

# RICARDO LARA

## 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 non-admitted/surplus lines market. Ask your retail agent or broker if they are able to obtain coverage with a surplus lines insurer. If you need help finding a licensed insurance agent or broker, you can use our [Find an Agent or Broker](#) tool to find one near you.
- 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.

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### Los Diez Mejores Consejos para Conseguir Seguro Residencial

Estamos conscientes que ha habido un aumento en no-renovaciones y entendemos que los seguros residenciales se están haciendo más difíciles de encontrar en áreas que las aseguradoras identifican que tienen un mayor riesgo de incendios forestales. El Departamento de Seguros no tiene la autoridad legal para demandar el nivel de riesgo que deben escribir las aseguradoras o dónde deben hacerlo, sin embargo, podemos monitorizar que sean consistentes en sus decisiones y que sus decisiones sean a base de consideraciones de riesgo, y no sobre otros prejuicios. Estamos aquí para ayudarlo y tenemos una serie de consejos para ayudarlo a través de este proceso.

- 1 Si recibe un aviso de no renovación, comuníquese con su aseguradora y pregunte si hay alguna acción específica que pueda tomar para mitigar su riesgo y conservar su cobertura.
- 2 Si usted piensa que su no renovación fue injusta, puede presentarnos con una queja.
- 3 No permita que estas acciones retrasen el inicio de su búsqueda de una nueva aseguradora. Asegúrese de haber hecho todo lo posible en su propiedad para mitigar el riesgo de incendio y luego comience a buscar cobertura.
- 4 Además de ponerse en contacto con agentes o corredores cerca a su hogar, también puede utilizar nuestra Lista de Contactos de Compañías de Seguros Residenciales que proporciona números gratuitos de más de 50 aseguradoras que tienen licencia para vender seguros para propietarios de viviendas. Puede contactar a cada uno de ellos para encontrar el agente o corredor más cercano o, en algunos casos, obtener una cotización directamente de ellos.
- 5 Si necesita ayuda de un agente que hable su idioma, puede utilizar nuestra herramienta de Buscar un Agente o Corredor para encontrar uno cerca de usted.
- 6 También puede utilizar nuestra herramienta de Comparación de Primas y la herramienta de Comparación de Cobertura para comparar primas y coberturas.
- 7 Si su agente no puede encontrar cobertura con una aseguradora que no sea el FAIR Plan, deben comunicarse con otros agentes y corredores que representen a otras aseguradoras. Nuestra herramienta de Buscador de Seguros de Hogar puede ayudarlo a encontrar otros agentes y le indica a qué aseguradoras representan.
- 8 Comprenda que el FAIR Plan de California está disponible para todos los propietarios de viviendas como última opción de cobertura. El límite máximo establecido por el FAIR Plan en una propiedad residencial **para todas las coberturas combinadas** es de \$3,000,000. Además de esto, porque la cobertura provista por una póliza del FAIR Plan es muy limitada, se recomienda que complemente la póliza del FAIR Plan con una póliza de Diferencia en las Condiciones.
- 9 Si ninguna de estas opciones le funciona, puede intentar obtener cobertura en el mercado de líneas excedentes/no-admitidas. Pregunte a su agente o corredor si puede obtener cobertura con una aseguradora de líneas excedentes. Si necesita ayuda para encontrar un agente o corredor de seguros con licencia, puede utilizar nuestra herramienta de Buscar un Agente o Corredor para encontrar uno cerca de usted.
- 10 Llame al número gratuito del Departamento de Seguros al 1-800-927-4357 para conseguir más ayuda.

# CALIFORNIA'S SUSTAINABLE INSURANCE STRATEGY



## What is the Sustainable Insurance Strategy?

California Insurance Commissioner Ricardo Lara's Sustainable Insurance Strategy is a comprehensive initiative aimed at modernizing the state's insurance market to ensure accessible insurance for all Californians, create a resilient insurance marketplace, and protect consumers and communities from the adverse impacts of climate change. It addresses the challenges posed by rising global inflation, increased insurance costs for rebuilding, and the growing risk of natural disasters.

## Why is it Important?

The Sustainable Insurance Strategy is crucial because it addresses the pressing issues faced by both the insurance market and consumers in California. It responds to the changing landscape of insurance by enhancing market stability, improving consumer access to coverage, and safeguarding against the escalating financial burden of climate change-intensified catastrophes and global inflation.

## How Will it Benefit the Market and Consumers?

This strategy enhances insurance access, fairness, and resilience for both the market and consumers.

- **Increasing Insurance Availability and Access:** The strategy seeks a commitment from insurance companies to write a minimum of 85% of their statewide market share in historically underserved areas identified by the Insurance Commissioner. This ensures that insurance remains available to all, especially in high wildfire-risk regions.
- **Decreasing FAIR Plan Policyholders:** Priority is given to homes and businesses that mitigate wildfire risk by following the Insurance Commissioner's "Safer from Wildfires" regulation, facilitating a return to the open market and increasing options for consumers.
- **Allowing Catastrophe Models and Mitigation:** The strategy incorporates new catastrophe models that consider mitigation and hardening requirements, leading to more accurate risk pricing and offering discounts to consumers. This means more accurate rates for all Californians so they don't pay more than they should.
- **Modernizing the FAIR Plan:** By expanding commercial coverage limits to \$20 million per structure, the strategy addresses coverage gaps, benefiting homeowner associations (HOAs), affordable housing, and infill developments.

## The Most Comprehensive Insurance Regulatory Reform in Decades

This strategy represents the most significant insurance reform since Proposition 103 was passed in 1988. It is informed by the voices of thousands of consumers from every county in California, demonstrating a commitment to addressing the real-world challenges faced by Californians.



Scan the QR code to learn more.



## Market Benefits

Market benefits include improved stability, transparency, sustainability, and broader participation.

- **Rate Review Timelines:** Improved to provide market certainty, supporting the long-term stability of insurance rates.
- **Rate Filing Procedures:** Enhanced to maintain intervenor transparency, fostering confidence in the insurance market.
- **Risk Assessment Tools:** Introduction of catastrophe modeling regulations ensures the sustainability of coverage and rates, and exploration of California-only net costs of reinsurance protects consumers from the costs of global catastrophes.
- **Increased Transparency:** Making intervenor filings more publicly accessible and encourage broader participation and understanding of the rate-setting process.

## California Department of Insurance Enforcement and Resources

The Department of Insurance (CDI) will continue to ensure public input, insurance company commitments, rate approval process efficiency, additional staff resources, and reporting on progress.

- **Regulatory Process Control:** CDI maintains control over the rate review and catastrophe modeling processes, guaranteeing public input and transparency compliance.
- **Binding Agreements:** Insurance companies must increase writing and set clear targets to reduce reliance on the FAIR Plan.
- **Rate Filing Control:** Updates to rate filing processes enhance efficiency and accessibility.
- **Additional Department Staffing:** To implement major regulatory changes by December 2024 and improve rate filing processes.
- **CDI Reporting:** Periodic progress reports on insurance availability, rulemakings, and FAIR Plan depopulation efforts.

## Major Actions Taken to Date

Major actions include regulations for wildfire mitigation, insurance discounts, expanded FAIR Plan coverage, and modernization efforts, as well as partnerships for climate sustainability.

## Wildfire Response

- "Safer from Wildfires" Regulation: Sets community-wide mitigation standards and rewards consumers and businesses for property hardening with first-in-the-nation mandatory discounts.
- Expanded FAIR Plan Coverage: Includes agrobusiness, outdoor, and recreation businesses.
- Continued Modernization of the FAIR Plan: Provides consumers with more options.

## Climate Response

- "Climate and Sustainability Branch": The first in the country at any state insurance department.
- "Climate Insurance Working Group": Generated California's first-ever Climate Insurance Report.
- United Nations Partnership: Launched "California's Sustainable Insurance Roadmap."

Commissioner Lara's Sustainable Insurance Strategy is a visionary approach to address the evolving insurance landscape, benefiting both the insurance market and consumers alike by ensuring access, affordability, and resilience in the face of changing climate change-intensified catastrophic risks.



Scan the QR  
code to learn  
more.



# 2024 Legislative Update

## **AB 1774 - E-Bike Tuning Kits**

Prohibits the sale of aftermarket products that modify the speed of E-Bikes beyond definition of an E-Bike.

## **AB 2067 - Bank Designation**

Requires financial institutions to designate a third-party agent, as defined, as a central location for service of legal process, as specified.

## **AB 2337 - WCAB E-Signatures**

Codifies the authorized use of electronic signatures under the Labor Code, making workers' compensation proceedings by the Workers' Compensation Appeals Board (WCAB) consistent with civil proceedings where electronic signals are explicitly authors and widely used.

## **AB 2393 - Newport Dunes Lease Extension**

Extends the lease public trust lands at Newport Bay, so County can have more flexibility to enhance public access and recreation opportunities.

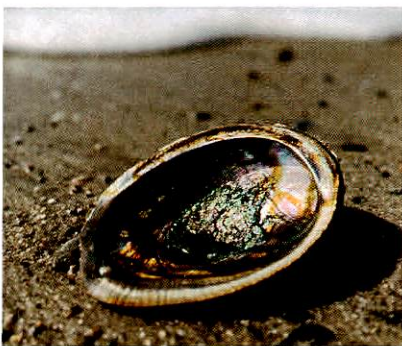


Image Courtesy of Crystal Cove

## **AB 2504 - State Seashell**

Recognizes the Black Abalone as the state seashell for the State of California.

## **AB 2766 - Early Release Transparency Act**

Would make records at the Department of Corrections and Rehabilitation pertaining to an inmate's early release subject to disclosure under the California Public Records Act.

## **AB 2817 - State Route 1 Relinquishment**

Will grant the City more control over the roadway to make improvements to help with mobility, safety, transportation, tourism and economic development that defines the City's unique character.





# 2024 Legislative Update

## ACR 93 - Marian Bergeson Memorial Bridge

Designates the North Arm Newport Bay Bridge on PCH as the Marian Bergeson Memorial Bridge in recognition of her service to Orange County.

## ACR190 - ALS Awareness Month

Designates May as ALS Awareness Month.

## ACR 182 - Great Garbage Patch Resolution

Promotes and encourages solutions and resources for keeping the oceans and coastlines healthy and eliminating the Great Pacific Garbage Patch.



## ACA 12 - Alexandra's Law

Requires the court to advise a person who is convicted of, or who pleads guilty or no contest to, of the danger of selling or administering illicit drugs and counterfeit pills and that, if a person dies as a result of that action, the defendant can be charged with homicide.

## HR 105 - CA Pain Resolution

Encourage state agencies, within existing resources, to pursue opportunities and collaborate to protect access to nonopioid alternatives for the treatment of pain in California.

Scan to receive legislative email updates





**Diane Dixon**  
Assemblymember, District 72

# ASSEMBLYMEMBER DIANE DIXON BIOGRAPHY



Assemblymember Diane Dixon represents the 72nd Assembly District, which includes the cities of Aliso Viejo, Huntington Beach, Laguna Beach, Laguna Hills, Laguna Woods, Lake Forest, Newport Beach and Seal Beach.

Diane Dixon is a former business executive and Mayor, first elected to the State Assembly in 2022. Diane serves on the Assembly's committees for Judiciary (Vice Chair), Appropriations, Banking and Finance, Business and Professions, Privacy and Consumer Protection, Governmental Organization and Rules. She is also a member of the Problem Solvers Caucus, building bipartisan relationships to deliver public service without politics.

In her first year, Diane Dixon had four bills make it to the Governor's desk, all common sense measures ranging from cost-cutting efforts to delaying late-vehicle registration penalties to increasing opportunities for charitable giving. She also secured \$1.2 million in State Funds for South Orange County to improve beach access with the construction of new paths, stairways, and other structures, and an additional \$1.6 million for the Newport Beach water wheel trash interceptor, part of the Upper Newport Bay Pollution Control Project and critical to controlling pollution in this region.

With 40 years in the private sector and a Fortune 300 company, Diane is committed to balancing budgets and delivering results. First elected to the Newport Beach City Council in 2014, she served two terms as Mayor. Her leadership there helped deliver budget surpluses, pay down pension liabilities, improve public safety, and complete infrastructure projects on time and within budget.

A regional leader, Diane is the immediate past President of the Association of California Cities-Orange County, a past member of the regional council of the Southern California Association of Governments (SCAG), and a former board member of Orange County Council of Governments (OCCOG).

Diane has been an active member on several philanthropic community-based boards of directors for nearly four decades, including United Way Orange County, YMCA, public television, USC Board of Councilors and Alumni Association, educational institutions, child service agencies, and health-related organizations.

She earned her Bachelor of Arts with Honors in Political Science from the University of Southern California.

Diane has been married for 46 years to Pat Dixon, a career prosecutor who currently serves as Special Counsel to the Orange County District Attorney. Diane and Pat's daughter, Colleen, is a former prosecutor with the Manhattan District Attorney's office. Colleen and her husband, Graves, are the parents of Diane and Pat's three grandsons.

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# Contact Me

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## Important Contacts

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## Social Media



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