United Policyholders
Roadmap to Preparedness Program

LISTOS CALIFORNIA

Home Insurance Shopping Tips:

Keeping Your Home Protected When Insurance Options Are Limited (and <u>Expensive</u>)

(United Policyholders is a nonprofit that is devoted to assisting insurance consumers

EXAMPLES OF PREMIUM INCREASES

State Farm's 2024 norm-shattering overall 20% rate increase resulted in average increases of:

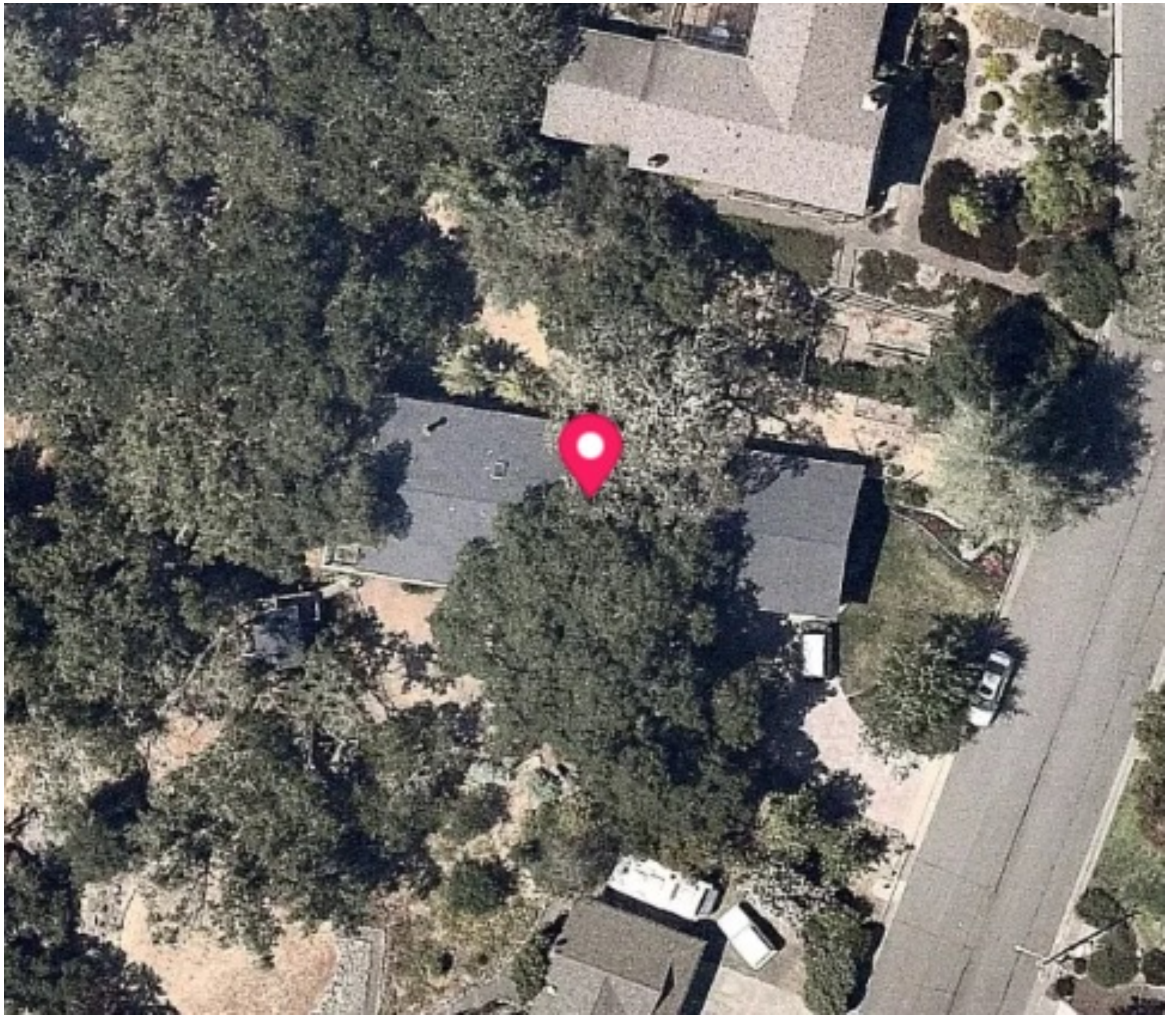
Oakland: 94619-19.1%; 94606-16.9%; 94621-21.2%

Aptos	**95003**	**28.9%**
Scotts Valley	**95066**	**30.1%**
Santa Cruz (incl. Bonny Doon)	**95060**	**27.2%**
Piedmont Pines	**94611**	**17.3%**
Ventura	**93001**	**24.2%**
Ojai	**93023**	**75.6%**
Napa	**94558**	**32.1.%**
Los Gatos	**95030/95033**	**15/35%**
Pacific Palisades	**90272**	**35.0%**

It's not just State Farm – e.g., Allstate 34%
(And State Farm followed with another increase - 17% in almost every zip code)

WILDFIRE SCORES… SLOPE, FUEL, ACCESS AND MORE

INSURERS ALSO USE AERIAL IMAGERY TO ASSIGN RISK SCORES



IF YOU ARE NONRENEWED…

YOUR INSURER MUST GIVE YOU *75 DAYS NOTICE*, PROVIDE THE DETAILS BEHIND THE NONRENEWAL AND ALLOW YOU TO APPEAL…

EVEN IF YOU APPEAL:

DON’T DELAY – START SHOPPING RIGHT AWAY!

SHOPPING FOR COVERAGE

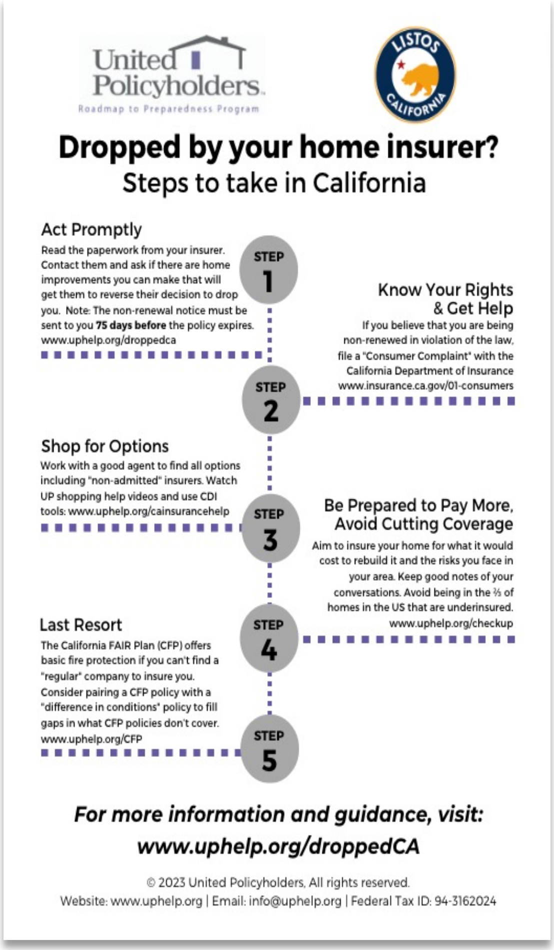
Check out: uphelp.org: "Dropped by your home insurer?"

TAKE NOTES REGARDING EACH INSURER YOU OR YOUR AGENTS HAVE CONTACTED TO KEEP TRACK OF THE ONES YOU'VE TRIED…

MAKE SURE YOU HAVE THOROUGHLY SHOPPED THE "ADMITTED INSURER" MARKET BEFORE SETTLING FOR A NON-ADMITTED OR SURPLUS LINES POLICY OR A FAIR PLAN POLICY!

ADMITTED INSURERS ARE BACKED BY THE CALIFORNIA INSURANCE GUARANTEE ASSOCIATION.

FOR NON-ADMITTED/SURPLUS LINES INSURERS YOU NEED TO CHECK THAT THEY HAVE A STRONG A OR AT LEAST B+ FINANCIAL RATING (THERE IS NO BACKSTOP IF THEY BECOME INSOLVENT).



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Dropped by your home insurer?
Steps to take in California

STEP 1 — 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

STEP 2 — 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

STEP 3 — 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

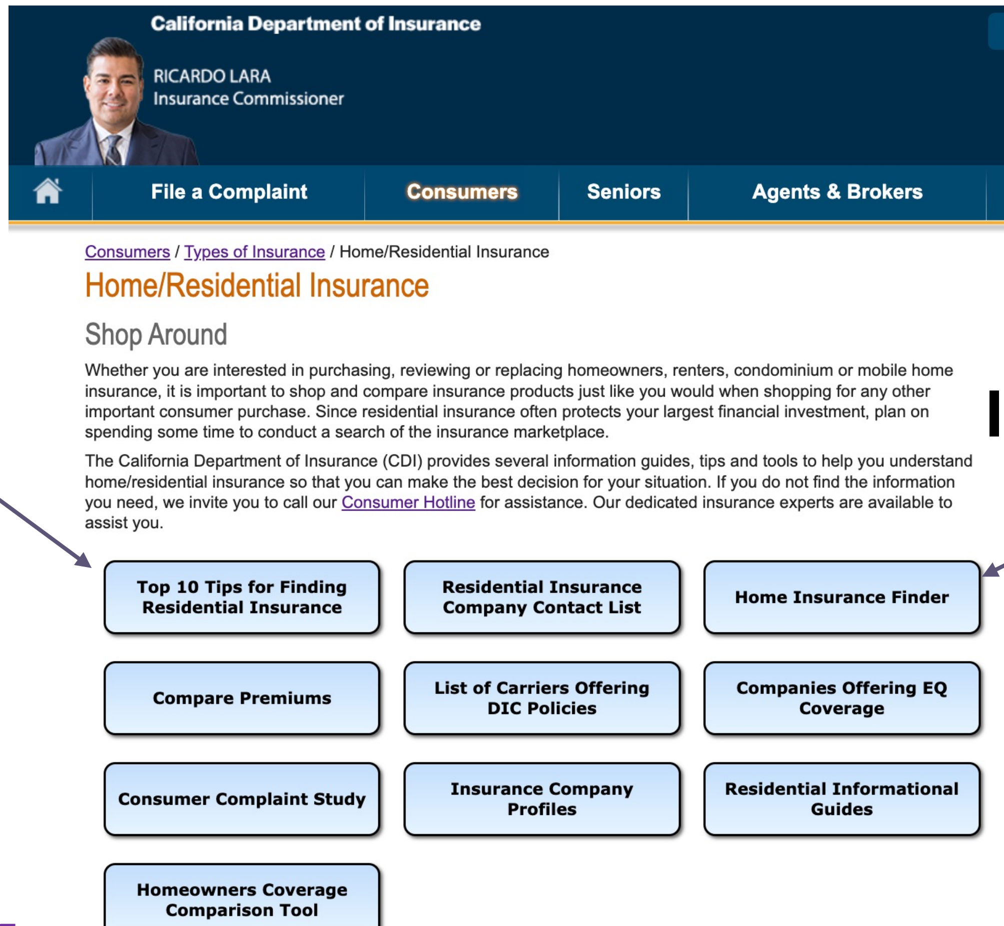
STEP 4 — Be Prepared to Pay More, Avoid Cutting Coverage
Aim to insure your home for what it would cost to rebuild it and the risks you face in your area. Keep good notes of your conversations. Avoid being in the ⅔ of homes in the US that are underinsured. www.uphelp.org/checkup

STEP 5 — 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

Website: www.uphelp.org | Email: info@uphelp.org | Federal Tax ID: 94-3162024

SHOPPING TOOLS AVAILABLE FROM THE CALIFORNIA DEPARTMENT OF INSURANCE (INSURANCE.CA.GOV)



California Department of Insurance

RICARDO LARA
Insurance Commissioner

File a Complaint | Consumers | Seniors | Agents & Brokers

Consumers / Types of Insurance / Home/Residential Insurance

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

Top Ten Tips!!

Insurance Finder Tool

uphelp.org

LOOKING FORWARD…

California Insurance Commissioner Lara's "Sustainable Insurance Strategy" is now in play.

It amended the rate review/approval process to allow insurers to use **catastrophe model projections of future losses** in setting rates and will also allow insurers the to pass along their **reinsurance costs** in return for insuring more homes in "distressed" areas.

The expectation: allowing higher premiums will increase the availability of coverage options…

MITIGATION DISCOUNTS EVERY ADMITTED INSURER MUST OFFER:
"SAFER FROM WILDFIRE"

Building hardening measures:

1. **Class-A Fire Rated Roof,**
2. **Enclosed Eaves,**
3. **Fire-Resistant Vents,**
4. **Multipane windows, including dual pane windows, or functional shutters, which when closed, cover the entire window and do not have openings, and**
5. **At least six (6) inches of noncombustible vertical clearance at the bottom of the exterior surface of the building, measured from the ground up.**

Property-level mitigation efforts:

1. **Clearing of vegetation and debris from under decks,**
2. **Clearing combustible within 5 feet of the home,**
3. **Only noncombustible materials, including fences and gates, within 5 feet of the home,**
4. **No combustible structures, including sheds and other outbuildings, within 30 feet of the insured structure (or from as much of such area as is under the control of the applicant or policyholder),**
5. **The property upon which the home is situated complies with Section 4291 of the Public Resources Code, and relevant local ordinances,**

Community-level mitigation designations:

1. **Fire Risk Reduction Community**
2. **Firewise USA Site in Good Standing.**

<u>To save money</u>, increase your deductible, do the mitigation actions, maybe move your auto insurance coverage to your HO insurer for a "package discount", and ask your agent or insurer about any other discounts that may be available!

Check out the "Get Prepared" tab at uphelp.org for helpful information!!

Probably bad timing to say this but… Avoid being underinsured. No one thinks they will have at total loss but it happens to thousands of homes every year…