



Home Insurance Shopping Help Webinar

Online Event (Zoom)

June 11, 2024

www.uphelp.org

If you'd like to download and follow today's slide deck:

www.uphelp.org/jun11

The screenshot shows the United Policyholders website. The header includes the logo, navigation links (LOG OUT, MY QUESTIONS, ASK AN EXPERT, FORUMS), and a search bar. A secondary navigation bar contains links for HOME, ABOUT, MEDIA, RECOVERY HELP, GET PREPARED, ADVOCACY, COMMUNITY, EVENTS, and SUPPORT UP. The main content area features a large blue banner for 'EVENTS' and a breadcrumb trail: Home » Events » Home Insurance Shopping Help Webinar. The event title is 'Home Insurance Shopping Help Webinar'. Details include: Tuesday, June 11, 2024 at 5:00 p.m. PT; zoom - registration required; and California Homeowners. A blue 'REGISTER HERE' button is present. A 'RESOURCES' sidebar lists: Updated Home Insurance Shopping Tips (2023), Dropped by your home Insurer? Where to go for help in California, and 2024 CA Home Insurance Survey. A description at the bottom reads: 'Join UP staff and a panel of California agent/broker experts to get answers to common questions.'

Register for upcoming events. View recordings of past events and related resources.

About United Policyholders

- A consumer advocacy 501(c)(3) non-profit that has your back when insurance matters, and doesn't accept funding from insurance companies. www.uphelp.org
- Trustworthy, plain language info and expertise on buying home insurance and navigating claims after a loss.
- Closely monitoring the property insurance marketplace, coordinating with stakeholders to restore affordable options and working hard to help people reduce risk and keep property adequately insured despite a current crisis.

Amy Bach, Esq.



- A professional insurance consumer advocate since 1984, attorney since 1989
- Co-founder and Executive Director, United Policyholders
- Co-Author, The Disaster Recovery Handbook and Household Inventory Guide, Wise UP (The Savvy Consumers Guide to Insuring Your Home and Car)
- Official Consumer Representative, National Association of Insurance Commissioners
- Member, Federal Advisory Committee on Insurance (US Treasury)

Bottom line...

- We have an unprecedented situation fueled by tech tools, climate change, wildfire risk, inflation and insurer frustration w/rate regulation in CA
- In many zip codes across the state, name brand insurers have either stopped selling new policies or imposed strict limits on agents (5 per month, e.g.)
- Non-renewals are a plague, premiums have doubled/tripled and the only option may be the CA Fair Plan (w/or w/out a “DIC”) or a ”surplus lines” (very lightly regulated) company
- The CA Fair Plan only covers fire, no water, wind, liability
- Pending: The Ins. Commissioner’s Sustainable Ins Strategy, legislative proposals from Governor Newsom, State Senate and Assembly members
- Working with a good insurance agent/broker is very important
- **Insuring your dwelling (home) for REPLACEMENT COST value is still important**

Today's expert panel

- Forest deJong, Independent Agent, Redwood Credit Union, Santa Rosa
- Odalis Ordonez, Farmers Agent, Ordonez Agency, Oakland
- Phil Irwin, Independent Agent / CA Fair Plan, El Dorado Hills

Q&A:

- Emily Rogan, Senior Program Officer, United Policyholders
- Joel Laucher, Program Specialist, United Policyholders
- Karl Susman, Ins. Agent, Susman Insurance Agency, Los Angeles
- David Shaffer, Ins. Agent, Heffernan Brignole Ins. Services, Oakland

Special thanks: David Shew, Fire Administrator, Napa County

Ivan O'Neill, Madronus Wildfire Defense

Matt Everson, BW Builders

What are the current rules?

- Insurer must give 75 days notice if they won't be offering you a new policy when your current one expires
- Your insurer can drop you but they have to **tell you your risk score and offer an appeal process for improving your score**
- The CA Fair Plan (an “involuntary” association of private insurers) offers up to \$3M in residential coverage for fire risk (no liability, water, wind) and a discount of up to 15% to those who meet Safer From Wildfires or IBHS Wildfire Prepared Home standard and live in Firewise communities. Other insurers ***should*** give you a discount home hardening/defensible space.
- The California Insurance Commissioner’s “Sustainable Insurance Strategy” is in process. It focuses on updating the rate review/approval process, allowing insurers to use CAT models for setting rates and pass along a portion of their reinsurance costs in return for insuring more homes in “distressed” areas.

Dropped by your Insurer?

- Start shopping right away
- Ask about your Risk Score, appeal errors
- Get help from an experienced, pro-active insurance agent
- Ask good questions, keep good notes
- If the Fair Plan is your only option, aim for add-ons if affordable, **keep shopping** even after your Fair Plan policy is in place
- Be prepared to make risk reduction home improvements

United Policyholders
Roadmap to Preparedness Program

LISTOS CALIFORNIA

Dropped by your home insurer? Steps to take in California

Act Promptly
Read the paperwork from your insurer. Contact them and ask if there are home improvements you can make that will get them to reverse their decision to drop you. Note: The non-renewal notice must be sent to you **75 days before** the policy expires.
www.uphelp.org/droppedca

Know Your Rights & Get Help
If you believe that you are being non-renewed in violation of the law, file a "Consumer Complaint" with the California Department of Insurance
www.insurance.ca.gov/01-consumers

Shop for Options
Work with a good agent to find all options including "non-admitted" insurers. Watch UP shopping help videos and use CDI tools: www.uphelp.org/cainsurancehelp

Be Prepared to Pay More, Avoid Cutting Coverage
Aim to insure your home for what it would cost to rebuild it and the risks you face in your area. Keep good notes of your conversations. Avoid being in the 1/3 of homes in the US that are underinsured.
www.uphelp.org/checkup

Last Resort
The California FAIR Plan (CFP) offers basic fire protection if you can't find a "regular" company to insure you. Consider pairing a CFP policy with a "difference in conditions" policy to fill gaps in what CFP policies don't cover.
www.uphelp.org/CFP

For more information and guidance, visit:
www.uphelp.org/droppedCA

What is a risk score?

How do you find out your risk score?

Can you change your risk score?

All panelists

Know your risk, know your rights

Insurance companies must provide a detailed **wildfire risk score** for your property

- When you apply for a policy
- Before a renewal or non-renewal of your policy
- Anytime you have completed a mitigation measure on your property and request the score
- Including how you can lower that score

You have a **right to appeal** the score if you believe it is inaccurate

If the appeal is denied, the Department of Insurance can help at **800-927-4357** or **insurance.ca.gov**

Shopping in this market

- Unprecedented conditions
- Time-consuming
- Challenging trade-offs, hard decisions

4 main types of ins. co

- Admitted/licensed
- Non-admitted/Surplus/Excess
- Gov't created (CA Fair Plan, CEA)
- Forced/Lender-placed

@ www.uphelp.org : Understanding different types of insurance companies

Admitted/licensed

- Participate in the CA Insolvency Guaranty Fund so if they run out of funds, you're protected up to \$1M
- Rates and policy forms are regulated by CDI

Examples: CA Fair Plan, Farmers, Travelers, Safeco, The Hartford, USAA, CSAA, AAA, American Modern, American Family, Nationwide, Mercury, Progressive, Aegis, State Farm, Bamboo (Sutton)

DOI's Home Insurance Finder:

https://interactive.web.insurance.ca.gov/apex_extprd/f?p=400:50

Surplus/Excess/Non-Admitted

- An alternative to a known brand, including CFP
- Pricing, limited availability wildfire deductible
- Not covered by the CA Insolvency Guaranty Fund so if they run out of funds, get in line w/all creditors
- Rates and policy forms are NOT regulated by CDI

(Lloyds of London affiliates, KW Specialty, Homesite, Steadily (rentals), SES (Chubb), SureSage, Northlight, Sutton Specialty, Pure, Cincinnati)

Fd, OO



RICARDO LARA
Insurance Commissioner

Need help with insurance? Call us.
Call 800-927-4357 (HELP)
Se Habla Español



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Home/Residential Insurance

Shop Around

Whether you are interested in purchasing, reviewing or replacing homeowners, renters, condominium or mobile home insurance, it is important to shop and compare insurance products just like you would when shopping for any other important consumer purchase. Since residential insurance often protects your largest financial investment, plan on spending some time to conduct a search of the insurance marketplace.

The California Department of Insurance (CDI) provides several information guides, tips and tools to help you understand home/residential insurance so that you can make the best decision for your situation. If you do not find the information you need, we invite you to call our [Consumer Hotline](#) for assistance. Our dedicated insurance experts are available to assist you.

Top 10 Tips for Finding Residential Insurance

Residential Insurance Company Contact List

Home Insurance Finder

Compare Premiums

List of Carriers Offering DIC Policies

Companies Offering EQ Coverage

Consumer Complaint Study

Insurance Company Profiles

Residential Informational Guides

Homeowners Coverage Comparison Tool

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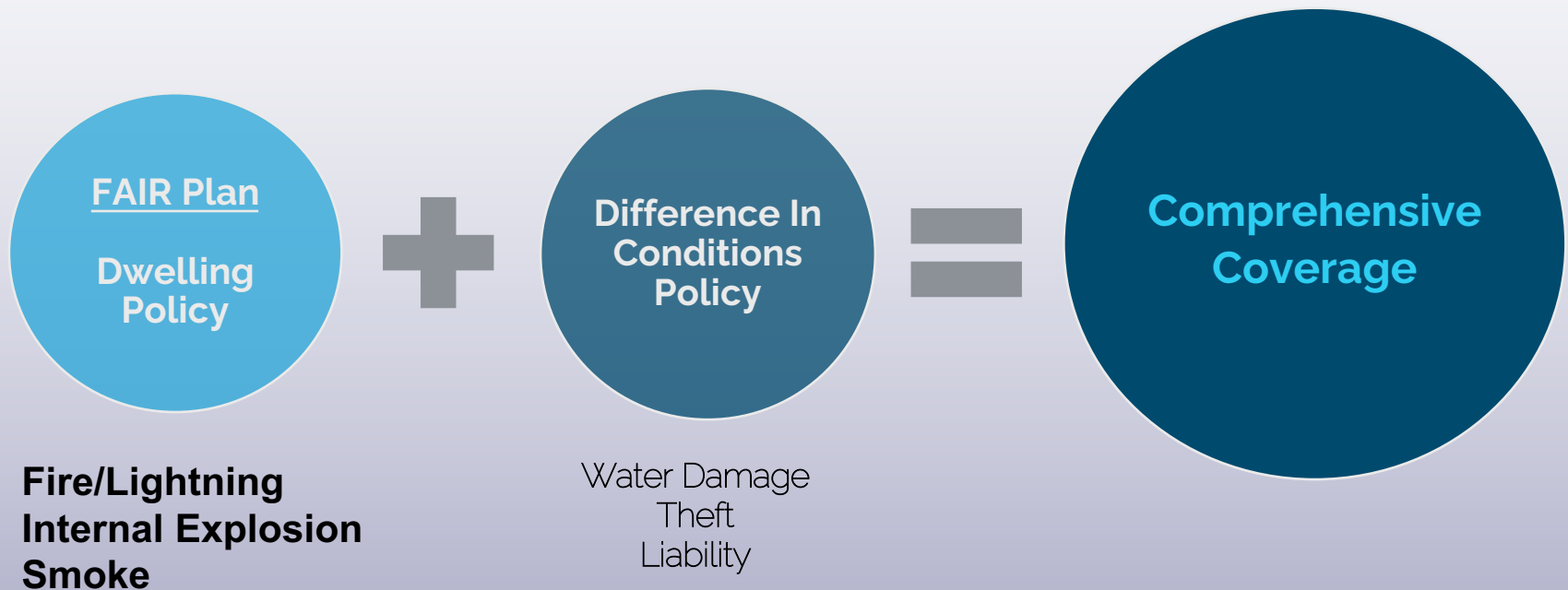
[Bail Bonds](#)

[Climate Change](#)

Checking on the financial strength of an insurer you've never heard of

- An experienced surplus lines broker/agent
- A.M. Best Ratings <https://tinyurl.com/56fx9xf6>
- List of Approved Surplus Line Insurers (LASLI)
<https://www.insurance.ca.gov/01-consumers/120-company/07-lasli/lasli.cfm> (not completely up to date)

FAIR Plan coverage is very basic –
can be enhanced. \$3M max on dwelling



DIC / Limited Property Policy

- What's covered?
- What's excluded?
- Is it a Replacement Cost or Actual Cash Value Policy?
- Go over scenarios
- Get a few quotes on DIC policies, compare what is covered
- Bundling discount?

PI, FD, OO

CA Fair Plan Add-On Options

- Extended coverage for windstorm or hail, explosion, riot, vehicles
- Vandalism
- Extended dwelling coverage
- **Replacement Cost Coverage: (Dwelling and Contents)**
- Optional increase of **Fair Rental Value** (up to 20%)
- Optional Increase **Code Upgrade Coverage** (up to 10%)
- Optional - add 5% for **Debris Removal** coverage
- Optional increase of **Other Structures** coverage

CA Fair Plan Requirements

Replacement Cost Coverage for the Dwelling

- Replacement Cost is offered on the Dwelling policy for the Dwelling and for Personal Property under separate provisions in the policy.
- Underwriting Rules for Dwelling Replacement Cost:
 - Dwellings constructed more than 25 years ago are not eligible unless the roof has been replaced in the past 25 years.
 - Policies with Dwelling Replacement Cost coverage must carry Inflation Guard coverage (unless coverage limits total \$3 million).
 - Policies with Dwelling Replacement Cost coverage must include Ordinance or Law coverage equal to 10% of the Coverage A – Dwelling limit.
 - Mobile or manufactured homes are not eligible for Dwelling Replacement Cost Coverage

CA Fair Plan Discounts

Home hardening discounts can amount up to a 14.5% discount on the wildfire portion of your premium, and you can qualify for a 10% discount if you live in a Firewise community.

10% for a hardened home (Protecting the Structure)

5% for defensible space (Protecting the immediate surroundings)

10% for residing in in a Firewise community

Wildfire Hardening - Protecting the Structure Discount

the property must meet all of the following qualifications:

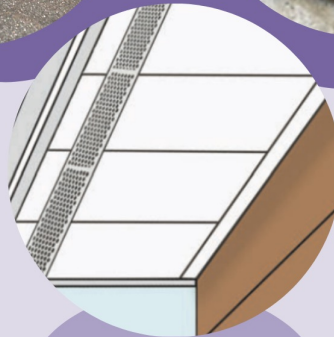
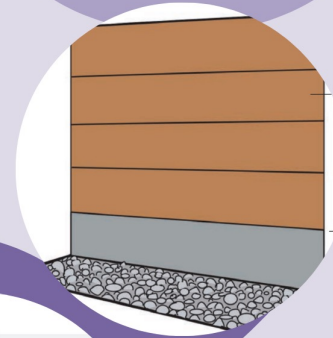
Class-A Fire Rated Roof
(meaning composition shingle, stone, concrete or clay tile, or metal)



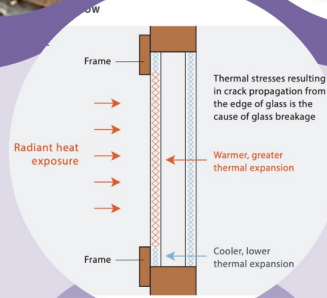
Vents must be ember and fire resistant (wire mesh covering)



6 inches at the bottom of all exterior walls must be made of non-combustible material



Eaves must be enclosed



Windows must be double paned

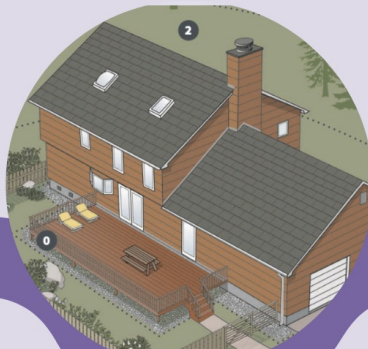
Wildfire Hardening - Protecting the Immediate Surroundings Discount

the property must meet all of the following qualifications:

Vegetation and debris must be cleared from under decks



There must be an ember resistant zone maintained within five feet of the home



There must be no combustible sheds or outbuildings within 30ft of the dwelling



Defensible space must be maintained (trimming trees, clearing of brush, & removing debris from yard)



Why is CA Fair Plan requiring homes with perfectly good & well maintained roofs to be dumped (environmental waste?) and replaced with new roof before being insured?

Phil

How long is a FAIR Plan quote good for in California? 30 days? 60 days?

Phil

How agents/brokers can help:

- Access to options you can't find on your own
- Explaining CA Fair Plan and DIC options
- Advising you on essential/non-essential coverage, endorsements, deductibles

Agent qualifications

- Integrity
- Access to markets
- Current on options in today's CA home insurance marketplace
- Knowledgeable about the CA Fair Plan

Things you may be asked to do

- Provide proof of installation w/in 45 days of binding of a leak detection/automatic shut off valve on main water line.
- Install a monitored Fire and Burglar alarm (homes over \$1M in value)
- Limb trees, remove trees
- Have clear space around the home
- Remove a trampoline

All panelists

Things that may be an issue

- Losses/claims w/in the past 3-5 years (you or previous owner of home)
- Age of home
- Age of roof
- Galvanized pipes
- Knob and Tube wiring
- Pool
- Trampoline
- Value of home
- Monthly quota imposed on the agency

Installment payments

May not be an option for new policies, may be an option for renewals post 6 months

Not an option with non-admitteds

Some brokers/agencies will help w/premium financing for some clients

PI, OO

Affordability strategies

- Find out what discounts are available, ask for those you qualify for
- Bundle home, auto, umbrella policies with one insurer if possible
- Work with a *pro-active* insurance agent/broker
- Raise your deductible
 - While shopping ask for a quote with different levels of deductible: \$2,500, \$5,000, \$10,000, \$20,000
 - A higher deductible will reduce your premium and you will be less likely to file a small claim
- Reduce/eliminate buckets of coverage you can live without (High dollar limits on contents, Other Structures)
- Mitigate: Harden your home, create defensible space and give your insurer proof
- Don't file small claims, do what you can to improve your risk profile (install a moisture sensor, alarm...)

Bundling discounts

- Auto, home, second home, umbrella
- CFP plus DIC = no discount
- CFP plus DIC + Auto policy = discount

All panelists

Mitigation discounts and renewal assurances

- A work in progress
- Some insurers are voluntarily offering
- DOI regulations require rating plans to give credits for mitigation steps
- Legislative proposals to require renewal offers to those who meet SFW/WPH standards are stalled

There is a lot of energy, time and money going into reducing wildfire risk in CA



United Policyholders

HOME ABOUT MEDIA RECOVERY HELP GET PREPARED ADVOCACY EVENTS SUPPORT UP

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WRAP UP: The Wildfire Risk Reduction and Asset Protection Project

SEPTEMBER 17, 2019

If you make improvements to your home so it is less likely to be seriously damaged or destroyed in a wildfire, it's only fair that your insurance costs should reflect that reduced risk...or at the very least, you should be able to find and keep affordable home insurance.

But as things stand now, there are no official wildfire risk reduction programs or laws in wildfire-prone states to make that happen, and insurers are fighting legislative efforts in California to enact them. There are insurance mitigation support and premium discount laws in place in a number of

United Policyholders @UPHelp · 16 Mar
How an Earthquake in Japan Helped Shape California's Plan for the Next Tsunami:
Tsunami:
<https://storymaps.arcgis.com/stories/dz>

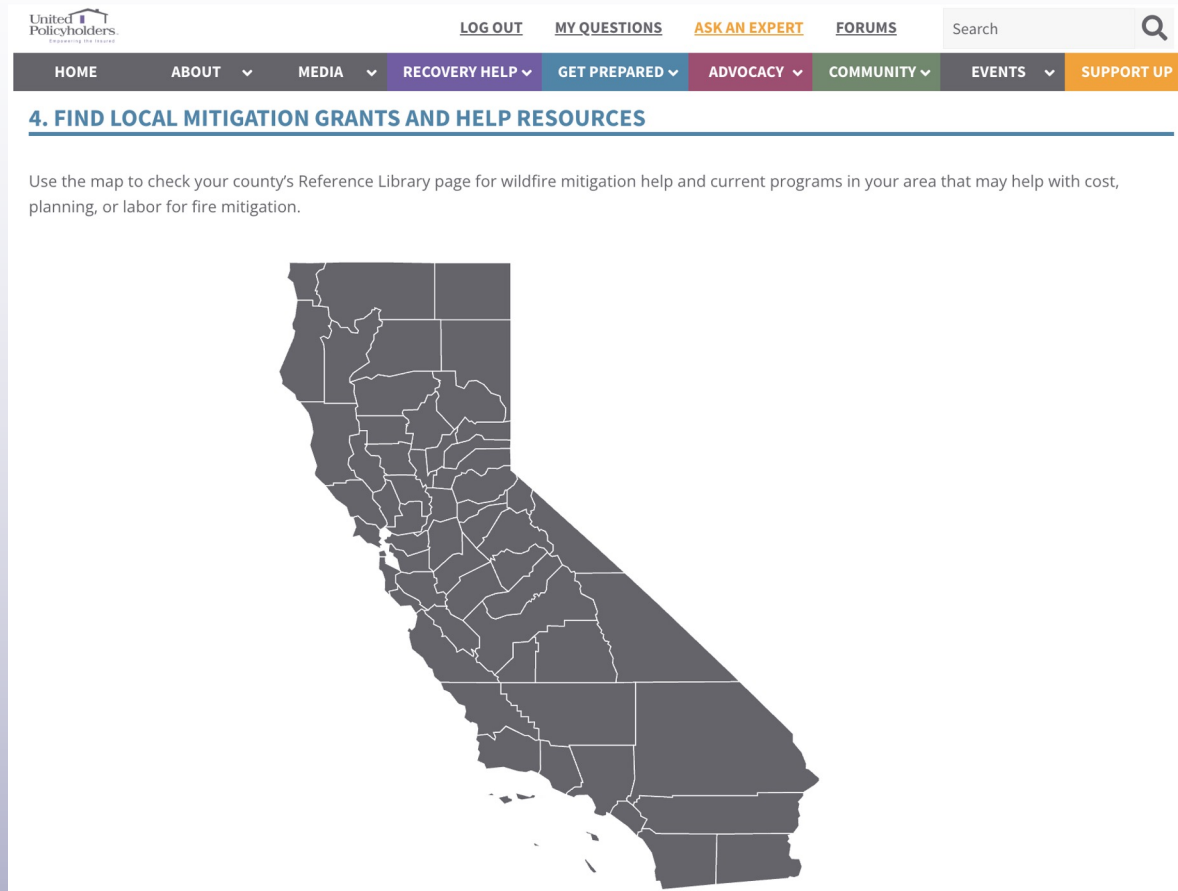
United Policyholders @UPHelp · 16 Mar
U.S. Supreme Court Urged to Overturn Eleventh Circuit Decision Limiting COVID-19 Property and Business Insurance Claims <https://shar.es/aolYGA>

United Policyholders @UPHelp · 8 Mar
Colorado Wildfire Survivors: this resource is for you. #colorado #coloradowildfires

DORA Colorado @DORAColorado
If you're experiencing difficulties with your insurance claims resulting from the 2020 wildfires, contact the Div of Insurance- 303-864-7400 / 800-930-3745 /

Wildfire risk reduction help in your area

uphelp.org/preparedness/wrap-resource-center




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Protecting the future

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HOME ABOUT MEDIA RECOVERY HELP GET PREPARED ADVOCACY COMMUNITY EVENTS SUPPORT UP

4. FIND LOCAL MITIGATION GRANTS AND HELP RESOURCES

Use the map to check your county's Reference Library page for wildfire mitigation help and current programs in your area that may help with cost, planning, or labor for fire mitigation.



- MITIGATION STEPS
- MITIGATION HELP
- QUALIFY FOR INSURANCE DISCOUNTS

Create “defensible space” “Harden” your home

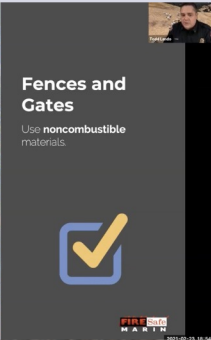
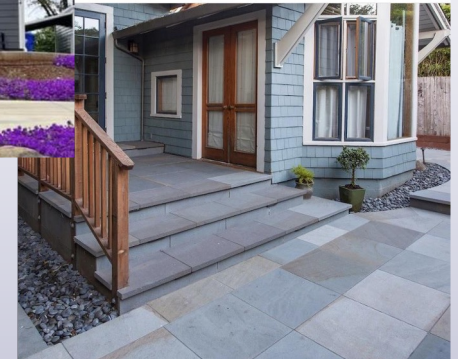


Improve Your Home’s Chances of Surviving a Wildfire

- Have a Class A fire rated roof
- Install screens to keep embers out
- Gutters should be kept clear of leaves and needles
- Clear plants so there's 5 feet of space around your home
- Remove all combustible materials from under and near decks
- Prune branches near the home
- If wood fencing touches your home, replace at least 5 ft. of it with metal
- To get help with the above, visit the WRAP Resource Center: www.uphelp.org/wrap



firesafe_marin



IBHS Wildfire Prepared Home vs. Safer from Wildfires



Safer from Wildfires

Denotes stricter spec

All of:

Any of:

	All of:	Any of:
Roof	Class A fire-rated	Class A fire-rated
Vents	Ember-resistant (1/8in or finer)	Ember-resistant (1/8in or finer)
Gutters	Noncombustible gutters + no debris (+metal covers for WPH Plus)	-
Eaves	WPH Plus requires enclosed	Enclosed
Windows	WPH Plus requires multiple <u>tempered</u> glass panes	Double pane (annealed or tempered)
Noncombustible vertical clearance	6in	6in
Decks and porches	<ul style="list-style-type: none"> No combustibles stored on/under Screened/enclosed if <4ft clearance 	No combustibles stored under
Fences and gates	Noncombustible within 5ft of the edge of the roofline	Noncombustible "within 5ft of structure"
Zone 0 (0-5ft)	Completely noncombustible, including no overhanging trees, no vegetation, no combustible items stored, no bark mulch	Clear vegetation, debris, mulch, stored combustible materials, and any and all movable combustible objects
Accessory structures (>15sq ft), sheds, ADUs, detached decks	No more than three within 30ft + cannot be within 10ft of structure + hardened to same standards above	Removal or absence of combustible structures, including sheds and other outbuildings within 30ft
Defensible space (5-30ft)	Trees limbed 6ft + 10ft separation betw canopies; 10ft plant "islands"	PRC 4291: similar to WPH but with maintained vegetation under trees

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ROOF

Choose a Class A fire-rated roof
maintained clear of debris
Choose noncombustible gutters &
downspouts

WILDFIRE PREPARED HOME + PLUS

ADDITIONAL MITIGATION

Remove back-to-back
fencing
Eliminate
combustible siding
Enclose eaves
Enclose under bay
windows
Upgrade to a wildfire-
resistant deck
Upgrade windows &
doors
Cover gutters
Move outbuildings at
least 30 feet away

BUILDING FEATURES

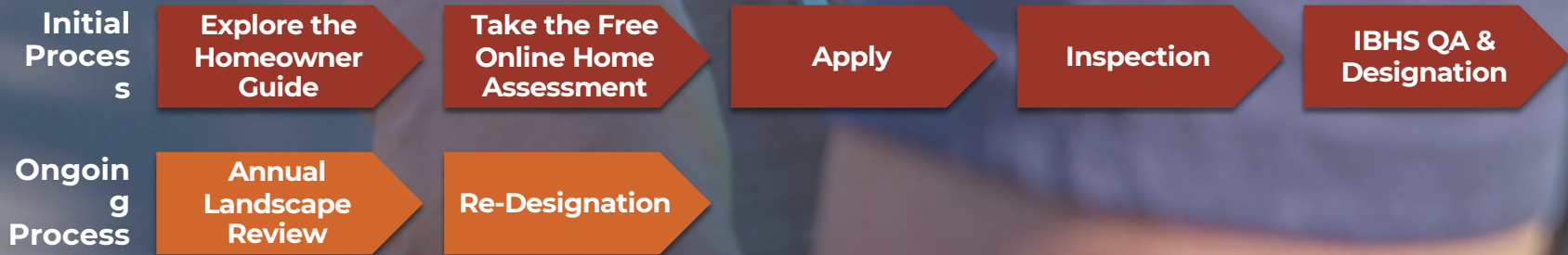
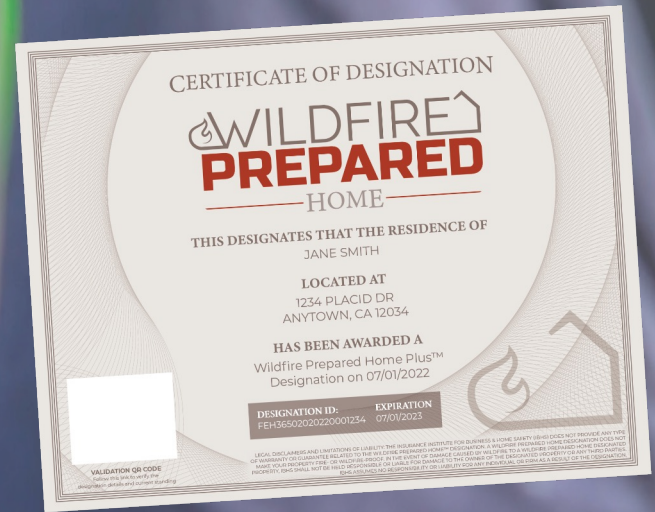
Install ember- & flame-
resistant vents
Ensure 6-inch vertical
noncombustible
clearance at base of
wall

DEFENSIBLE SPACE

Create & maintain the home ignition zone (0-5 ft) including
the removal of branches that overhang this area
Clear & maintain the underdeck area; enclose low-elevation
decks
Maintain yard clear of debris
Replace combustible fencing within 5 ft of the home


**WILDFIRE
PREPARED**
— A PROGRAM OF IBHS —

Designation Process



What options do I have when my insurance company begins to require over the top improvements around my house as a precondition to renewal? Most recent examples: removing 2-3 mature oak trees on the hill above the house, repainting trim/facia boards that were just done a year ago, installing guardrails on a retaining wall, behind which there is only a landscaped garden.

Panel

Despite limited options and high prices, be prepared, not scared:

- Get educated on your options
- Seek out a pro-active, consumer-oriented agent/broker
- Avoid underinsuring your dwelling: Aim to insure for replacement value, including coverage for building code upgrades
- Compare what premiums will be w/various deductibles
- Reduce/eliminate non-essential coverages where feasible
- Create a home inventory, store it safely
- Help your community be Firewise/Fire Safe
- Mitigate! Take steps to “harden” your home and create defensible space - www.uphelp.org/wrap

Yes it's worth it...

(even if your lender isn't requiring)

- Insurance money -- not charitable or government aid -- is the #1 source of money that helps people rebuild and recover after a disaster.
- FEMA money is *needs-based* and the maximum grant is \$42k. Average ~ \$5k.
- SBA loans are low interest but must be repaid.
- Charitable aid generally covers basic needs – not the cost of rebuilding a home.

What matters:

- Replacement coverage over ACV
- Extended replacement coverage
- Building Code Compliance/upgrade coverage
- Adequate dwelling and ALE limits
- Extra for art, jewelry, business property, guns
- Know what's excluded/limited: Flood, EQ, Mold, Earth Movement
- Deductible

How much dwelling coverage is enough?

- Dwelling replacement cost estimating software programs that insurers require agents to use generally undervalues home replacement costs. 2/3 of wildfire impacted households find themselves underinsured
- The CA Fair Plan (and possibly others) are requiring replacement cost estimates for homes valued at over \$1.5 million

One option:

<https://bwbuilder.com/services/replacement-cost-estimate/>
\$125 fee. If you enter this code, “Uphelp2024”, BW Builder donates \$25 to support United Policyholders work

Questions to ask about an insurance proposal/offer:

- What can you tell me about this insurer's financial strength and reputation for good coverage and claim handling?
- Will this policy cover the **cost of rebuilding** my home to its pre-loss condition?
- What causes of loss are **not covered**?
- Will my insurance cover the cost to upgrade electrical, plumbing and other **building codes upgrades** if I have to make repairs or rebuild my home?
- For how long will my **temporary rent and related expenses** be covered while my home is being repaired or rebuilt after a loss?
- What items are subject to **limits or exclusions** and for which of these limits or exclusions should I consider adding coverage?
- What are my options for insuring my **home-based business** property and operations?
- What **discounts** do you offer and how do I qualify for them?
- How much can I save if I increase my **deductible**? Flat or %?

Help us continue to monitor and contribute
to solving CA's property insurance crisis

Please take and encourage your neighbors
to take our...

www.uphelp.org/CAHomeSurvey

The data collected will help us help you.

THANK YOU!!!



Roadmap to Preparedness Program

Pre-submitted questions

Have you heard that California Fair Plan is now requiring full payment up front for their policies? Until now, they split the huge amounts due into three payments. I just received my nearly \$5000 bill and it is all due at once. I asked my insurance broker about it, and was told no one knows why this is happening, but it is the new billing method. Seems this will be problematic for many.

PI

Is it true some Insurance Companies are flying drones around the perimeter of homes and dropping policies if the roof/exterior is in poor condition or if there are trees/shrubbery too close to the home?

Fd

Insurance companies seem to be using only "aerial" Google Maps to make determinations of coverage. Why isn't each case determined separately? Across the highway, neighbor is surrounded by very flammable Pines - no problem w/ coverage. Us, on the other side in the dark Redwoods get cancelled based on "aerial" view.

Panel

Our house burned. I would like to build a fireproof house, and then buy homeowners insurance that does not provide fire insurance, because we will not need it. Is there a way that I can do that? I think that California law prevents insurance companies from selling such policies

AB, All

Are there special considerations relating to a tiny home on wheels that has been built with emphasis on fire retardant materials? Any information on insurance considerations relating to a tiny home would be appreciated.

PI

We have built a new home on a burn lot. We are about to move in. The lot is just beyond the city limits. So it is considered Sonoma County WUI area. We built with all required codes regarding non combustibile materials, sprinkler system, we have our own 3000 gal. fire fighting water tank, hose and compressor, We and our neighbors cannot get regular insurance. Is there any insurance company smart enough to see that new homes are not likely to burn and would insure us?

Fd

DIC insurers are now declining coverage to home with galvanized pipe or cast iron pipes. (CSAA, Farmers, and more). Anything happening re the status of this next hurdle? They should at least allow for a premium adjustment or limit on water loss, giving the homeowner options and at least some coverage.

OO

I know my insurance will be cancelled when my policy comes up in January. (“Like a good neighbor, State Farm is there!” HA!) Should I wait for the “official” non-renewal to act, or should I be proactive and be searching for a solution now?

OO

Our home burned down completely in the 2020 CZU Complex fire. We have rebuilt entirely with fire resistant materials (ICF blocks, metal roof - no wood or other combustible material. We also removed 19 trees and have cleared the area around the rebuild of brush, etc. We are a member of FireWise in our area. If we do not receive a renewal (in October 2024) what can we do to convince our insurance company (State Farm) that our house will not burn down and that we should be renewed?

Fd

I have a policy with Nationwide, however it excludes peril for fire. I have the CA Fair Plan for fire peril. Would a policy from a non admitted carrier that covers it all be better than insuring through the CFP?

Fd, OO, PI

Is there any financial benefit with insurance companies to become certified as a Firewise community? My broker doesn't seem to think it would make any difference in our rate.

PI

I got dropped after the fire took my entire home, nothing is left other than the land, doesn't it still have to be insured?

Considerations:

- Liability
- Contents items as you replace them
- Continuity of coverage

<https://uphelp.org/claim-guidance-publications/updating-your-home-insurance-after-a-loss-staying-protected-without-wasting-money/>

Is there any relief in sight for senior homeowners on
fixed incomes?

<https://uphelp.org/marin-lawmaker-aims-to-protect-home-insurance-for-seniors-in-fire-prone-areas/>

AB 478



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Insurance companies seem to be using only "aerial" Google Maps to make determinations of coverage. Why isn't each case determined separately? Across the highway, neighbor is surrounded by very flammable Pines - no problem w/ coverage. Us, on the other side in the dark Redwoods get cancelled based on "aerial" view.

Insurers use a variety of information and models to determine risk and premiums. While this can sometimes feel arbitrary, it's vital for a healthy insurance market to have many different views of risk in order to maximize availability. That said, your insurer likely doesn't differentiate between redwoods and pines all sources of fine fuels within ~30-100ft affect wildfire risk to structures, not whether the tree itself is or isn't resistant to ignition. Redwoods and pines both shed needles and debris that dry out and are easily blown against structures where embers will find them in a wildfire.

– Ivan O'Neill, Madronus Wildfire Defense

Aerial images are only one tool used to determine wildfire risk to structures, but certainly not the only tool available. Nor should aerial images be utilized as the only decision-making tool. The science of understanding risk evaluations for structures requires a list of conditions that extend far beyond looking at one aerial image. As referenced in question number two above, there is a growing list of professional assessment reports that take into account this long list of conditions that collectively inform the potential risk of any given structure or property. It is appropriate to request the insurance company to look at additional data or to accept a professional report from one of these assessment companies that will provide a much more accurate risk model for the insurance company to use.

– David Shew, Napa Fire Administrator

The requirement that trees be 16'-18' apart and canopies trimmed to 10' apart is difficult to comply with. We may have as many as 100 trees on our 2.5 acre lot. Many are indigenous CA live oaks protected by the county. Under the Ventura County Tree Ordinance, pruning more than 20% of an oak's trunk circumference requires an arborist's certification and a county permit. Complying with the 16', 18' and 10' requirements would require removal of many trees, some of which exceed 50' in height and some that are more than 100 years old. Suggestions?

Oof, that's a lot of trees to be asked to manage, especially when the latest research from the Insurance Institute for Business and Home Safety (IBHS) suggests the priority should be on the vegetation within 30ft of structures. Based on the acreage and the requirements (which sound like they come NFPA 1144 - Table A.6.2.5) described here, it sounds to me like this could be a "high value home" policy (\$3M+ insured value), which looked at individually by the underwriting team, typically by someone with a fire suppression (rather than prevention) background. They could be considering access to the structure along the private roadway. My suggestions are: engage with the insurance underwriter to ask why so many trees beyond 30ft of the property are required to be mitigated; refer them to IBHS' Wildfire Prepared Home; get a wildfire risk consultation from a NFPA CWMS (like Madronus Wildfire Defense); and/or shop for a new insurance policy from a carrier that better understands wildfire risk.

– Ivan O'Neill, Madronus Wildfire Defense

The sad reality is that most ordinances in effect today are out of date and do not reflect the most current science and research related to wildfire behavior. It should be a priority for counties to recognize the changing behavior of wildfires, and become far more educated on updated conditions that will provide a landscape that can better withstand wildfire impacts, while also increasing forest health compared with our existing landscapes. This may point toward a different metric than what is currently used. But also recognize that changing the existing forest landscape will likely take both time and money to achieve. Creating long-term plans to achieve these goals is essential, and should begin as soon as possible. Keep in mind the current conditions did not appear overnight, and we won't change them overnight either. But working with local officials and creating a more fire resilient plan for the future should be a top priority for everyone involved.

– David Shew, Napa Fire Administrator

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Insurance discount for home improvements include using non-flammable material on the bottom 6” (or 12”?) of exterior walls. What are the material requirements for this improvement? Will a layer of sheet metal over existing wooden siding suffice?

Siding clearance refers to having at least six inches of noncombustible vertical clearance at the base of walls that meet a horizontal surface like a deck or the ground. Common mitigations include installing Hardie Trim (fiber cement) over the top of existing siding, but sheet metal is an option. In all cases, it’s important to work with a skilled contractor to mitigate potential moisture and rot issues. Concrete/Block foundations count toward the six inches, and stucco is noncombustible.
– Ivan O’Neill, Madronus Wildfire Defense

A layer of sheet metal placed over wood siding is one potential option. But keep in mind the issues of metal being a conductor of heat as well as water damage to the wood siding. When considering the introduction of a metal “flashing” at the bottom of the wall where it comes near the ground, you want to ensure you have a minimum of 6 inches vertically from the ground to any wood siding or other combustible material. If you currently have wood siding that extends below this 6 inch space, one solution would be to use a saw to cut the siding up a minimum of 6 inches above the ground level, then insert the metal flashing piece behind the wood siding, and extend it to the ground. If you simply attach the metal flashing over the surface of the wood siding, you run the risk of allowing water to become trapped between the flashing and the siding, which could eventually cause damage to the wood siding itself. So the application of a metal flashing can be done over the surface of the wood siding using a detail with caulking to make sure no water can intrude between the flashing and siding, or applying the flashing behind the wood to allow water to drain naturally. In addition, you should also make sure there is enough space between the metal flashing and any combustible plants or other flammable materials so radiant heat will not heat the metal enough to cause ignition of any wooden material it is in contact with.
– David Shew, Napa Fire Administrator

What options do I have when my insurance company begins to require over the top improvements around my house as a precondition to renewal? Most recent examples: removing 2-3 mature oak trees on the hill above the house, repainting trim/facia boards that were just done a year ago, installing guardrails on a retaining wall, behind which there is only a landscaped garden.

The two best options are: 1) File a complaint with the CA Department of Insurance; and 2) Engage an independent insurance broker to help you find other alternatives, though it is a very tough market out there right now.
– Ivan O’Neill, Madronus Wildfire Defense

The examples above prove to me that any insurance carrier who issues conditions such as these have very little to no understanding of risk factors that influence structure ignitions in wildfire situations. That being said, I am also unaware of the specific circumstances that would prompt any insurance company to ask for such things, so there could be some valid issues. But in general these examples do not typically represent ignition risks to most structures. One potential solution would be to ask if the insurance carrier would accept a professional report from any number of professionally trained wildfire risk assessment companies. IBHS is coordinating with companies such as Madronus Wildfire Defense to provide assessments for their Wildfire Prepared Home program, as just one example. These companies can identify with a high level of accuracy the wildfire risks associated with a structure, and these reports may differ from the insurance companies assumptions. In some cases, the insurance companies have accepted reports from these professional companies and adjusted their opinions on coverage based on these reports. So rather than relying solely on the insurance company’s preconditions, always ask if a second opinion from a professional assessment report would be accepted to forge a different determination.
– David Shew, Napa Fire Administrator

How do I contact a contractor that is licensed or approved to carry out Fair Plan actions to lower my cost?

In our experience, many contractors are unfamiliar with wildfire mitigation work and standards, so it's important to ask about their experience doing similar projects or consult with an advisor or organization that has experience overseeing this type of work. Your County's Fire Safe Council is a good place to start. And shamelessly, UP supporter Madronus Wildfire Defense offers consultations and a vetted contractor network that is able to achieve your goals.

– Ivan O'Neill, Madronus Wildfire Defense

There is a growing list of contractors who have taken the extra steps and training to focus on wildfire prevention aspects for structures beyond what a "routine" contractor would know. Many Fire Safe Councils across California are beginning to build these lists, so one direction would be to contact your local Fire Safe Council or the State Fire Safe Council. Be advised that currently there is no professional "certification" that identifies any contractor who has achieved these higher levels of training. Therefore any General Contractor with a valid contractor's license can make such a claim, so it is appropriate for anyone looking for a contractor with this specific knowledge do some research prior to signing them on. Call for references, and ask questions about fire safety regulations and their knowledge of preparing structures to reduce the likelihood of ignition during wildfires.

– David Shew, Napa Fire Administrator