**Appendix D (Rev 2/25/19): Consumer Complaints filed with the California Department of Insurance (CDI) in the USPS Zip Codes within Counties Designated by CALFIRE as Having the Greatest Risk of Wildfire 2010 - 2018 on the Issues of Renewals and Premium Increases for Homeowners’ Insurance Policies:**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Type of Consumer Complaint** | **2010** | **2011** | **2012** | **2013** | **2014** | **2015** | **2016** | **2017** | **2018** | **Increase from 2010 to 2018 (%)** |
| Renewal Issues: Designated Counties | 41 | 99 | 122 | 116 | 138 | 133 | 143 | 194 | 276 | 573% increase |
| Renewal Issues: Statewide | 70 | 176 | 220 | 225 | 251 | 219 | 239 | 298 | 378 | 73% of the complaints received are from high risk designated counties |
| Premium Increase Issues: Designated Counties | 54 | 120 | 62 | 117 | 137 | 116 | 171 | 120 | 175 | 224% increase |
| Premium Increase Issues: Statewide | 84 | 195 | 130 | 170 | 210 | 203 | 281 | 199 | 276 | 63% of the complaints received are from designated counties |

Notes:

(1) Complaints for both Renewal Issues and Premium Increases in the designated Zip Codes increased significantly over the 9-year period (both statewide and in the designated Zip Codes). Complaints received from the USPS Zip Codes designated by CALFIRE as having the greatest risk of wildfire now make up more than 73% of the statewide complaints (for Renewal issues) and 63% of the statewide complaints (for Premium Increase issues), even though the population in these Zip Codes is only 38% of the overall state population.

(2) Most Renewal issues identified in complaints to the CDI involve the insurance company’s decision to non-renew the policy due to the insurer’s determination that the property is in a high wildfire risk area.

(3) Most Premium Increase issues identified in complaints to the CDI involve a rate change related to an insurance company’s high loss ratios, a change in the modeled risk score for the property, or a change in the fire protection class rating for the community.