

Consumer advocates say home insurance is still available in California without State Farm

Live Insurance News

They are assuring property owners that other insurers will be able to help them find coverage. State Farm recently announced that it would no longer be accepting new home insurance and business insurance applications in California, due to the increasing frequency of wildfires and the rising cost of repairs.

Many property owners are now wondering how they will be able to find coverage in the state.

According to consumer advocate groups, there are still opportunities to find home insurance coverage in the state, though some are hoping that since State Farm has stopped selling, they might be interested in becoming a new solution in this enormous but struggling market.

“I had been hoping ... they would be able to hold on with us,” said After the Fire USA founder Jennifer Gray Thompson, whose group supports victims in rebuilding their properties after a wildfire. Thompson has stated that she believes that California is a place worth protecting and she’s hoping that State Farm and consumers will be able to work together, instead of exiting the state altogether.

“I don’t want to be an alarmist and I don’t want to call them out. I actually want to call them in, come to the table,” Gray Thompson added. “The thing that frustrates me about the insurance industry, they are profitable, they do have a lot of payouts in California because we have so many natural disasters.”

Consumer advocates are encouraging property owners to consult agents to find home insurance. Following the loss of the sale of new policies in California, United Policy Holders founder Amy Bach – whose nonprofit has been sharing advice to help consumers find coverage even after State Farm has left – she assured Californians that options remain.

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“Find a professional agent who is on the mark here because it is complicated for consumers,” said Bach in a recent KCRA article. “As an individual, you don’t have the same options to access as an agent would.”

Bach also pointed out that some home insurance companies that aren’t the size of State Farm would gladly take on new business from consumers shopping for what that giant is no longer selling.

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