

DOCKETED	
Docket Number:	25-OPT-02
Project Title:	Prairie Song Reliability Project
TN #:	270127
Document Title:	Ruthie Brock Comments - Acton residents brace for major fire insurance increases through CA FirePlan
Description:	N/A
Filer:	System
Organization:	Ruthie Brock
Submitter Role:	Public
Submission Date:	5/20/2026 7:25:17 PM
Docketed Date:	5/21/2026

*Comment Received From: Ruthie Brock
Submitted On: 5/20/2026
Docket Number: 25-OPT-02*

Acton residents brace for major fire insurance increases through CA FirePlan

The residents of Acton will be bracing for another huge increase in fire insurance through the CA FairPlan. For some residents in our community, this is the only fire insurance available due to Acton being in a designated Very High Hazard Severity Zone. This hits the residents especially hard in East Acton where some are currently paying as much as \$18,000 per year due to wildfire risk.

A project such as the 1,150 MW Lithium Iron Phosphate Prairie Song BESS is only going to exacerbate the issue.

Please deny this risky project in our vulnerable, fire-prone community of Acton.

Additional submitted attachment is included below.

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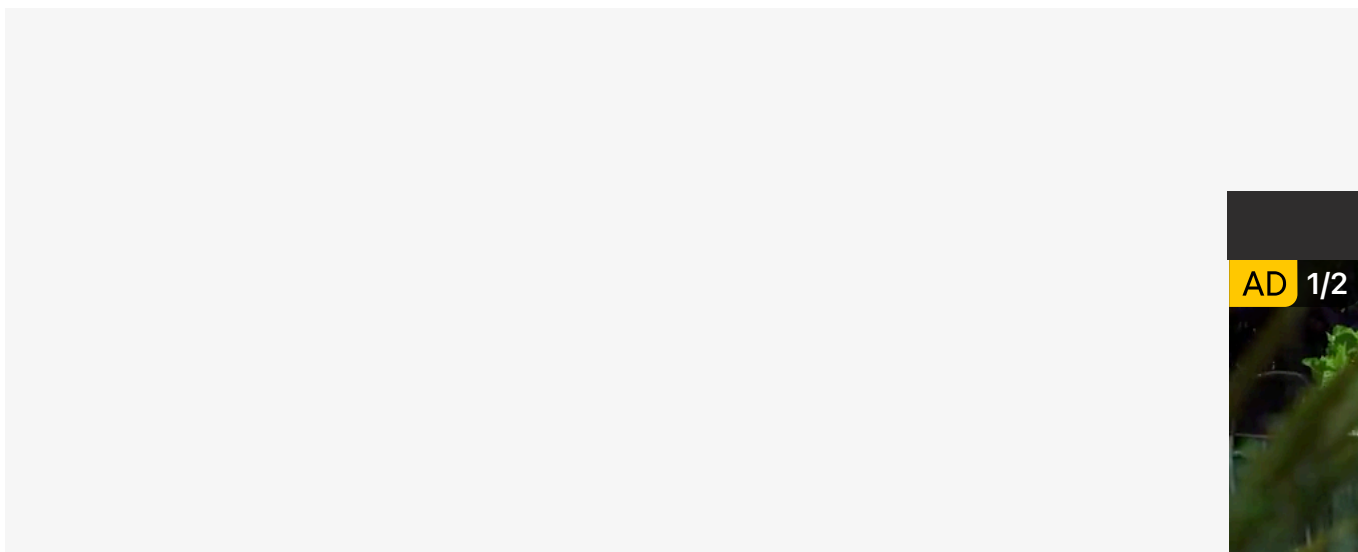
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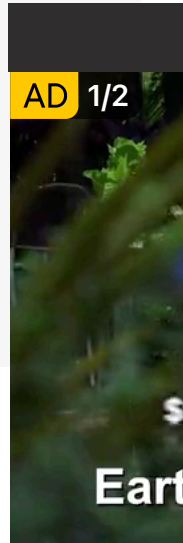
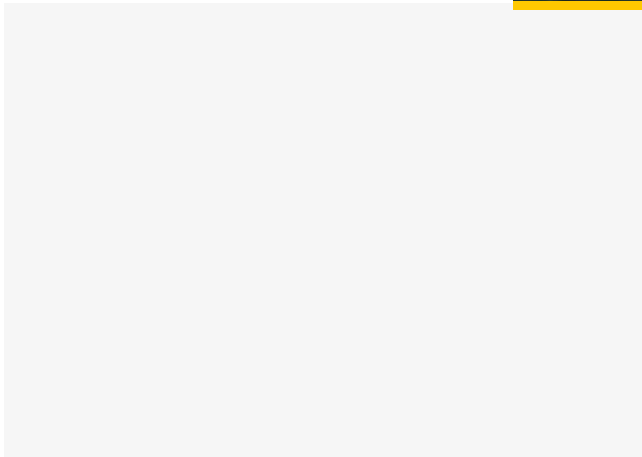


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CALIFORNIA NEWS

Massive rate hike coming as California insurance giant

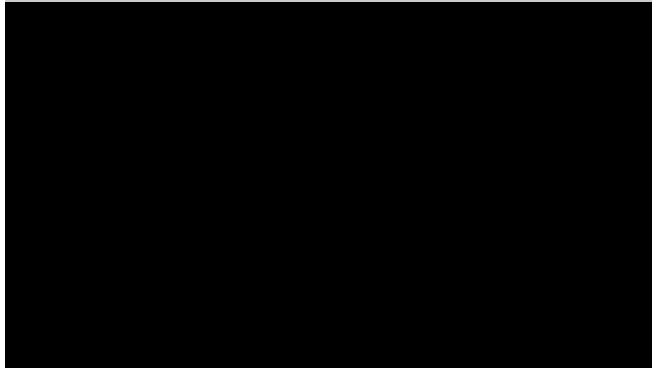


makes staggering revision

By [Katie Jerkovich](#)

Published May 20, 2026, 5:54 p.m. PT

 Comments



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California homeowners in fire-prone areas will be slugged with an average insurance premium hike of 30% in October.

FAIR Plan is the state's insurance program, which provides basic fire coverage for those in the California with "high risk properties" that major insurers won't cover.

The program warned last year they were running out of money after paying out thousands of claims to victims of Los Angeles devastating Palisades and Eaton Fires — and it appears policy holders will

now pay the price.

4

California homeowners with a massive insurance rate hike coming in October.

Getty Images

The rise is the first for policy holders since 2023, when rates increased by 15%.

Most of the 663,000 owners covered by FAIR will see their bills go up – but by how much will depend on where their property is located.

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“Average FAIR Plan rates will increase 29% effective October 15, down from the 36% requested,” The California Department of Insurance told The Post in an email.

“But policies available from large and specialty insurers in coming months create new options for homeowners outside the FAIR Plan.”

Around half of customers will face increases of between 30% and 50%. About a quarter will actually see their premiums drop, in some cases by as much as 80%, per the [San Francisco Chronicle](#).

The remaining quarter will see smaller hikes of under 30% — or much steeper increases ranging from 50% to as high as 200%.

“The largest component of the increase relates to the wildfire portion of policyholders’ premiums, so those policyholders whose properties are at significant wildfire risk will see a higher increase than those at lower risk, and some policyholders will see a premium decrease,” a FAIR spokesperson told The Post.

Some are facing far higher premium increases than others, with homeowners in the Sierra Nevada foothills going from

TSA quietly starts letting passengers bring their weed on planes — with a big catch

paying about \$3,000 a year for coverage to nearly \$6,000 from October 15, the report noted.

The FAIR plan, which does not cover anything other than fire for homeowners, admitted that those who will see the biggest hike in the fall are residents who have **homes where wildfire risk is the greatest.**



California
FAIR
Plan
policy
holders
will see
their
rates
jump up
by close
to 30%.

Los
Angeles
Times via
Getty
Images

What do you think? Post a comment.

In May 2025, the President of FAIR Plan Veronica Roach warned lawmakers that it was running out of money over the thousands of claims it was paying out to the **victims of the devastating Palisades and Eaton Fire, ABC 10 reported.**





Those who will see the biggest hike in the fall are residents who have homes where wildfire risk is the greatest.

REUTERS

“We’ve paid over \$2.9 billion in claims so far. Our estimate is that we’re going to pay close to \$4 billion total when all is said and done,” said Roach.

Roach even pointed out that the state had seen an increase in policy holders in low risk areas after major insurance companies left the state, refused to issue policies for new homeowners, or have priced people out of coverage.

“In the low wildfire risk area, we’ve grown about 40% in exposure so far in the first six months of the year.”

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The amount of homeowners who have had to turn to the state's insurance plan has nearly doubled since 2023.

AFP via Getty Images

In response, the amount of homeowners who have had to turn to the state's insurance plan has nearly doubled since 2023, per the report.

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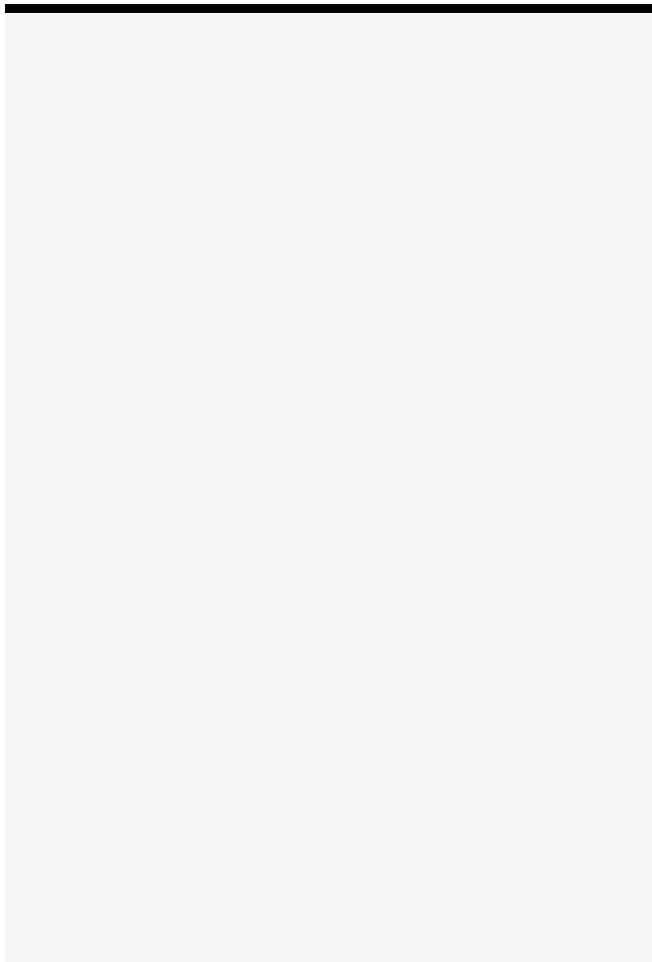
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