

DEPARTMENT OF INSURANCE

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**NOTICE**

TO: All Property/Casualty Broker-Agents and Personal Lines Broker-Agents

SUBJECT: FAIR Plan Registration Information

DATE: February 3, 2016

FAIR Plan Registration

The California Department of Insurance (CDI) has noticed a sustained uptick in consumers, legislators and the news media expressing concern about homeowner's policies being non-renewed in high fire severity areas around the state. Consumers in this situation must be made aware of all of their options for purchasing property insurance including the availability of homeowner's insurance through the California Fair Access to Insurance Requirements Plan (FAIR Plan).

California Insurance Code Section 10095.5 requires every insurance agent or broker transacting basic property insurance to either assist the consumer in making an application for insurance through the FAIR Plan OR provide the consumer with the FAIR Plan's toll-free telephone number.

Consumers do not appreciate the run-around, and some fail to follow up and leave their property dangerously uninsured.

To this end, the CDI strongly encourages all producers licensed to sell homeowner's insurance to register with the FAIR Plan and assist consumers directly. By registering with the FAIR Plan, producers will be authorized to fully service their client's property insurance needs by being able to offer insurance plans through the FAIR plan, when homeowner's insurance options are limited. Verification and processing of your registration can take 24-48 hours, so please register now so you are ready when a consumer needs your assistance!

Producers who have never placed business through the FAIR Plan or are in need of a refresher can learn how to register and start submitting business by going to the FAIR Plan's webpage for new brokers at: http://www.cfpnet.com/?page_id=256

October 2015 Notice

In October 2015, CDI sent a notice to all producers licensed to transact homeowner's insurance. The notice reminded producers of their responsibility to help consumers purchase property insurance, particularly when consumers are finding coverage difficult to obtain. The notice explained that when applicable, producers should assist consumers with finding and applying for homeowners insurance through the FAIR Plan. Information on how to become a registered FAIR Plan agent was also included in the notice. The link to the October 2015 notice, which is on CDI's website is: <https://www.insurance.ca.gov/0200-industry/0120-notices/upload/NoticeHomeowners.pdf>

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If you have any questions regarding this notice, please e-mail the Producer Licensing Bureau at <https://interactive.web.insurance.ca.gov/pli/servlet/InformationRequest> or call the CDI's Licensing Hotline at (800) 967-9331. Please be sure to include your name, telephone number, license number and e-mail address in all correspondence with the CDI.