

[Advice from experts on securing property insurance and keeping costs down](#)

Press Democrat

As another insurer leaves California, organizations like United Policyholders and the Department of Insurance have tips and resources to help homeowners shop for coverage and challenge nonrenewal.

Before settling for the California FAIR Plan, make sure to exhaust all other options. The California Department of Insurance maintains a contact list of all residential insurance providers in the state. For those who are forced into the state's last resort insurance, continue to shop around every few months since carrier calculations and policy offerings change.

In terms of bringing down prices, raising a policy deductible can lower the premium. It's additionally worth thinking twice before filing small claims since that could lead to higher premium costs.

It's also important to take advantage of new rules that require insurance companies to offer discounts to policyholders who take steps to reduce wildfire risk on their properties. Don't hesitate to ask questions or ask about cost saving opportunities. When people apply for a policy and before renewal or nonrenewal, insurers are also newly required to provide an explanation of the company's wildfire risk score for the home in question, a score that customers can improve on or appeal.

For those considering foregoing insurance altogether, note that mortgage insurers will place a coverage to protect their loan amount and will bill the property owner for that. Joel Laucher of United Policyholders acknowledges that it is an understandable consideration for those who truly cannot afford coverage, "but it's such a huge risk in most circumstances, it would make more sense to sell the home," he said. "It's very unlikely that you'll ever lose it, but if you do, that is a financial back-breaker for most people."