Insurance rates soar in high fire-risk areas

By Samantha Masunaga, Los Angeles Times

Soaring insurance rates may accomplish what the Telegraph Fire failed to do: drive the Stoffan family from their home of 10 years.

The Stoffans' Northern California house survived the 2008 blaze, which destroyed 30 homes and 100 other structures as it charred 53 square miles west of Yosemite National Park.

But the family's annual insurance costs doubled this year to $5,100 even though it planted a 50-foot lawn buffer around the house and installed fire-resistant landscaping.

The Stoffans are among the California homeowners living near wild lands who have seen their rates increase sharply because insurance companies are increasingly wary of high fire-risk areas. Factors fueling insurer's fears include the drought and some huge recent blazes, such as the 2013 Rim fire that burned more than 250,000 acres in and around Yosemite.

Affected residents across the state complain of fire insurance rates leaping 30 percent or more.

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