

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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