

California Home Insurance FAQs

The home insurance situation remains very challenging in California, there's no sugar-coating it. The one bright spot in the recent announcements by three leading insurers that they will no longer sell new policies is that none of them are leaving the state or wide-scale dropping existing customers.

UP is continuing to monitor the home insurance marketplace, [keep our tips up to date](#), [promote risk reduction](#) and [advocate for solutions](#) that will restore affordable, available options for insuring a home in California. Here are answers to frequently asked questions:

I made home improvements to reduce my wildfire risk, but my insurer still dropped me. What can I do about that?

If you've provided your insurer with proof of those improvements, but they won't budge, start shopping ASAP. Current law does not give the Department the authority to force insurers to renew existing customers or accept new ones. UP is [supporting a bill](#) that requires an insurer to offer a policy to any homeowner whose property meets the [Safer From Wildfires](#) mitigation standards, but it is currently stalled in the legislative process. Regulations that went into effect last year required insurers to file new rating plans that include discounts for mitigated homes. The CA Department of Insurance is currently reviewing them to make sure the discounts give homeowners credit for reducing risk.

My premium just double/tripled. What options do I have?

Work with an agent to shop for an alternative policy and/or make adjustments to your existing policy. Adjustments can include:

- raising your deductible
- reducing contents and/or other structures coverage
- providing your insurer with documentation of home improvements you've made that reduce your

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wildfire risk.

Bundling your home insurance with an auto and/or umbrella policy can also get you a break on your premiums.

How can I find out what my risk score is and what can I do to improve it?

There are several risk scoring products that insurers are using. (Core Logic Wildfire Risk Score, Fire Line...) Email, call or mail your insurer a request for your risk score. Under regulations that went into effect this year, your insurer is legally required to tell you what your score is, how you can improve it, and offer you an appeal process if you dispute the accuracy of the score. If your insurer ignores your request, contact CDI at 1(800) 927-4357 or online at www.insurance.ca.gov

What can I do to help fix this situation?

Please take a few minutes to complete our [California Home Insurance Survey](#) and help us keep tabs on what's going on. We share your pain and frustration, and are doing everything we can to help. We are continuing to dialogue with insurers, agents and the Department of Insurance on solutions, [add new tips](#) to our website, support legislative reform and promote and [facilitate risk reduction](#).

We're with you in this challenge. While we are not a state agency and don't have the resources to provide individual consultations on specific situations, we are doing our best to address all the issues consumers are bringing to United Policyholders.