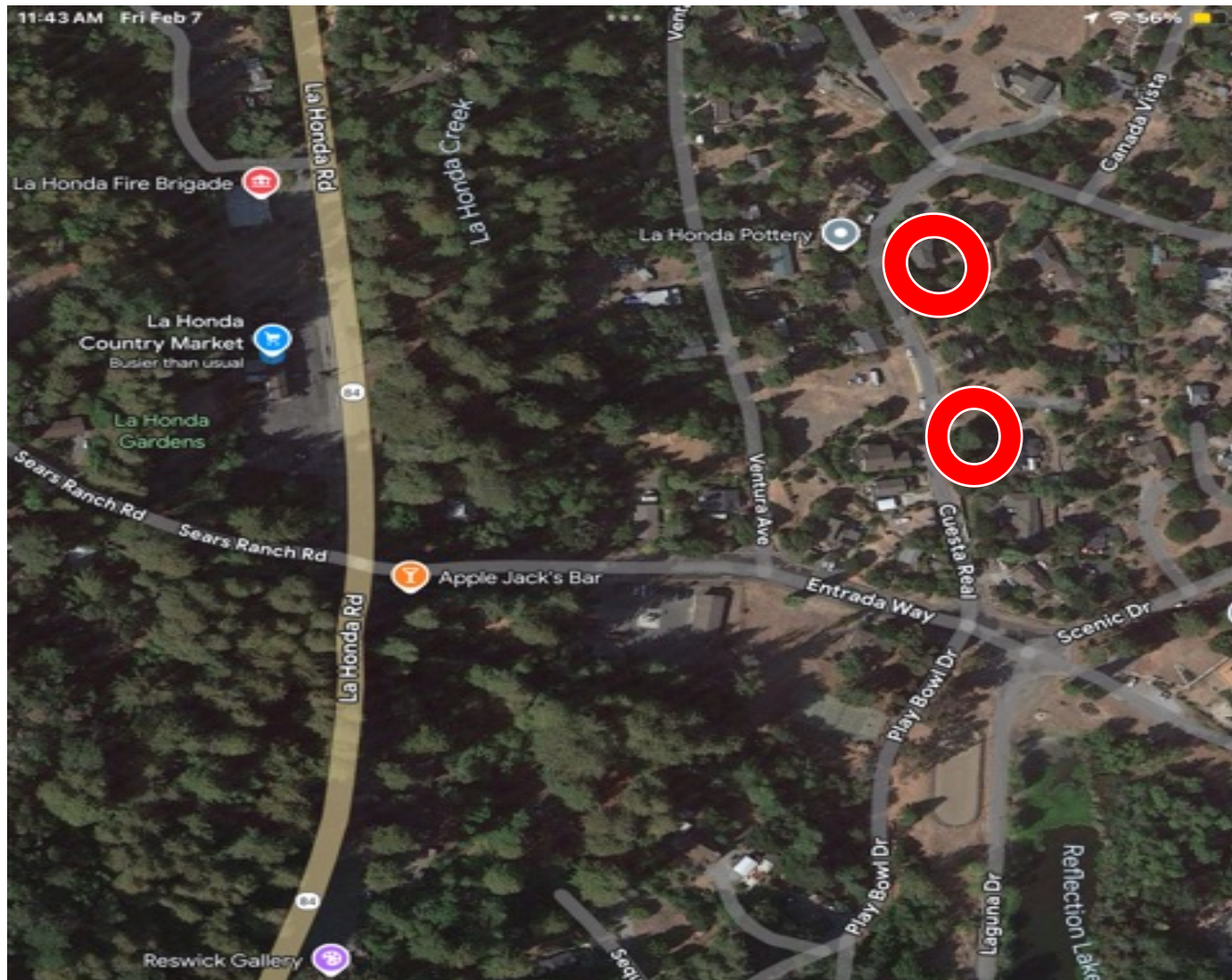
EXAMPLES OF PREMIUM INCREASES

State Farm's recent overall 20% rate increase resulted in average increases of:

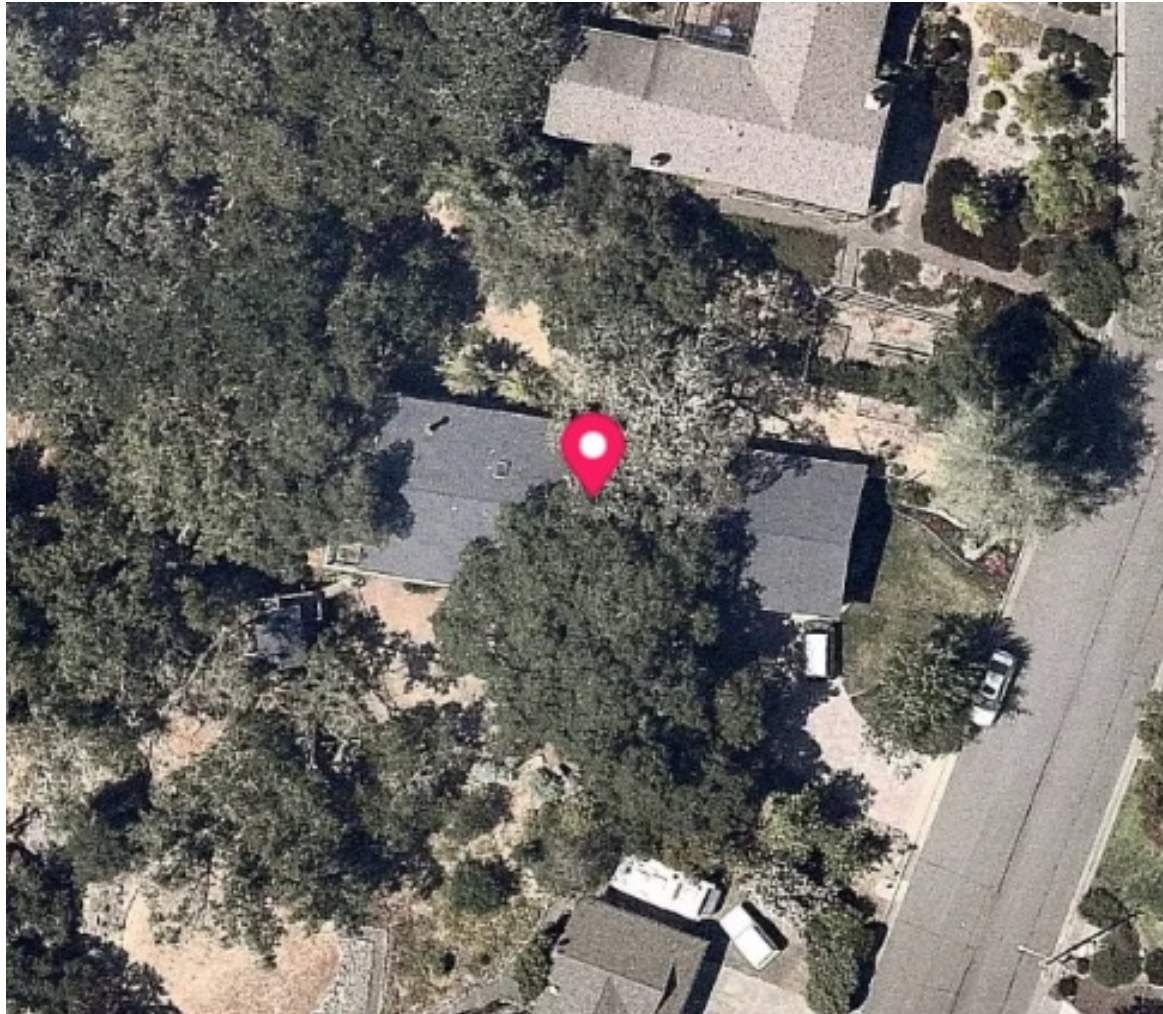
La Honda	94020	6.5%
Ojai	93023	64.2%
Los Altos	94024	16.1%
Soquel	95073	29.2%
Ventura	93001	24.2%

It's not just State Farm – e.g., Allstate **34%**
(And State Farm has another filing pending-
30% in almost every zip code including yours!)

WILDFIRE SCORES... SLOPE, FUEL, ACCESS AND MORE



INSURERS USE AERIAL IMAGERY TO ASSIGN RISK SCORES



CDI MANDATORY MITIGATION DISCOUNTS “SAFER FROM WILDFIRE”

Building hardening measures:

- 1. Class-A Fire Rated Roof,**
- 2. Enclosed Eaves,**
- 3. Fire-Resistant Vents,**
- 4. Multipane windows, including dual pane windows, or functional shutters, which when closed, cover the entire window and do not have openings, and**
- 5. At least six (6) inches of noncombustible vertical clearance at the bottom of the exterior surface of the building, measured from the ground up.**

Property-level mitigation efforts:

- 1. Clearing of vegetation and debris from under decks,**
- 2. Clearing combustible within 5 feet of the home,**
- 3. Only noncombustible materials, including fences and gates, within 5 feet of the home,**
- 4. No combustible structures, including sheds and other outbuildings, within 30 feet of the insured structure (or from as much of such area as is under the control of the applicant or policyholder),**
- 5. The property upon which the home is situated complies with Section 4291 of the Public Resources Code, and relevant local ordinances,**

Community-level mitigation designations:

- 1. Fire Risk Reduction Community**
- 2. Firewise USA Site in Good Standing.**

NONRENEWED?

YOUR INSURER MUST GIVE YOU **75 DAYS NOTICE**, PROVIDE THE DETAILS OF THE REASON FOR THE NONRENEWAL AND ALLOW YOU TO APPEAL...

EVEN IF YOU APPEAL:

- DON'T DELAY – START SHOPPING RIGHT AWAY!
- TAKE NOTES REGARDING EACH INSURER YOUR AGENTS HAVE CONTACTED
- MAKE SURE YOU HAVE THOROUGHLY SHOPPED THE INSURER MARKET!



Dropped by your home insurer? Steps to take in California

Act Promptly

Read the paperwork from your insurer. Contact them and ask if there are home improvements you can make that will get them to reverse their decision to drop you. Note: The non-renewal notice must be sent to you **75 days before** the policy expires. www.uphelp.org/droppedca

STEP 1

Know Your Rights & Get Help

If you believe that you are being non-renewed in violation of the law, file a "Consumer Complaint" with the California Department of Insurance www.insurance.ca.gov/01-consumers

STEP 2

Shop for Options

Work with a good agent to find all options including "non-admitted" insurers. Watch UP shopping help videos and use CDI tools: www.uphelp.org/cainsurancehelp

STEP 3

Be Prepared to Pay More, Avoid Cutting Coverage

Aim to insure your home for what it would cost to rebuild it and the risks you face in your area. Keep good notes of your conversations. Avoid being in the ⅓ of homes in the US that are underinsured. www.uphelp.org/checkup

STEP 4

Last Resort

The California FAIR Plan (CFP) offers basic fire protection if you can't find a "regular" company to insure you. Consider pairing a CFP policy with a "difference in conditions" policy to fill gaps in what CFP policies don't cover. www.uphelp.org/CFP

STEP 5

For more information and guidance, visit:
www.uphelp.org/droppedCA

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COMMON REASONS FOR NONRENEWAL

- Wildfire risk – fire hazard issues related to components of the dwelling or landscape or of the location generally
- Losses/claims within the past 3-5 years (you or previous owner of home)
- Age of home (insurer must provide details)
- Age of roof
- Galvanized pipes
- Knob and Tube wiring
- Pool
- Trampoline
- Value of home
- The insurer's decision to reduce amount of homes its insurers in the region (Sometimes referred to as “over-concentration” of risk or of values)

Know your risk, know your rights

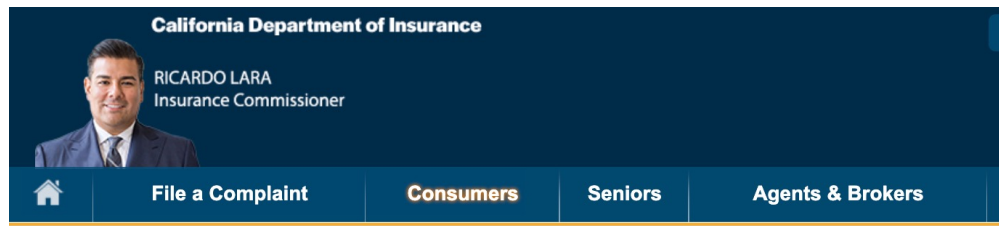
Insurance companies must provide a detailed **wildfire risk score** for your property

- 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**

SHOPPING TOOLS AVAILABLE FROM THE CALIFORNIA DEPARTMENT OF INSURANCE (INSURANCE.CA.GOV)



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Home/Residential Insurance

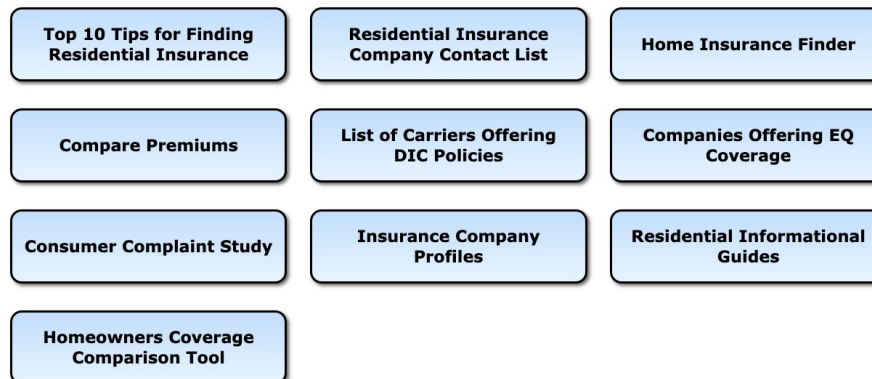
Shop Around

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
Ten
Tips!!

Insurance Finder
Tool



(800) NUMBERS...

Consumers / Types of Insurance / Information Guides / Residential Series / Residential Insurance Contact List

Residential Insurance Contact List

Company Name	Phone Number
21st Century Premier Insurance Company ²	800-974-6755
Aegis Security Insurance Company	844-207-4339
AIG Property Casualty Company	888-978-5371
Affiliated FM Insurance Company	800-343-7722
AFH Insurance Company ³	800-543-2644
Allstate Indemnity Company ²	800-255-7828
Allstate Insurance Company ²	800-255-7828
American Bankers Insurance Company of Florida	800-852-2244
American Family Connect Property and Casualty Insurance Company	888-239-9953
American Modern Home Group	800-543-2644
American Modern Property & Casualty Insurance Company	800-543-2644
American National Property and Casualty Company	800-899-6519
American Security Insurance Company	800-852-2244
Amguard Insurance Company	800-673-2465
Amica Mutual Insurance Company	800-652-6422
Armed Forces Insurance Exchange	800-255-6792
ASI Select Insurance Corporation	866-274-8765
Aspen American Insurance Company ²	800-548-1616
Bankers Standard Insurance Company [™]	866-324-8222
California Automobile Insurance Company (Mercury Group)	800-956-3728
California Capital Insurance Group	800-682-9255
California Casualty Indemnity Exchange	866-680-5143
California Mutual Insurance Company	800-310-5824
Century-National Insurance Company	800-462-2123

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Standard Fire Insurance Company	866-522-1883
Standard Guaranty Insurance Company	800-852-2244
State Farm General Insurance Company [™]	800-782-8332
State National Insurance Company ²	855-695-3889
Stillwater Insurance Companies	855-712-6092
Stillwater Property and Casualty Insurance Company	855-712-6092
Sutton National Insurance Company	888-846-4238
Tokio Marine America Insurance Company	800-918-8979
Travelers Commercial Insurance Company	866-522-1883
Trumbull Insurance Company	888-413-8970
Twin City Insurance Company	888-413-8970
Unitrin Auto and Home Insurance Company	877-252-7878
Unitrin Direct Property & Casualty ³	800-253-7744
Universal North America Insurance Company	866-458-4262
USAA Casualty Insurance Company	800-531-8722
USAA General Indemnity Company	800-531-8722
USAA (United Services Automobile Association)	800-531-8722
US Coastal Property and Casualty Insurance Company	866-896-7233
Vigilant Insurance Company	866-324-8222
Western Mutual Insurance Company [™]	800-234-2103
Wawanesa General Insurance Company	800-640-2920
Zurich American Insurance Company	800-906-7550

Footnotes:

¹Mobilehome Only

²Renter's Policy Only

³Condo Only Policy

⁴Dwelling Fire Policy

[™]Renewals Only

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TIPS TO SAVE MONEY!

- Do as much mitigation as you can...(and encourage your neighbors to do the same!
- Ask your agent or insurer about all available discounts
- Bundle home and auto coverages
- *Raise your deductible!!*
 - While shopping ask for a quote with different levels of deductible: \$1,000, \$2,500, \$5,000, \$10,000
(A higher deductible will reduce your premium and it's best to avoid filing a small claim anyway!)

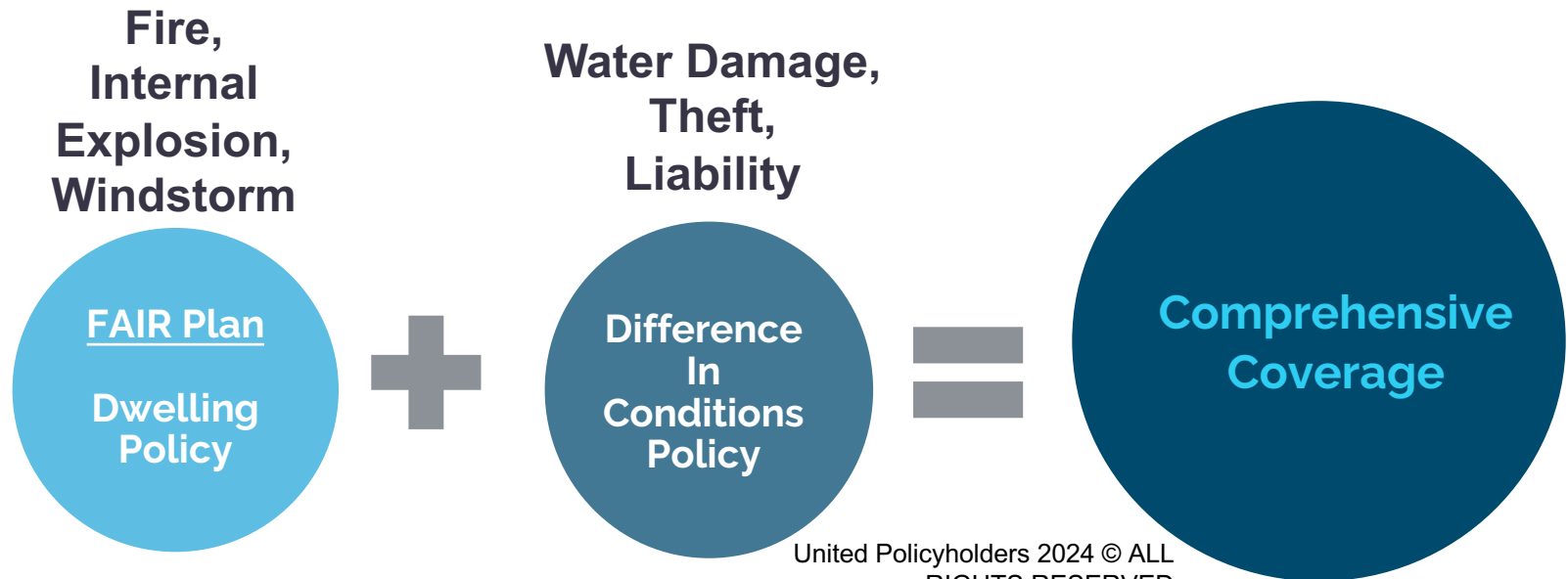
4 MAIN CATEGORIES OF INSURANCE COMPANY

- Admitted/licensed – backed by guaranty fund and rates are regulated
- Non-admitted/Surplus/Excess – no rate controls!
You need to check the financial rating!
- Government created (CA Fair Plan, Calif. EQ Authority)
- Forced/Lender-placed – covers your loan amount, not your home/contents...

CHECK OUT OUR INFO AT:

WWW.UPHELP.ORG/CFP

**THE FAIR PLAN PROVIDES
UP TO \$3M IN RESIDENTIAL COVERAGE FOR FIRE RISK
(NO LIABILITY, WATER, WIND)
AND A DISCOUNT OF UP TO 15% TO THOSE WHO MEET
“SAFER FROM WILDFIRES”
OR IBHS “WILDFIRE PREPARED HOME” STANDARDS
AND LIVE IN FIREWISE COMMUNITIES.**



UNDERINSURANCE

Be aware that we still see policies that provide “Coverage A, Dwelling” limits that amount to less than \$300 per square foot to rebuild the home.

That’s likely to fall very short of the actual cost to rebuild in most regions of California.

Seek advice to obtain a realistic understanding of the cost per square foot rebuild a home similar to yours in your community and adjust your limit accordingly.

INVENTORY YOUR PERSONAL PROPERTY

While you're doing an insurance check up, why not walk through your home and garage and photograph/video all of your contents

...your furniture and paintings pictures, light fixtures, the things in your drawers and closets and cabinets including your kitchen appliances and washer and drier and pots and pans and your clothing and shoes and books and office materials and toys and keepsakes and tools and camping and sports equipment— everything!

Then store those pictures and videos in the cloud. In the verrrry remote chance you do have a major loss, you will at least have some evidence to prove the extent of your contents and it can greatly help you write out a detailed inventory if you need to do that for your claim...

LOOKING FORWARD...

The California Insurance Commissioner's "Sustainable Insurance Strategy" is in process.

It amends the rate review/approval process to allow insurers to use **catastrophe model projections of future losses** in setting rates and will also allow insurers the to pass along their **reinsurance costs** in return for insuring more homes in "distressed" areas.

The hope: Allowing **higher premiums** will **increase the availability** of coverage options...

Please...

Help us monitor and contribute to solving California's property insurance crisis by taking and sharing our survey!

www.uphelp.org/CAhomeSurvey

THANK YOU!
REMEMBER, UP IS HERE
TO HELP!

UPHELP.ORG



Or write to us at: info@uphelp.org