

UP Petitions for CA Wildfire Insurance Investigation



Placer and Mariposa County Officials John McEldowney and Rosemarie Smallcombe have been coordinating with United Policyholders to help their residents keep and maintain quality insurance on their homes. Pictured here UP Executive Director Amy Bach before a Spring 2017 meeting of the Insurance Subgroup of CA Governor Brown's Tree Mortality Task Force in Sacramento.

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

Source: <https://uphelp.org/up-petitions-for-ca-wildfire-insurance-investigation/> Date: December 8, 2025

United Policyholders launched a [Wildfire Mitigation and Insurance Project](#) in California in 2016 to help households in brush areas maintain insurance protection on their homes, and participate in related public policy discussions with public officials, insurance companies and other stakeholders. In addition to publishing [tips](#) for consumers, [UP is participating](#) in an insurance working [Subgroup](#) of the CA Governor's Tree Mortality Task Force, engaging in fact-finding with fire fighting agencies, and conducting [surveys](#).

In furtherance of this work, United Policyholders filed a formal Petition with the California Department of Insurance requesting that they conduct a series of investigatory hearings throughout the state. The Petition identifies a number of circumstances that need to be investigated:

- In what regions and how many property owners have recently been dropped/nonrenewed by the "admitted" insurance companies they'd previously been insured with? Admitted insurers are fully licensed and regulated and protected by the <http://www.caiga.org>.
- Have these property owners been able to replace their coverage through other admitted companies, or are they now insured through non-admitted companies or the state-run CA Fair Plan?
- To what extent are non-renewals by admitted companies being driven by Wildfire Risk Models?
- Are Wildfire Risk Models having an appropriate or disproportionate impact on the home insurance marketplace in California?
- Are Wildfire Risk Models sufficiently taking mitigation/risk reduction and local firefighting resources into consideration?

[Petition for Investigatory Hearings PDF](#)