2026 SERRANO FIREWISE COMMUNITY FAIR PRESENTATION TAKE AWAYS

The following are key points made by the presenters.

HOMEOWNERS INSURANCE

Higher insurance rates are driven by new regulations that allow insurers to factor in reinsurance costs, forward-looking catastrophe loss estimates, and rising construction and rebuilding costs.

- Obtain available **insurance discounts** by completing defensible space and home hardening improvements on your property. (https://www.insurance.ca.gov/01-consumers/200-wrr/Safer-from-Wildfires.cfm)

- Ask your insurance company which factors contributed to your **Wildfire Risk Score** and then target those specific vulnerabilities with mitigation measures that may help reduce future premium increases.

- Become familiar with the **top ten tips** for finding insurance before you shop. (https://www.insurance.ca.gov/01-consumers/105-type/5-residential/Top10Tips_FindingResidentialIns.cfm)

- **Take pictures** or videos of all your items in your home and put them and your policy on the cloud (https://www.insurance.ca.gov/01-consumers/105-type/95-guides/03-res/upload/Home-Inventory-Guide-Updated-062223.pdf)

- Consider lowering your premium by adjusting your **coverage limits and deductibles**. For example, many policies default to extended replacement cost coverage of 70% of the dwelling limit and a $1,000 deductible. Review your options carefully with your insurance agent to understand the tradeoffs.

- Understand the pros and cons of **admitted insurers** (state-regulated with consumer protections), **non-admitted** or surplus line insurers (more flexible underwriting but fewer protections), and the **California FAIR Plan** (limited coverage designed as an insurer of last resort). Work closely with your insurance broker to determine the best fit for your situation.

- Admitted insurers reportedly expanding or increasing **policy availability** in California during 2026 include CSAA Insurance Group, USAA, California Casualty, Mercury Insurance, Pacific Specialty Insurance Company, and Farmers Insurance.

For more information you can contact **Durriya Syed** at the California Department of Insurance (durriya.syed@insurance.ca.gov) and **Aurora Mullett** at Sky Insurance Brokers in Rocklin (aurora@skyinsurancegroup.com)

El Dorado Hills Fire Department

- **My Community, My Castle** - Wildfire safety and preparedness require **community-wide involvement**, not just parcel-by-parcel action.

- **Home Assessment** - Request a Home Assessment from the **Fire Safe Serrano Team** to identify vegetation and home vulnerabilities and start a mitigation plan for your property. (Request an assessment at info@firesafeserrano.org)

- **Change Your Perspective —** Wildfires often spread through home-to-home ignition and ember exposure, influenced by how homes are built and maintained. Do your part by creating effective **defensible space** and upgrading your home with **home hardening materials**.

EDSO Office of Emergency Services

- Sign up for **Emergency Alerts** (Ready.EDSO.org) - get critical information directly to your phone, fast!

- Visit PerimeterMap.com for **real-time updates** including evacuation warnings and orders.

- Know Evacuation Routes - Fires move fast. **Know at least two ways** out of your neighborhood.

- Download the **Watch Duty** app a real time wildfire tracking and alert platform.