

## [Has California Gone Too Far in Responding to Underinsurance Problems in Homeowners Insurance?](#)

Posted on February 14, 2011 by [Marina Karvelas](#)

[Barger & Wolen](#) insurance litigation and regulatory law partner [Marina Karvelas](#) will be a guest blogger for the [DRI](#)'s blog, [DRI Today](#) for the next two weeks.

Her first post, [Has California Gone Too Far in Responding to Underinsurance Problems in Homeowners Insurance?](#) is live.

[California's Office of Administrative Law](#) recently approved new regulations promulgated by the [California Insurance Commissioner](#) for homeowners insurance.

The regulations create new duties, impose additional standards and establish a new "unfair trade practice" violation on insurance companies and insurance producers selling homeowners insurance policies in California.

Months in the making, the new regulations profess to respond to underinsurance problems experienced by California homeowners who in the wake of wildfire disasters throughout the state in the past decade discovered they did not have enough insurance to rebuild their homes.

The new regulations, as well as a newly revised [California Residential Property Disclosure Form](#) and [California Residential Property Insurance Bill of Rights](#), mark a key shift in California's public policy.

The new [California homeowner insurance regulations and disclosure requirements](#) take effect on June 27, 2011, and July 1, 2011, respectively.

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