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INSURANCE COMMISSIONER

California Department of Insurance

Top Ten Tips for Finding Residential Insurance

We are aware there has been an increase in nonrenewals and understand that residential insurance is getting harder to find in any area that insurers identify as having a higher than average risk of wildfire. While the Department of Insurance doesn't have the legal authority to tell insurers what level of risk they must write or where they must write insurance, we can monitor that they are consistent in their decisions and that their decisions are based on considerations of risk, not other biases. We are here to help you and have a number of tips to help you through this process.

- 1 If you get a nonrenewal notice, contact your insurer and ask if there are any specific actions you could take to mitigate your risk and retain your coverage.
- 2 If you think your nonrenewal was unfair, you may [file a complaint with us](#).
- 3 Don't let these actions delay starting your search for a new insurer. Make sure you have done everything you can do at your property to mitigate fire risk then start shopping for coverage.
- 4 In addition to contacting local agents or brokers in the vicinity of your home, you may wish to use our [Residential Insurance Company Contact List](#) that provides toll free numbers for over 50 insurers that are licensed to sell homeowners insurance. You can contact each of them to find the closest agent or broker or, in some cases, get a quote from them directly.
- 5 If you need help from an agent that speaks a specific language, you can use our [Find an Agent or Broker](#) tool to find one near you.
- 6 You can also utilize our [Homeowner Premium Comparison Tool](#) and [Homeowner Coverage Comparison Tool](#) to compare premiums and coverages.
- 7 If your agent cannot help you find coverage with an insurer other than the FAIR Plan, you or your agent should contact other agents and brokers who represent other insurers. Our [Home Insurance Finder](#) tool can help you find other agents in your region or beyond and tells you which insurers they represent.
- 8 Understand that the [California FAIR Plan](#) is available to every homeowner as a last option for coverage. The maximum limit written by the FAIR Plan on a residential property **for all coverages combined** is \$3,000,000. Because the coverage provided by a FAIR Plan policy is very limited, it is recommended that you supplement the FAIR Plan policy with a [Difference in Conditions](#) policy.
- 9 If none of these options work for you, you may try obtaining coverage in the "surplus lines" market. Ask your agent or broker if they are able to obtain coverage with a surplus lines insurer or obtain coverage through a [surplus lines broker](#) (note, surplus lines insurers are not backed by the California Insurance Guarantee Association).
- 10 If you prefer to speak live with our staff, you are always welcome to call the Department of Insurance toll free at 1-800-927-4357.