

**CALIFORNIA DEPARTMENT OF INSURANCE**  
**Number of New, Renewed, and Non-Renewed Residential Dwelling Policies**  
**in Moderate to Very High Fire Risk ZIP Codes**  
**Based on CalFire's State Responsibility Area Map**

**California FAIR Plan**

Calendar Year	TOTAL (New + Renewed)				New			Renewed			Non-Renewed (Insured Initiated)				Non-Renewed (Insurer Initiated)			
	Non-State Responsibility Area	State Responsibility Area (SRA <sup>1</sup> )	YoY Percent Change in SRA	SRA Percentage to Total	Non-State Responsibility Area	State Responsibility Area (SRA <sup>1</sup> )	SRA Percentage to Total	Non-State Responsibility Area	State Responsibility Area (SRA <sup>1</sup> )	SRA Percentage to Total	Non-State Responsibility Area	State Responsibility Area (SRA <sup>1</sup> )	YoY Percent Change in SRA	SRA Percentage to Total	Non-State Responsibility Area	State Responsibility Area (SRA <sup>1</sup> )	YoY Percent Change in SRA	SRA Percentage to Total
2018	90,331	48,891	7.4%	35.1%	9,495	12,353	56.5%	80,836	36,538	31.1%	9,896	7,061	11.7%	41.6%	2,902	2,270	11.7%	43.9%
2017	94,801	45,511	8.1%	32.4%	10,187	11,830	53.7%	84,614	33,681	28.5%	10,444	6,322	10.4%	37.7%	2,942	2,032	-9.1%	40.9%
2016	99,075	42,117	8.0%	29.8%	11,679	10,964	48.4%	87,396	31,153	26.3%	10,785	5,729	19.2%	34.7%	3,229	2,236	1.7%	40.9%
2015	102,376	39,015		27.6%	11,990	10,750	47.3%	90,386	28,265	23.8%	10,489	4,805		31.4%	3,452	2,198		38.9%

**Surplus Lines**

Calendar Year	TOTAL (New + Renewed)				New			Renewed						
	Non-State Responsibility Area	State Responsibility Area (SRA <sup>1</sup> )	YoY Percent Change in SRA	SRA to State Percentage	Non-State Responsibility Area	State Responsibility Area (SRA <sup>1</sup> )	SRA to State Percentage	Non-State Responsibility Area	State Responsibility Area (SRA <sup>1</sup> )	SRA to State Percentage				
2018	4,120	15,636	13.9%	79.1%	1,726	6,502	79.0%	2,394	9,134	79.2%				
2017	3,955	13,726	9.3%	77.6%	1,521	5,136	77.2%	2,434	8,590	77.9%				
2016	4,047	12,560	19.4%	75.6%	1,620	5,798	78.2%	2,427	6,762	73.6%				
2015	3,791	10,521		73.5%	1,590	4,886	75.4%	2,201	5,635	71.9%				
2014	11,179	7,895		70.6%	5,114	3,736	73.1%	6,065	4,159	68.6%				
2013	9,525	6,373		66.9%	5,284	3,762	71.2%	4,241	2,611	61.6%				
2012	6,386	3,951		61.9%	2,885	1,874	65.0%	3,501	2,077	59.3%				

**Voluntary Market**

Calendar Year	TOTAL (New + Renewed)				New			Renewed			Non-Renewed (Insured Initiated)				Non-Renewed (Insurer Initiated)			
	Non-State Responsibility Area	State Responsibility Area (SRA <sup>1</sup> )	YoY Percent Change in SRA	SRA Percentage to Total	Non-State Responsibility Area	State Responsibility Area (SRA <sup>1</sup> )	SRA Percentage to Total	Non-State Responsibility Area	State Responsibility Area (SRA <sup>1</sup> )	SRA Percentage to Total	Non-State Responsibility Area	State Responsibility Area (SRA <sup>1</sup> )	YoY Percent Change in SRA	SRA Percentage to Total	Non-State Responsibility Area	State Responsibility Area (SRA <sup>1</sup> )	YoY Percent Change in SRA	SRA Percentage to Total
2018	4,240,392	4,302,128	-0.1%	50.4%	470,595	501,214	51.6%	3,769,797	3,800,914	50.2%	356,272	375,388	-1.4%	51.3%	79,383	88,187	5.5%	52.6%
2017	4,240,015	4,305,414	0.4%	50.4%	484,090	502,946	51.0%	3,755,925	3,802,468	50.3%	368,747	380,723	2.8%	50.8%	78,497	83,551	-3.8%	51.6%
2016	4,214,126	4,286,163	1.1%	50.4%	477,244	497,356	51.0%	3,736,882	3,788,807	50.3%	356,935	370,215	2.7%	50.9%	80,552	86,807	-3.1%	51.9%
2015	4,162,906	4,238,488		50.4%	471,578	483,109	50.6%	3,691,328	3,755,379	50.4%	358,165	360,398		50.2%	84,774	89,571		51.4%

**DEMOGRAPHICS: Estimate Total Households <sup>2</sup>**

Calendar Year	Non-State Responsibility Area	State Responsibility Area (SRA <sup>1</sup> )	YoY Percent Change in non-SRA	YoY Percent Change in SRA
2018	7,664,665	5,671,402	0.6%	0.5%
2017	7,621,141	5,642,963	1.8%	1.9%
2016	7,489,086	5,540,200	1.0%	0.4%
2015	7,412,658	5,519,808		

<sup>1</sup> State Responsibility Area (SRA): CalFire created a fire map depicting moderate to very high fire hazard severity zones in California that was adopted on November 7, 2007. We were able to conjoin the fire zones with ZIP codes to identify the ZIP codes affected. However, we have no means to determine to which extent.

<sup>2</sup> A household is composed of one or more people who occupy a housing unit. Keep in mind that these housing units also include apartment complexes which are normally insured under a commercial policy.