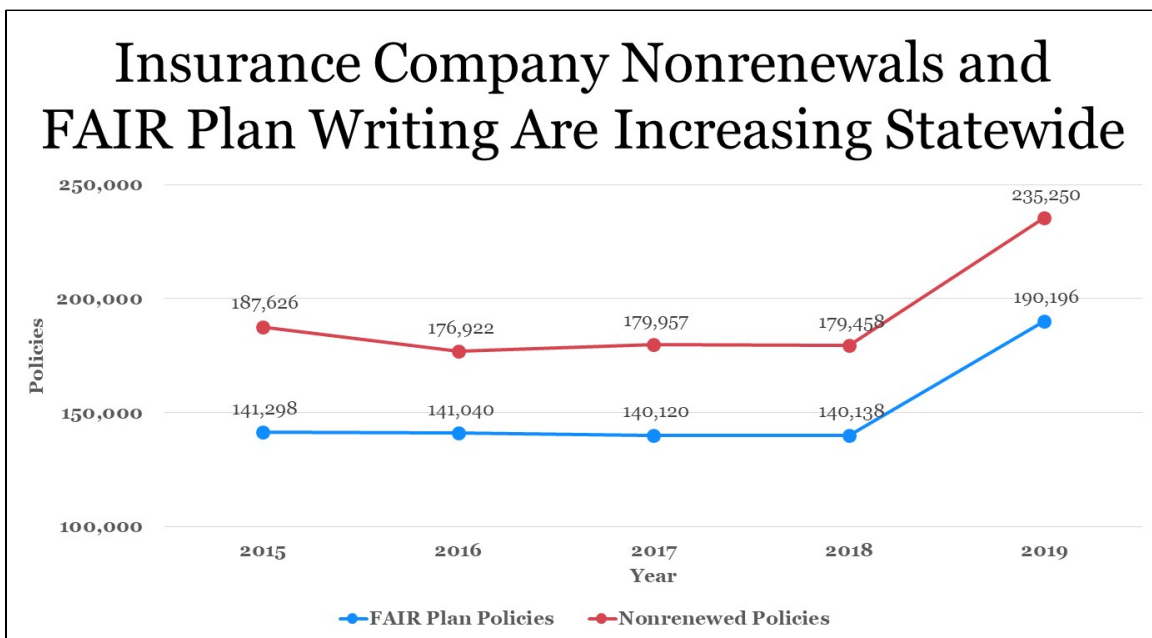


## Data on Insurance Non-Renewals, FAIR Plan, and Surplus Lines (2015-2019)

The Department of Insurance collected data from insurance companies that wrote \$5 million or more in premium from January 1 to December 31, 2019, representing approximately 98 percent of the voluntary homeowners' market in California. The Department also collected data from the FAIR Plan, California's insurer of last resort. The Department has previously released information from 2015-2018.

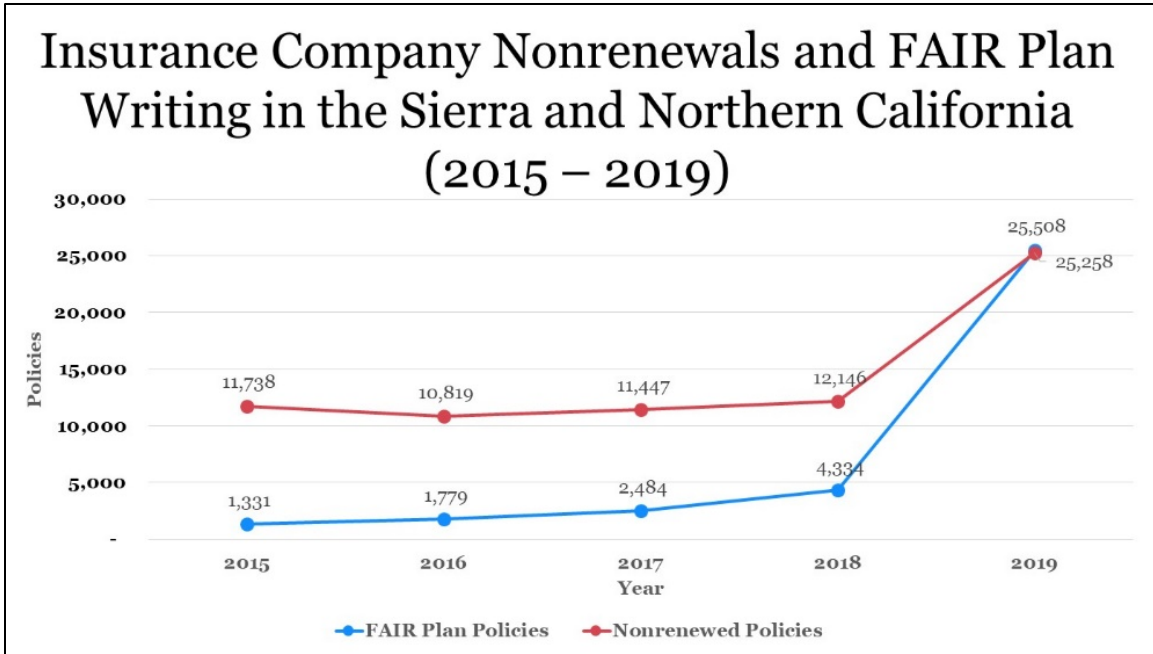
### **Data shows a trend in insurance company non-renewals and FAIR Plan policies statewide.**

Residential non-renewals by insurance companies increased statewide by 31% and FAIR Plan policies increased statewide by 36% from the end of 2018 to the end of 2019. New FAIR Plan policies increased by 225% while renewed FAIR Plan policies fell by 1% (an overall 36% increase for new and renewed policies). Most of the growth in insurance company non-renewals and FAIR Plan writing happened in areas with higher wildfire risk.

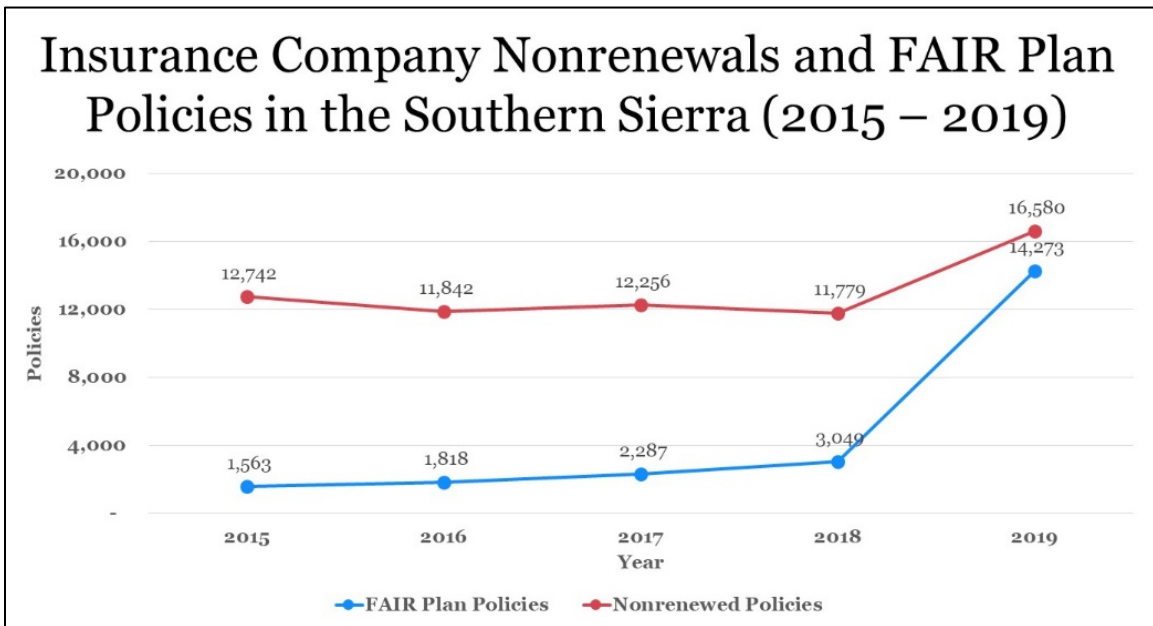


**Source:** California Department of Insurance presentation at Virtual Homeowners Investigatory Hearing, October 20, 2020

**The trend of increases in insurance company non-renewals and FAIR Plan policies is not limited to one area of the state.**

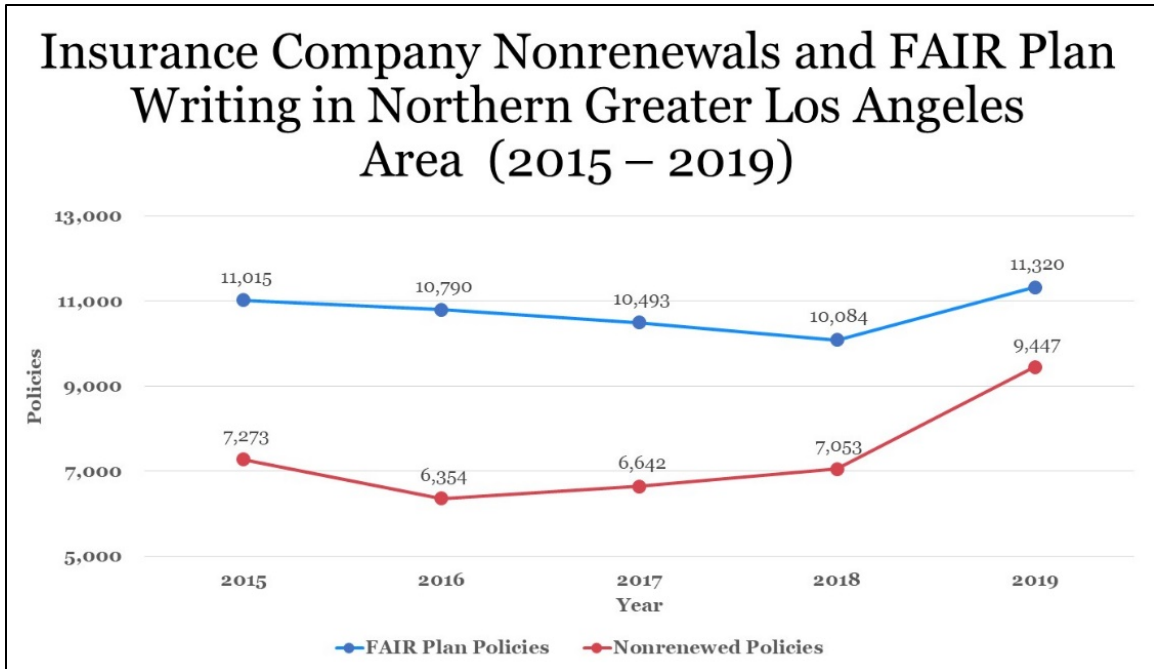


**Source:** California Department of Insurance presentation at Virtual Homeowners Investigatory Hearing, October 20, 2020



**Source:** California Department of Insurance presentation at Virtual Homeowners Investigatory Hearing, October 20, 2020

CALIFORNIA DEPARTMENT OF INSURANCE  
 Data on Insurance Non-Renewals, FAIR Plan and Surplus Lines (2015-2019)



**Source:** California Department of Insurance presentation at Virtual Homeowners Investigatory Hearing, October 20, 2020

**Detailed data charts:**

**1. Number of New, Renewed, and Non-Renewed Homeowners’ Policies in the State**

Voluntary Market					FAIR Plan			Surplus Lines	
Year	New	Renewed	Non-renewed Insured-Initiated	Non-renewed Insurer-Initiated	New	Renewed	Non-renewed	New	Renewed
2019	1,091,216	7,521,274	749,697	<b>235,274</b>	<b>74,896</b>	116,231	23,529	<b>11,912</b>	<b>9,620</b>
2018	982,269	7,554,158	735,543	179,479	23,049	117,398	22,154	8,247	11,547
2017	980,829	7,508,521	738,548	179,975	22,017	118,295	21,740	6,660	11,034
2016	968,317	7,474,203	722,198	176,964	22,643	118,549	21,979	7,431	9,213
2015	944,930	7,393,305	698,783	187,676	22,740	118,651	20,944	6,503	7,881
Percentage Change									
'19 vs '18	11%	0%	2%	<b>31%</b>	<b>225%</b>	-1%	6%	<b>44%</b>	<b>-17%</b>

CALIFORNIA DEPARTMENT OF INSURANCE  
Data on Insurance Non-Renewals, FAIR Plan and Surplus Lines (2015-2019)

**2. Number of New, Renewed, and Non-Renewed Homeowners' Policies in the State Responsibility Area (SRA<sup>1</sup>)**

Voluntary Market					FAIR Plan			Surplus Lines	
Year	New	Renewed	Non-renewed Insured-Initiated	Non-renewed Insurer-Initiated	New	Renewed	Non-renewed	New	Renewed
2019	600,112	3,748,266	388,845	<b>153,609</b>	<b>63,277</b>	42,853	13,657	<b>8,390</b>	<b>6,802</b>
2018	508,708	3,799,100	379,026	95,429	13,538	36,562	9,358	6,508	9,142
2017	499,622	3,776,218	375,886	93,163	11,830	33,681	8,354	5,138	8,594
Percent to Statewide Total									
2019	55.0%	49.8%	51.9%	<b>65.3%</b>	<b>84.5%</b>	36.9%	58.0%	<b>70.4%</b>	70.7%
2018	51.8%	50.3%	51.5%	53.2%	58.7%	31.1%	42.2%	78.9%	79.2%
2017	50.9%	50.3%	50.9%	51.8%	53.7%	28.5%	38.4%	77.1%	77.9%
Percentage Change									
'19 vs '18	18%	-1%	3%	<b>61%</b>	<b>367%</b>	17%	46%	<b>29%</b>	<b>-26%</b>

**3. Number of New, Renewed, and Non-Renewed Homeowners' Policies in the 10 Counties<sup>2</sup> with the Highest Concentration of Homes in High Fire Risk Exposure**

Voluntary Market					FAIR Plan			Surplus Lines	
Year	New	Renewed	Non-renewed Insured-Initiated	Non-renewed Insurer-Initiated	New	Renewed	Non-renewed	New	Renewed
2019	<b>43,453</b>	149,156	16,603	<b>19,282</b>	<b>24,326</b>	4,095	2,522	2,062	<b>1,593</b>
2018	21,496	165,506	14,922	6,372	2,437	1,878	687	1,978	2,719
2017	17,666	169,331	14,306	5,441	1,199	1,196	484	1,585	2,383
Percent to Statewide Total									
2019	<b>4.0%</b>	2.0%	2.2%	<b>8.2%</b>	<b>32.5%</b>	3.5%	10.7%	17.3%	16.6%
2018	2.2%	2.2%	2.0%	3.6%	10.6%	1.6%	3.1%	24.0%	23.5%
2017	1.8%	2.3%	1.9%	3.0%	5.4%	1.0%	2.2%	23.8%	21.6%
Percentage Change									
'19 vs '18	<b>102%</b>	-10%	11%	<b>203%</b>	<b>898%</b>	118%	267%	4%	<b>-41%</b>

<sup>1</sup> State Responsibility Area (SRA): CAL FIRE 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 either wholly or partially within the SRA. Keep in mind that this technique will include homes that fall outside a moderate to very high severity zone while still being in the ZIP code boundary. View the map here: <https://eqis.fire.ca.gov/portal/home/item.html?id=f35d2f86ab8c4bf4947f0a9b29134715>

<sup>2</sup> The ten counties ranked by highest exposure first are as follows: Tuolumne, Trinity, Nevada, Mariposa, Plumas, Alpine, Calaveras, Sierra, Amador, and El Dorado. Collectively, 65% of the homes are in high fire risk exposure based on modeling projections.