

Palisades Recovery Coalition

Top Ten Insurance Takeaways & Priorities from the PRC Insurance Town Hall

- 1 What makes a home more insurable after wildfire?** Insurers look for comprehensive mitigation — not one-off fixes. Class A roofs, dual-pane tempered windows, ember-resistant vents, non-combustible fencing, and 0–5 feet of clear defensible space all matter. A single weak link can raise your risk profile.
- 2 Are insurance discounts available for fire-hardening?** Yes. Carriers like Mercury Insurance now offer statutory discounts for individual safety measures and additional savings for homes meeting the IBHS Wildfire Prepared Home standard.
- 3 What is IBHS certification, and why does it matter?** The Insurance Institute for Business & Home Safety (IBHS) certifies homes proven to withstand embers, wind, and radiant heat. Certified homes qualify for premium reductions and improved insurability.
- 4 Is Passive House relevant to wildfire recovery?** Yes. Originally focused on energy efficiency, Passive House construction also improves fire resilience by preventing ember and smoke intrusion while maintaining air quality and efficiency.
- 5 What's happening with the California FAIR Plan?** The FAIR Plan remains the insurer of last resort, with rates projected to increase 30%. Coverage is limited, so homeowners should explore supplemental policies with brokers.
- 6 What's the difference between admitted and surplus-line carriers?** Admitted carriers are regulated and backed by a state guarantee fund. Surplus-line carriers are unregulated but often the only option in high-risk zones. Know which type you have.
- 7 How can I make sure my existing home qualifies for coverage?** Retrofit strategically: defensible space, non-combustible materials, roofing upgrades. Document all improvements with photos and invoices to verify eligibility for discounts.
- 8 How can renters or lower-income homeowners stay protected?** PRC and United Policyholders are working to include affordability measures in rebuilding and insurance reforms. Join future PRC sessions focused on equitable recovery.
- 9 What are community resilience measures and why do they matter?** Insurers reward neighborhoods that upgrade together—clearing vegetation, improving hydrants, and hardening homes. Collective action improves access and affordability for all.
- 10 What can we do as a community?** Engage, advocate, and stay informed. Attend PRC forums, track Zone Zero regulations, and participate in neighborhood mitigation. Collective effort drives systemic change.

For more updates, visit palisadesrecovery.org or email info@palisadesrecovery.org