Press Release: Rural Representatives and Consumer Group partner to address California's regional home insurance crisis

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For Immediate Release: July 26th, 2023
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SAN FRANCISCO, July 26, 2023 – To assist the thousands of California residents in rural and suburban areas who are struggling to keep and afford insurance on their homes, the consumer non-profit United

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Policyholders (UP) announced today they are partnering with the Rural County Representatives of California (RCRC). UP and RCRC are asking all California homeowners to participate in a confidential, short survey at: uphelp.org/cahomesurvey.

"We know that households across the state are getting hit with double and triple premium increases, non- renewals, and ending up with limited coverage at a high price through the state's insurer of last resort" said Amy Bach, UP's Executive Director. "We need to find out how many people are letting their insurance lapse, going with insurers that are not protected by the state's insolvency fund, and how many people are going into debt by letting their mortgage companies put a forced place policy on their home," said Bach.

"RCRC is working hard to help rural counties deal with the regional home insurance crisis, and we are pleased to partner with United Policyholders on this project", said Doug Teeter, Butte County Supervisor and RCRC's Board Chair. "Insurance is a critical tool for being resilient to disasters, and as wildfire season approaches, we want to remind people of that and get an accurate statewide picture of where things stand", he added.

The survey data will help United Policyholders and RCRC continue helping households and communities contend with rising costs and non-renewals. "This partnership will help us get a clear picture of how the regional crisis is impacting homeowners, and where we need to be focusing our outreach to help people navigate the situation", said Bach.

UP has been hosting regular home insurance shopping help webinars featuring professional insurance agents and experts from the CA Department of Insurance, and helping people and communities do as much wildfire risk reduction as possible.

About RCRC: The Rural County Representatives of California is a 40-member county service organization that champions policies on behalf of California's rural counties. RCRC is dedicated to representing the collective unique interests of its membership, providing legislative and regulatory representation at the State and Federal levels, and providing responsible services for its members to enhance and protect the quality of life in rural California counties. To learn more about RCRC, visit rcrcnet.org and follow @RuralCounties on Twitter, Facebook and Instagram.

About United Policyholders: Since 1991, the nonprofit 501(c)(3) United Policyholders (UP) has been a trustworthy and useful information resource and an effective voice for consumers of all types of insurance in all 50 states and the District of Columbia. Our work is divided into three programs: Roadmap to Recovery, Roadmap to Preparedness, and Advocacy and Action. For more information about these programs, visit www.uphelp.org.

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