

[Why a 'scarlet letter' insurance is increasingly one of the only options for homeowners](#)

San Francisco Standard

The devastation in L.A. could become the most expensive wildfire disaster in U.S. history and push more homeowners across the state into a less-regulated insurance market with higher premiums and less protection.

While it will take months or even years to understand the full scope of the damage, experts predict that a domino effect could lead more people to what's known as surplus line home insurance, provided by carriers not licensed in California.

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