



10 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 (like mulch near siding) 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. Some also consider broader “community-based” discounts for neighborhoods built or retrofitted to these standards.

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 can qualify for premium reductions and stand a better chance of being insurable in Very High Fire Hazard Severity Zones.

4. Is Passive House relevant to wildfire recovery?

Yes. While originally designed for energy efficiency, **Passive House**’s airtight envelope also prevents ember and smoke intrusion — reducing health impacts and fire damage. Insurers like Mercury are reviewing this certification for future discount eligibility.

5. What’s happening with the California FAIR Plan?

The **FAIR Plan** remains the insurer of last resort. While it provides basic fire coverage, rates are expected to rise about 30%, and coverage limits may not meet rebuilding costs. Homeowners should explore FAIR Plan + supplemental policies through brokers like Venbrook.

6. What’s the difference between admitted and surplus-line carriers?

Admitted carriers are regulated by the state and backed by a guarantee fund if they fail. Surplus-line carriers are unregulated but sometimes the only option in high-risk zones. Know which type you have — and ask your broker to explain your protections clearly.

7. How can I make sure my existing home qualifies for coverage?

Retrofit strategically. Focus first on **defensible space, non-combustible materials, and roofing upgrades**. Document all improvements with photos and invoices — they help brokers secure better rates and verify eligibility for discounts.



8. How can renters or lower-income homeowners stay protected?

Advocacy matters. PRC and **United Policyholders** are working to ensure rebuilding assistance and insurance reforms include affordability measures. Renters and low-income homeowners are encouraged to attend future PRC sessions focused on inclusive recovery programs.

9. What are “community resilience measures” and why do they matter?

Insurers reward clusters of homes built or retrofitted to similar safety standards. When entire neighborhoods upgrade together — clearing vegetation, hardening structures, improving hydrant access — insurance availability and discounts improve for everyone.

10. What can we do as a community?

Engage. Advocate. Stay informed. Attend PRC forums, track evolving **Zone Zero** regulations, and participate in community-wide mitigation efforts. The more coordinated our response, the more leverage we have with insurers, lawmakers, and state agencies shaping recovery policy.

Next Steps:

PRC will compile these takeaways into a short homeowner guide and continue this important conversation in future Insurance Town Halls. Together, we’re helping shape a recovery that is **resilient, equitable, and insurable.**