

## **Live in Redding, Shasta County and lost your homeowners insurance? Here's what to do next.**

### Redding Record Searchlight

Some homeowners in Shasta County are scrambling to find insurance after being dropped by their carrier.

In the wake of a decade's worth of catastrophic wildfires that have cost lives and resulted in billions of dollars in property damage in the state, insurance companies are growing wary, and in some cases, they are not renewing policies or have stopped writing new policies.

So it was big news earlier this spring when two of the largest carriers, State Farm and Allstate, decided not to offer homeowner policies to new customers in California.

"This is like an unprecedented situation," United Policyholders Executive Director Amy Bach said of the current home insurance market in California.

"There is a bit of a panic going on. But for some customers, they're like, 'OK, I got dropped, that was a bummer, but I found a new policy.' Some people couldn't find a policy," Bach said.

Bach said insurance companies in California must give homeowners 75-days notice before their policy expires.

While it might be hard not to panic or feel anxious when you've lost coverage, Bach and others said to try to keep a level head while looking for new coverage.

Department of Insurance offers tips

The California Department of Insurance on its website offers resources for consumers who have lost their homeowner's insurance, including a home insurance finder tool.

"We are aware there has been an increase in nonrenewals and understand that residential insurance is getting harder to find in any area that insurers identify as having a higher than average risk of wildfire," the commission states.

Among the tips for consumers from the Department of Insurance:

- Ask questions. If you get a nonrenewal notice, call your insurance company or agent and ask if there were specific reasons for the notice.
- Homeowners who think the nonrenewal notice isn't justified can file a complaint.
- Homeowners should make sure they have done everything they can to reduce the fire risk around their property.
- If homeowners want to speak to someone at the California Department of Insurance, call 1-800-927-4357.