

[Insurance companies dropping homeowners in Nevada County](#)

The Union

Ted Peach, a Nevada County resident who lives on Banner Mountain, said the rate for his home insurance policy recently went up from \$1,200 to \$3,800.

“The house has cementboard siding, metal roof, ironwood deck and has very good vegetation clearance,” he said. “Our rates are going up? What more can I do to my house than what I have done?”

Peach isn’t alone in his frustration over local home insurance policies.

To date, 109 Nevada County homeowners reported they’d been dropped or given non-renewal notices by their home insurance company in the past three years according to a United Policyholders survey that collected data about home insurance from 660 county residents.

Of the 1,240 survey respondents statewide, 196 reported being dropped in the past three years.

Joanne Drummond, executive director of the Fire Safe Council of Nevada County, said local residents are having difficulties retaining their home insurance policies because the county is a high-risk area for wildfires.

From the council’s perspective, Drummond said, it seems that insurance companies are “looking for any reason to non-renew in order to divest themselves of the risk.”

The United Policyholders survey, which was open from Feb. 23 through April 24, was sent out to homeowners throughout the state, but 53 percent of the respondents were from Nevada County. Drummond said the high number can be explained by the council advertising the survey through its website and Facebook group.

Having a good understanding of what kinds of insurance community members have is a crucial step in making Nevada County a fire-wise area, Drummond said. The survey gives the council a good look into what challenges local homeowners are facing with their insurance policies.

According to Drummond, the council acts as a third-party for insurance companies to verify Nevada County homeowners that are in compliance with defensible space regulations.

“We want to work with insurance companies to accept a qualified statement that the property is defensible,” she said. “Our goal is to make people safe and let insurance companies know that these people are a good risk.”

Of the United Policyholders survey respondents from Nevada County, 19 percent said that they pay \$1,000 or less annually for their policy while 26 percent reported paying between \$1,000 and \$1,500, and the remaining 55 percent of respondents pay more than \$1,500.

Of local respondents, 41 percent reported they did not have a choice between multiple companies the last time they shopped for home insurance, and 16 percent reported that they are struggling to pay for their policy.

Statewide, the majority of respondents who reported they’d been dropped by their insurance company said they had policies with Hartford, Allstate, Liberty Mutual, State Farm or Farmers.

The survey asked respondents to describe their experience with home insurance.

“My current policy is way too high at \$2,800 per year,” said Nevada County homeowner Lisa Evans. “My current quote for my June expiration date is \$5,800. I am considering leaving California. Between the tax on everything, to now this, it’s no longer worth being here.”