

CONSUMER TRENDS AND INSIGHTS

YOUR TOOLKIT FOR EXCEPTIONAL MARKETING

JANUARY 2026

THE CALIFORNIA HOMEOWNERS
INSURANCE LANDSCAPE

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Welcome to the Center for California Real Estate's (CCRE) monthly marketing toolkit of slides, social posts and additional resources exploring consumer issues in residential real estate. Download these data-driven tools to enhance your marketing plans and spark conversations in your spheres of influence.

Many Californians are facing sharp increases in homeowners insurance premiums, while others can no longer secure private coverage and must rely on the California FAIR Plan, the state's insurer of last resort.

Driven by legislative, economic and environmental factors, **California's insurance crisis is adding new challenges to real estate transactions**, with insurance-related delays and cancellations becoming more common.

As trusted advisors, **REALTORS® can help clients avoid obstacles by addressing insurability early and educating them on ways to make homes more insurable**. This toolkit is designed to support you as you guide clients through today's homeowners insurance landscape.

KEY FACTORS CONTRIBUTING TO THE INSURANCE CRISIS



- WILDFIRE LOSSES HAVE BECOME MASSIVE AND MORE FREQUENT.
- CONSTRUCTION AND REBUILDING COSTS ARE RISING.
- REGULATORY CONSTRAINTS ON RATE INCREASES ARE PROMPTING EXITS OR NON-RENEWALS IN HIGH-RISK AREAS.
- FEWER PRIVATE INSURERS ARE WILLING TO WRITE POLICIES, FORCING MORE HOMEOWNERS INTO THE FAIR PLAN.

SLIDE DECK: Insurability has effectively become part of property risk — homebuyers must treat wildfire risk and home hardening as part of due diligence when considering a property.

Download and insert these slides into a listing presentation to help clients understand the insurance challenges facing homebuyers. View them as a slide show in your next office meeting to learn how educate clients on insurance issues.

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What Is the FAIR Plan?

- The California FAIR Plan is the state's "insurer of last resort."
- Designed to provide **coverage** when private insurers won't insure your home due to wildfire or other high-risk factors.
- Policies are issued by the California FAIR Plan Association (which is made up of private insurers) and **regulated** by the state.

SOCIAL MEDIA POSTS: Download and share these social posts to help clients make their homes more insurable and understand the California FAIR Plan.

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CONSUMER GUIDE:

Share A California Homeowner's Guide to Lowering Home Insurance Costs.

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The Good News? You Are Not Powerless.

There are smart steps to lower premiums and make your home more appealing to insurers.



A California Homeowner's Guide to Lowering Home Insurance Costs



CONSUMER VIDEO:

Share this two-minute video version of A California Homeowner's Guide to Lowering Insurance Costs.

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TOP 5 TAKEAWAYS: Consider these key points as you help clients navigate insurance challenges.

- 1** Nearly two-thirds of California homeowners have struggled to find affordable homeowners insurance in the last three years. One-third say their premiums have significantly increased over the same period.
- 2** Homeowners are increasingly turning to the California FAIR Plan, the state's insurer of last resort, which saw a 139% increase in policies issued between 2021 and 2024.
- 3** Insurance-related transaction cancellations nearly doubled between 2023 and 2024. C.A.R.'s Insurance Helpline can provide REALTORS® with homeowners insurance-related assistance.

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California is supporting homeowners through non-renewal moratoriums and new laws and reforms, including the California Safe Homes Act and the FAIR Plan Sustainability and Reform Package.

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In 2026, REALTORS® and consumers can expect finalized standards for AB 1455/Zone Zero, changes to the FAIR Plan and overhaul initiatives for Proposition 103.

Missed an issue? Visit the Consumer Trends and Insights [archive](#) on the CCRE website.

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CALIFORNIA ASSOCIATION OF REALTORS® • 915 L Street, #1460, Sacramento, CA 95814
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