

Making your home wildfire resistant is the best insurance

CA Fire Insurance Status Wall Street Journal 02/24/2026

- In 2025, CA Insurance Commission allowed insurers to raise rates if they would sell new policies in high-risk areas
- Policy targets are not guaranteed, thus there will be a many year gradual increase in availability
- State Farm (up 28%) and Allstate (up 34%) raised existing rates but did not write new policies
- Farmers only added back less than 10% of policies cancelled
- CA Fair-Plan is seeking a 35.8% rate increase plus a \$1B levy on private insurers
- After the recent LA fires, Cal-Fair has been slow and restrictive in paying claims

Potential Fair Plan losses per county*

