

DEPARTMENT OF INSURANCE

600 SOUTH COMMONWEALTH AVENUE
LOS ANGELES, CALIFORNIA 90005

(213) 736-2538

RECEIVED
NOV 14 1985
MANAGER

November 12, 1985

Mr. T. Michael Banta, CPCU, Manager
California FAIR Plan Association
P. O. Box 17987
1930 Wilshire Blvd.,
Los Angeles, California 90017-0987

Dear Mr. Banta:

On October 4, 1985, the Department expanded the geographic area of the FAIR Plan for eligibility of insurance coverage to include "All of Los Angeles County south of the Santa Susanna and the San Gabriel Mountains". The Department did not intend to include any of the populated islands which are part of Los Angeles County. Therefore, islands such as Santa Catalina and San Clemente have not become eligible for insurance coverage by the October 4, 1985, order.

Sincerely,

A handwritten signature in cursive script, appearing to read "Richard J. Roth, Jr.", written in dark ink.

Richard J. Roth, Jr.
Deputy Insurance Commissioner

RJR:jfs
CC: Commissioner Bunner
John Faber - Legal

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Department of Insurance
45 Fremont Street
San Francisco, California 94105

IN THE MATTER OF THE
CALIFORNIA FAIR PLAN ASSOCIATION

MI-99-0020-ICB

ORDER REGARDING ELIGIBLE
GEOGRAPHIC AREAS

GOOD CAUSE APPEARING, it is hereby ordered:

That the Commissioner's Order of October 28, 1996, which continued the state-wide designation for FAIR Plan Geographic areas is rescinded in its entirety. The statewide designation shall not remain in effect for any policy issued by the California FAIR Plan and policies issued pursuant to this designation shall be nonrenewed in a timely manner.

That for new and renewal insurance writings for habitational and commercial properties, the following Geographic areas are hereby designated as eligible for insurance coverage:

1. Those geographic areas in effect prior to the Commissioner's order of June 22, 1994.
2. Those underserved geographic areas, as defined by zip code, in the "Commissioner's Report on Underserved Communities", dated February 1995:
3. Those structures designated in the Commissioner's letter order of January 30, 1996.

1 4. Those policyholders of the 20th Century Insurance Companies identified in the
2 Commissioner's Order of October 28, 1996.
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4 This Order applies to renewals and to applications for new policies received by the California
5 FAIR Plan Association on or after December 1, 1999.
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7 IT IS ORDERED this 18 day of September, 1999.
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10 CHUCK QUACKENBUSH
11 Insurance Commissioner

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13 _____
14 Deputy Commissioner
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DEPARTMENT OF INSURANCE**Legal Division, Compliance Bureau-San Francisco**45 Fremont Street, 21st Floor
San Francisco, CA 94105Risa Salat-Kolm
Senior Staff Counsel
TEL: 415-538-4127
FAX: 415-904-5490
E-Mail: salat-kolmr@insurance.ca.gov**RECEIVED**

JUN 05 2001

S. M. WILKINSON
PRESIDENT.

June 1, 2001

Mr. Stuart M. Wilkinson
CALIFORNIA FAIR PLAN ASSOCIATION
3435 Wilshire Boulevard, Suite 1200
Los Angeles, California 90076-0924

SUBJECT: Expansion of FAIR Plan Area

Dear Mr. Wilkinson:

Pursuant to California Insurance Code Section 10091(c), the Insurance Commissioner has the authority to designate geographic areas where the California FAIR Plan is authorized to insure real or personal property. A main purpose of the FAIR Plan is to assure the availability of basic property insurance to those persons who have been unable to obtain basic property insurance through the normal market.

Accordingly, by authority of Section 10091(c) and because of an unavailability of basic property insurance in certain geographic areas, the Commissioner has issued the attached Order which is effective as of the date the Order was signed.

Very truly yours,

A handwritten signature in black ink, appearing to read "Risa Salat-Kolm".

Risa Salat-Kolm
Senior Staff Counselcc: Steven Green
Jerry Whitfield

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**BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF CALIFORNIA**

In the Matter of
THE CALIFORNIA FAIR PLAN
ASSOCIATION

File No. MI-01-01-4691
ORDER REGARDING ELIGIBLE
GEOGRAPHIC AREAS

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GOOD CAUSE APPEARING, it is hereby ordered:

In addition to the geographic areas previously designated by the Commissioner in his September 1, 1999 Order (copy attached) as being eligible for insurance coverage through the FAIR Plan, the following geographic areas are hereby designated as eligible for insurance coverage through the FAIR Plan:

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The specific address of real or personal property in which a person has an insurable interest where, after diligent effort, such person has been unable to obtain basic property insurance through normal channels through an admitted insurer or a licensed surplus line broker. Evidence that a diligent effort has been made shall be shown by satisfying the following criteria:

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- a. The person seeking basic property insurance through the FAIR Plan must show that he/she has contacted but been rejected by at least three admitted or non-admitted insurers.
 - b. The person shall contact the FAIR Plan in writing and request expansion of FAIR Plan eligible areas to include the address of the person's property for which insurance is unavailable.
 - c. The person shall include the following in his/her letter to the FAIR Plan 1) copies of at least three written rejections received from either admitted insurers or a licensed surplus line broker on behalf of non-admitted insurers; 2) the reason for the rejections; 3) the name of the agent or broker who attempted to place the insurance.

1 The subject property must otherwise meet reasonable underwriting standards including,
2 but not limited to, the following, as set forth in the FAIR Plan's Plan of Operation:

- 3 1. physical condition of the property, such as its construction, heating, wiring, evidence of
4 previous fires or general deterioration;
- 5 2. its present use or housekeeping, such as vacancy, overcrowding, storage of rubbish or
6 flammable materials; or
- 7 3. other specific characteristics of ownership, condition, occupancy, or maintenance which
8 are violative of public policy and result in unreasonable exposures to loss.
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10 This order is issued pursuant to the authority of California Insurance Code Section
11 10091(c) and shall be effective immediately.

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13 Dated: May 30, 2008

HARRY W. LOW
Insurance Commissioner

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16 By Harry W Low
Deputy Commissioner

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