



ASSEMBLY INSURANCE  
COMMITTEE

# Clearinghouse

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# California's Insurer of Last Resort

Provides basic property coverage **regardless of a property's fire risk**, ensuring all Californians have access to the peace of mind they deserve.

Intended as a **temporary insurance safety net** for those unable to procure insurance in the voluntary market.

**Encourages maximum use** in obtaining basic property insurance of the normal insurance market provided by admitted insurers and licensed surplus line brokers.



# Clearinghouse Statute Today

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CA Insurance Code 10095 (i) and (j) requires the CA FAIR Plan to develop a clearinghouse program to help **reduce the number of existing FAIR Plan policies** and provide the opportunity for admitted insurers to offer homeowners' or commercial insurance policies to FAIR Plan policyholders.

1. An insurer that participates in the clearinghouse program is required to sign an agreement with the association that sets forth the terms and conditions for the insurer to offer homeowners or commercial insurance **through the policy's listed agent or broker of record, if any.**
2. The clearinghouse program may include a provision to include **nonadmitted insurers** if admitted insurers have the first option.
3. The clearinghouse program shall provide a method for policyholders **to opt out** of the sharing of their personal information in connection with the clearinghouse programs. (Added 1/1/2024)

# Participation in the Clearinghouse

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- CA FAIR Plan provides **the platform** by which carriers can gain access to policy information
- Instructions for carriers to participate in the Clearinghouse is available on the CA FAIR Plan website (cpfnet.org)
- A **reminder email** is sent each month to admitted carriers who are not yet participating
- The Clearinghouse is updated each month with the most current information, divided into policyholders with and without an assigned broker
  - **Nonadmitted carriers gain access to policy information 30 days in arrears to allow admitted carriers “first option” as required by statute**



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You aren't enrolled in the FAIR Plan's **Clearinghouse** program - which means **you're missing out on a simple and free opportunity to increase your business.**  
Here's how:



Joining the program gives a designated representative from your company access to our Dwelling Fire and Commercial customer lists.



Each month, we email an updated list of our policies - which your company's representative can then filter for policies you want to offer to place directly instead of through the FAIR Plan.



The California FAIR Plan is the state's insurer of last resort. **Reducing our policy count - and increasing yours - is a win-win.**

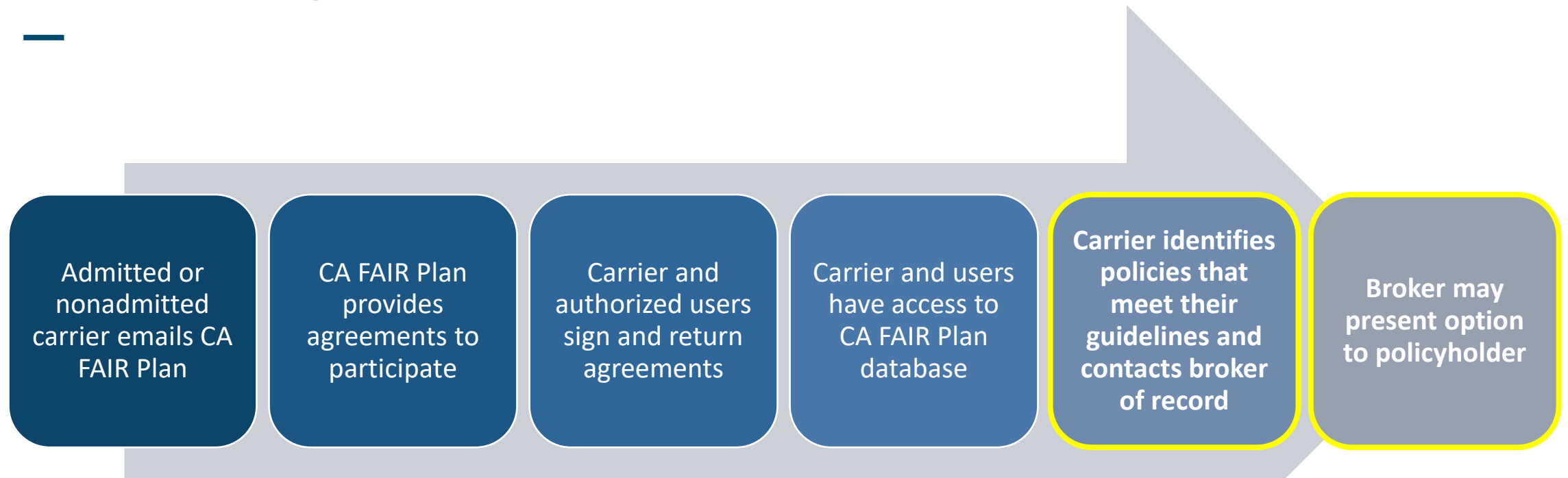
**Signing up is easy and free** - just reply to this email to let us know you're interested or to learn more.

If another contact in your organization should be aware of this program, please forward this email to them.

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# Clearinghouse process

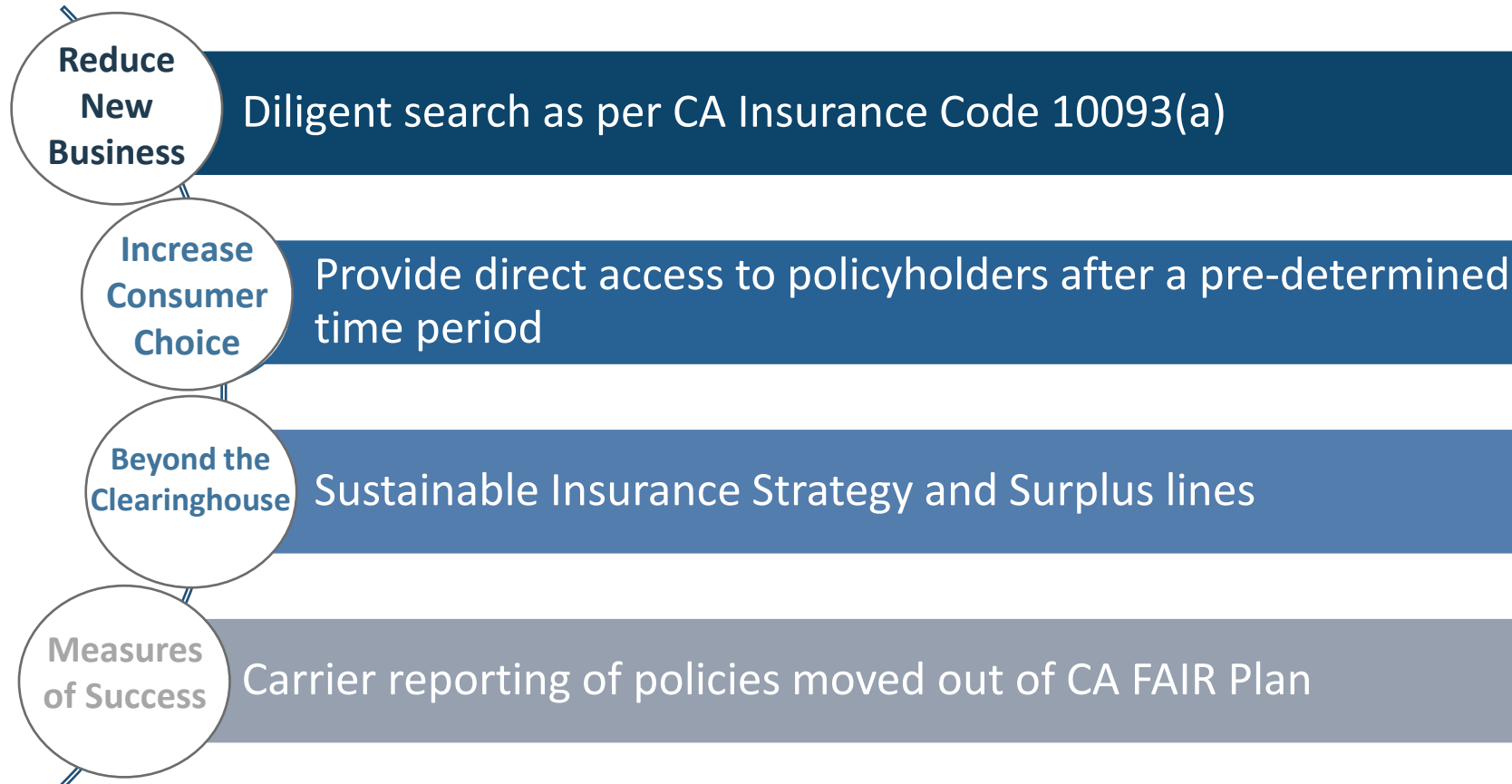
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- Questions can be emailed to CA FAIR Plan
- CA FAIR Plan added “clearinghouse” to the reasons a broker can select when cancelling a CA FAIR Plan policy
- CA FAIR Plan is reliant on the reason the broker selects to understand the success of the Clearinghouse

# Options for future depopulation

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# Q&A

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CALIFORNIA  
**FAIR PLAN**  
PROPERTY INSURANCE