



COUNTY OF SISKIYOU

Board of Supervisors

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November 18, 2025

The Honorable Ricardo Lara
California Department of Insurance
300 Capitol Mall, 17th Floor
Sacramento, CA 95814

Subject: Siskiyou County Concerns Regarding Proposed FAIR Plan Rate Increases

Dear Commissioner Lara,

The Siskiyou County Board of Supervisors urges the California Department of Insurance to carefully review the proposed California FAIR Plan rate increase and fully consider its impact on our community. The proposal, submitted to regulators on September 29, 2025, would raise home insurance rates by an average of 36 percent beginning next spring. A rate increase of this magnitude would be devastating for Siskiyou County residents who depend on the FAIR Plan, many of whom are already burdened by high premiums and limited coverage options.

Siskiyou County residents are disproportionately affected by the ongoing instability of the homeowners insurance market. About 11 percent of Siskiyou County households currently depend on the FAIR Plan as their only option for fire insurance, and between September 2023 and September 2024, the number of FAIR Plan policies grew by 81 percent. This growing reliance is especially concerning given that the median household income in Siskiyou County is \$55,499, significantly lower than the statewide median, and current FAIR Plan rates already represent a significant financial burden. Local insurance brokers report that FAIR Plan rates in the county typically range from \$2,000 to \$12,000 annually for a standard home. An increase of this scale could add thousands of dollars to annual premiums, placing a crushing financial burden on working families and retirees. Those unable to keep up with rising costs could lose their coverage, putting them at risk of foreclosure or total loss in the event of a wildfire or other catastrophe.

Even at these high prices, the FAIR Plan provides only basic fire coverage, meaning homeowners must purchase separate policies for full protection. While we understand the need to ensure that the FAIR Plan remains financially stable and actuarially sound, we respectfully request that the Department closely examine the data and assumptions supporting this proposed rate increase to ensure it is reasonable and does not impose an excessive financial burden on Siskiyou County residents. It is essential that rates remain within reach for the growing number of residents who rely on the FAIR Plan to protect their homes and livelihoods.

Jess Harris
District 1

Ed Valenzuela
District 2

Michael N. Kobseff
District 3

Nancy Ogren
District 4

Ray Haupt
District 5

Sincerely,

Nancy Ogren
Chair, Board of Supervisors

CC: Siskiyou County Board of Supervisors
Shaw Yoder Antwih Schmelzer & Lange
Assemblywoman Heather Hadwick
Senator Megan Dahle
California State Association of Counties
Rural County Representatives of California

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