

## [Call Kurtis: What to do if your home insurance company drops you?](#)

CBS News

The Hartford Insurance is the latest company to say it will stop writing new homeowners' policies in California starting Feb. 1. It cites challenges in the market, especially with the California fire risk.

The industry says it's struggled to get the Department of Insurance to approve rate hikes, which has caused other carriers to also leave the state. Insurance companies are in the business of making a profit.

Consumer Advocate Amy Bach with United Policyholders says having fewer insurance options is not good for consumers.

"Insurers are just in a very, what we call a hard market, very hard market, meaning they are just thinking that they want to make money in other pursuits, and they want to put their capital in other places," Bach said. "And it's not something that'll turn around overnight."

While Hartford expects to keep existing policies for most customers, here's what anyone should do if they get a non-renewal notice from any home insurance provider.

- By law, they must give you a 75-day notice. That means you have 75 days to find something new.
- Start right away and shop many insurance companies and brokers for the best quotes. It could take time to get something that works for you.
- If you wait too long you may end up with the FAIR plan, which is the insurance of last resort.

For more advice from United Policyholders, see the graphic below and/or [click here](#).



## 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](http://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](http://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](http://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 1/3 of homes in the US that are underinsured. [www.uphelp.org/checkup](http://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](http://www.uphelp.org/CFP)

STEP  
5

**For more information and guidance, visit:**

**[www.uphelp.org/droppedCA](http://www.uphelp.org/droppedCA)**

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