

CALIFORNIA DEPARTMENT OF INSURANCE  
Number of New, Renewed, and Non-Renewed Homeowners' Policies

County	Year	Voluntary Market				California FAIR Plan	
		Number of New Policies	Number of Renewed Policies	Number of Non-Renewed Policies Insured- Initiated	Number of Non-Renewed Policies Insurer- Initiated	Number of New Policies	Number of Renewed Policies
<b>State</b>	<b>2020</b>	<b>1,063,508</b>	<b>7,642,354</b>	<b>788,599</b>	<b>212,727</b>	<b>77,650</b>	<b>163,816</b>
	<b>2019</b>	<b>1,104,372</b>	<b>7,518,855</b>	<b>781,815</b>	<b>235,597</b>	<b>75,247</b>	<b>117,170</b>
	<b>2018</b>	<b>979,638</b>	<b>7,546,700</b>	<b>749,179</b>	<b>165,008</b>	<b>23,049</b>	<b>117,398</b>
	<b>2017</b>	<b>978,576</b>	<b>7,510,275</b>	<b>751,807</b>	<b>166,285</b>	<b>22,017</b>	<b>118,295</b>
	<b>2016</b>	<b>966,610</b>	<b>7,476,478</b>	<b>738,436</b>	<b>178,315</b>	<b>22,643</b>	<b>118,549</b>
	<b>2015</b>	<b>944,639</b>	<b>7,412,985</b>	<b>717,522</b>	<b>182,059</b>	<b>22,740</b>	<b>118,651</b>
ALAMEDA	2020	37,990	319,304	30,211	5,700	768	1,868
	2019	37,783	316,308	30,284	4,668	608	1,669
	2018	36,560	315,219	29,738	4,598	275	1,865
	2017	36,017	314,523	29,021	4,673	274	1,955
	2016	35,492	311,836	28,047	5,604	260	2,081
	2015	35,330	309,688	28,307	5,410	298	2,201
ALPINE	2020	110	571	78	35	68	79
	2019	138	521	56	44	58	32
	2018	66	566	50	11	8	22
	2017	64	569	50	13	13	13
	2016	40	582	41	20	9	9
	2015	51	589	37	20	8	3
AMADOR	2020	2,717	12,131	1,640	798	1,290	2,121
	2019	3,591	10,740	1,303	1,261	2,074	345
	2018	1,662	11,796	1,088	442	204	143
	2017	1,192	12,114	993	425	92	86
	2016	1,157	12,456	1,043	450	67	53
	2015	1,141	12,816	1,042	412	46	31
BUTTE	2020	8,918	51,023	7,537	2,847	1,728	1,501
	2019	8,543	54,125	9,916	2,635	1,486	418
	2018	7,691	57,755	6,130	1,517	198	239
	2017	7,176	57,257	5,649	1,705	135	164
	2016	7,463	57,430	5,357	1,859	127	94
	2015	6,793	57,774	5,177	1,629	88	42
CALAVERAS	2020	3,984	18,878	2,503	1,499	2,538	3,276
	2019	4,911	17,401	2,122	1,835	2,984	645
	2018	2,497	19,130	1,907	667	309	323
	2017	2,062	19,717	1,824	736	256	166
	2016	2,005	20,205	1,745	681	113	101
	2015	1,941	20,790	1,810	686	66	66
COLUSA	2020	594	4,376	428	142	3	10
	2019	557	4,298	422	111	5	8
	2018	566	4,284	401	134	2	8
	2017	568	4,290	416	165	1	8
	2016	550	4,300	406	168	5	5
	2015	546	4,296	380	163	-	5

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	<b>2019</b>	<b>1,104,372</b>	<b>7,518,855</b>	<b>781,815</b>	<b>235,597</b>	<b>75,247</b>	<b>117,170</b>
	<b>2018</b>	<b>979,638</b>	<b>7,546,700</b>	<b>749,179</b>	<b>165,008</b>	<b>23,049</b>	<b>117,398</b>
	<b>2017</b>	<b>978,576</b>	<b>7,510,275</b>	<b>751,807</b>	<b>166,285</b>	<b>22,017</b>	<b>118,295</b>
	<b>2016</b>	<b>966,610</b>	<b>7,476,478</b>	<b>738,436</b>	<b>178,315</b>	<b>22,643</b>	<b>118,549</b>
	<b>2015</b>	<b>944,639</b>	<b>7,412,985</b>	<b>717,522</b>	<b>182,059</b>	<b>22,740</b>	<b>118,651</b>
CONTRA COSTA	2020	35,786	269,283	28,074	5,503	328	754
	2019	33,234	268,032	26,462	4,644	234	695
	2018	32,463	266,791	26,467	4,005	160	701
	2017	32,738	265,821	26,018	4,319	129	745
	2016	32,395	263,508	25,374	4,731	156	763
	2015	32,004	260,798	25,212	4,831	138	819
DEL NORTE	2020	909	6,540	667	241	37	38
	2019	907	6,490	583	254	25	19
	2018	870	6,517	623	206	8	13
	2017	828	6,381	583	242	9	12
	2016	842	6,335	559	173	5	13
	2015	780	6,378	581	240	7	8
EL DORADO	2020	14,521	60,916	8,664	4,908	6,280	7,206
	2019	15,165	57,793	7,147	5,499	6,799	1,407
	2018	8,949	61,465	6,190	2,103	863	580
	2017	7,703	62,400	5,982	1,648	351	380
	2016	7,521	62,603	5,866	1,635	217	299
	2015	7,010	63,109	5,639	1,885	205	197
FRESNO	2020	29,127	193,616	21,291	5,160	1,349	1,580
	2019	29,709	189,919	22,217	4,648	1,146	698
	2018	27,905	187,996	21,419	4,057	170	668
	2017	27,466	187,725	21,146	4,540	139	641
	2016	26,041	186,438	19,551	4,769	120	645
	2015	25,238	183,376	18,697	4,714	130	641
GLENN	2020	749	6,009	570	172	6	10
	2019	777	5,925	644	157	4	7
	2018	765	5,902	525	151	-	8
	2017	693	5,893	512	202	-	10
	2016	754	5,845	546	175	-	10
	2015	725	5,847	525	162	-	11
HUMBOLDT	2020	4,275	36,347	3,186	953	506	394
	2019	4,422	35,688	3,180	1,086	322	168
	2018	3,863	36,068	2,875	801	65	107
	2017	3,604	36,068	2,858	777	65	82
	2016	3,495	36,109	2,766	775	51	58
	2015	3,512	36,038	2,599	815	28	48

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IMPERIAL	2020	3,780	28,822	2,485	1,678	42	239
	2019	3,833	28,410	2,766	906	57	233
	2018	3,424	28,118	2,579	857	54	231
	2017	3,667	27,939	2,615	888	27	238
	2016	3,554	28,043	2,412	898	58	243
	2015	3,413	27,885	2,299	914	67	227
INYO	2020	597	5,433	450	145	11	34
	2019	576	5,402	443	142	8	28
	2018	586	5,373	392	118	7	30
	2017	555	5,266	407	117	7	30
	2016	508	5,321	365	125	11	27
	2015	475	5,360	328	108	8	24
KERN	2020	31,929	189,244	22,417	7,253	1,683	2,625
	2019	32,410	186,126	22,214	7,479	1,190	1,941
	2018	29,902	185,266	21,718	5,724	572	1,913
	2017	29,938	183,189	22,045	6,018	611	1,866
	2016	29,739	180,425	20,892	6,260	523	1,769
	2015	27,301	171,050	18,961	6,089	514	1,722
KINGS	2020	3,864	26,646	2,891	742	11	19
	2019	4,020	26,095	2,919	629	14	18
	2018	3,671	25,680	2,650	628	10	22
	2017	3,498	25,636	2,601	672	8	23
	2016	3,663	25,159	2,392	820	12	21
	2015	3,635	24,558	2,366	995	3	22
LAKE	2020	3,313	21,500	2,470	953	631	705
	2019	3,640	20,819	2,160	1,207	590	296
	2018	3,299	21,125	2,234	838	104	187
	2017	3,087	20,774	2,220	973	119	156
	2016	2,937	21,212	2,357	1,005	135	105
	2015	2,883	21,610	2,183	834	83	66
LASSEN	2020	1,583	9,479	1,153	411	388	279
	2019	1,529	9,300	1,023	473	268	61
	2018	1,234	9,559	933	300	21	37
	2017	1,132	9,656	915	352	20	28
	2016	1,157	9,719	836	351	13	22
	2015	1,079	9,790	863	305	12	14

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LOS ANGELES	2020	187,370	1,564,339	137,436	37,210	12,902	76,811
	2019	196,648	1,549,794	141,861	39,507	11,974	77,250
	2018	180,501	1,547,284	136,651	33,759	9,584	84,014
	2017	185,185	1,539,221	138,545	32,654	10,420	87,909
	2016	185,576	1,532,853	139,568	34,548	11,774	90,641
	2015	185,274	1,521,180	138,080	36,723	12,356	93,519
MADERA	2020	5,661	32,350	3,811	1,307	1,133	1,007
	2019	6,345	30,948	3,628	1,689	914	242
	2018	4,785	31,239	3,210	887	97	146
	2017	4,343	31,217	3,409	885	84	106
	2016	4,307	31,230	3,220	903	56	92
	2015	3,799	31,333	2,973	1,051	76	56
MARIN	2020	6,533	64,515	5,110	1,253	435	562
	2019	6,221	64,009	5,010	1,172	310	380
	2018	6,046	64,179	4,823	1,055	75	361
	2017	6,023	64,237	4,726	1,146	69	356
	2016	6,527	63,399	4,622	1,744	71	359
	2015	6,504	63,615	4,929	1,618	69	333
MARIPOSA	2020	803	4,834	550	331	794	713
	2019	996	4,745	457	449	606	228
	2018	539	4,929	346	153	91	123
	2017	424	4,884	329	168	69	91
	2016	464	4,992	361	192	47	71
	2015	407	5,183	403	176	46	52
MENDOCINO	2020	3,081	23,025	2,028	874	743	610
	2019	3,301	22,428	1,866	1,120	512	240
	2018	2,660	22,931	1,883	690	108	125
	2017	2,440	22,727	1,803	690	79	84
	2016	2,451	22,935	1,764	838	64	49
	2015	2,708	22,730	1,773	913	29	42
MERCED	2020	8,345	54,285	5,899	1,315	22	44
	2019	8,287	53,146	5,720	1,086	19	37
	2018	8,016	51,966	5,526	1,166	12	45
	2017	7,731	51,167	5,659	1,412	10	50
	2016	7,483	50,873	5,479	1,351	22	40
	2015	6,865	50,221	5,228	1,329	25	37

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MODOC	2020	340	2,245	270	72	8	18
	2019	336	2,238	266	73	5	18
	2018	277	2,266	182	68	10	16
	2017	234	2,234	198	95	8	12
	2016	212	2,307	146	66	3	10
	2015	224	2,292	172	73	2	9
MONO	2020	637	4,506	479	129	142	256
	2019	578	4,384	364	148	128	161
	2018	366	4,461	274	75	56	102
	2017	395	4,434	333	107	38	82
	2016	381	4,508	329	107	37	58
	2015	319	4,613	318	105	22	45
MONTEREY	2020	9,250	80,809	7,052	1,892	947	861
	2019	9,288	79,552	6,762	1,644	661	341
	2018	8,621	79,360	6,484	1,507	137	234
	2017	8,531	79,234	6,604	1,535	135	179
	2016	8,900	78,516	6,556	2,099	104	138
	2015	8,449	78,371	6,393	1,777	85	95
NAPA	2020	3,780	35,638	3,106	637	395	275
	2019	4,050	35,113	3,074	695	250	86
	2018	3,971	35,324	3,324	594	32	74
	2017	3,824	35,273	2,953	784	28	64
	2016	3,726	35,254	2,952	725	41	46
	2015	3,743	35,147	2,919	703	41	31
NEVADA	2020	9,215	35,103	5,387	3,224	5,497	5,812
	2019	10,896	31,777	4,334	5,324	5,983	624
	2018	4,232	36,536	3,155	1,164	471	272
	2017	3,471	37,699	3,061	881	176	168
	2016	3,838	37,885	3,092	1,019	110	125
	2015	3,764	38,577	3,218	1,307	92	85
ORANGE	2020	73,303	552,053	56,290	12,176	1,354	2,600
	2019	74,852	546,200	55,321	13,270	1,157	2,104
	2018	68,976	545,026	52,555	10,443	597	2,013
	2017	69,087	541,020	53,461	9,727	644	1,907
	2016	69,329	537,262	54,508	10,534	680	1,789
	2015	67,250	533,604	52,063	11,136	654	1,619

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PLACER	2020	22,194	117,976	15,259	4,791	4,122	3,927
	2019	21,589	114,707	14,068	4,496	3,896	547
	2018	17,652	115,534	13,349	2,572	405	252
	2017	17,025	115,611	13,402	2,233	154	164
	2016	16,437	114,280	12,975	2,253	108	125
	2015	16,015	112,696	12,477	2,625	91	74
PLUMAS	2020	1,144	7,536	788	307	610	501
	2019	1,285	7,195	668	483	469	93
	2018	940	7,548	671	243	35	57
	2017	781	7,702	688	277	31	44
	2016	745	7,858	649	260	26	29
	2015	733	8,027	603	235	19	15
RIVERSIDE	2020	103,424	529,413	73,556	20,986	3,617	5,344
	2019	109,687	513,430	69,972	28,580	2,753	3,944
	2018	90,014	522,322	68,358	14,769	1,385	3,518
	2017	91,059	511,390	67,645	14,745	1,471	3,126
	2016	89,840	507,302	67,817	16,364	1,534	2,780
	2015	85,557	501,483	63,256	15,784	1,394	2,436
SACRAMENTO	2020	53,815	358,462	41,402	8,073	187	314
	2019	53,005	352,702	40,150	6,764	156	316
	2018	53,860	349,444	41,778	7,764	126	375
	2017	53,918	349,160	42,595	8,561	106	392
	2016	52,907	346,607	41,055	8,793	92	429
	2015	51,026	341,963	38,932	9,432	101	474
SAN BENITO	2020	2,195	13,490	1,378	266	57	29
	2019	2,094	12,898	1,305	213	20	13
	2018	1,972	12,401	1,223	205	5	8
	2017	1,751	12,057	1,126	221	3	8
	2016	1,526	11,784	1,068	199	10	5
	2015	1,495	11,558	1,102	190	3	3
SAN BERNARDINO	2020	75,168	446,351	53,606	16,690	10,860	20,338
	2019	84,058	431,216	52,532	23,288	13,135	11,199
	2018	67,000	435,817	49,096	12,644	3,754	9,262
	2017	68,112	432,073	50,261	12,818	3,557	8,212
	2016	65,294	432,668	49,896	12,913	3,453	7,208
	2015	63,013	430,628	47,974	13,234	3,340	6,038

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<b>State</b>	<b>2020</b>	<b>1,063,508</b>	<b>7,642,354</b>	<b>788,599</b>	<b>212,727</b>	<b>77,650</b>	<b>163,816</b>
	<b>2019</b>	<b>1,104,372</b>	<b>7,518,855</b>	<b>781,815</b>	<b>235,597</b>	<b>75,247</b>	<b>117,170</b>
	<b>2018</b>	<b>979,638</b>	<b>7,546,700</b>	<b>749,179</b>	<b>165,008</b>	<b>23,049</b>	<b>117,398</b>
	<b>2017</b>	<b>978,576</b>	<b>7,510,275</b>	<b>751,807</b>	<b>166,285</b>	<b>22,017</b>	<b>118,295</b>
	<b>2016</b>	<b>966,610</b>	<b>7,476,478</b>	<b>738,436</b>	<b>178,315</b>	<b>22,643</b>	<b>118,549</b>
	<b>2015</b>	<b>944,639</b>	<b>7,412,985</b>	<b>717,522</b>	<b>182,059</b>	<b>22,740</b>	<b>118,651</b>
SAN DIEGO	2020	82,950	609,155	62,613	18,594	4,381	7,292
	2019	90,395	598,522	62,904	26,476	4,004	4,745
	2018	74,351	607,889	57,251	13,649	1,127	4,258
	2017	75,157	605,826	59,171	12,106	1,109	4,062
	2016	74,704	604,458	58,263	13,691	1,131	3,838
	2015	73,096	600,206	56,127	13,738	1,242	3,429
SAN FRANCISCO	2020	10,720	118,274	8,963	1,649	49	325
	2019	10,646	117,360	9,225	1,483	53	362
	2018	10,207	117,321	8,494	1,335	51	408
	2017	10,556	117,054	8,784	1,543	55	424
	2016	10,519	116,405	8,490	1,889	51	447
	2015	10,847	115,883	8,949	1,931	41	473
SAN JOAQUIN	2020	25,328	161,584	18,295	4,337	92	408
	2019	24,917	158,040	18,545	3,621	90	397
	2018	24,737	155,805	18,396	3,834	42	447
	2017	24,689	154,964	19,034	4,400	74	475
	2016	24,264	153,789	18,201	4,557	63	488
	2015	23,342	150,913	17,130	4,678	77	505
SAN LUIS OBISPO	2020	10,236	79,771	7,482	2,032	385	377
	2019	10,196	78,348	7,232	1,924	236	209
	2018	9,059	78,473	6,800	1,441	68	180
	2017	8,821	77,581	6,810	1,284	74	145
	2016	9,045	77,239	6,786	1,629	48	118
	2015	9,126	76,086	6,539	1,620	50	103
SAN MATEO	2020	14,748	153,694	12,400	2,215	272	298
	2019	14,563	152,925	12,348	1,881	233	177
	2018	13,877	152,854	11,533	1,654	65	164
	2017	14,066	153,228	11,625	1,835	76	137
	2016	14,111	152,037	11,219	2,430	60	119
	2015	14,324	151,802	11,702	2,313	58	104
SANTA BARBARA	2020	10,316	86,279	7,487	2,338	850	821
	2019	10,607	85,457	7,594	2,337	550	424
	2018	9,366	85,947	7,003	1,699	88	420
	2017	9,461	85,292	6,973	1,490	67	462
	2016	9,480	85,061	6,903	1,979	88	472
	2015	9,381	84,126	6,636	1,975	91	462

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<b>State</b>	<b>2020</b>	<b>1,063,508</b>	<b>7,642,354</b>	<b>788,599</b>	<b>212,727</b>	<b>77,650</b>	<b>163,816</b>
	<b>2019</b>	<b>1,104,372</b>	<b>7,518,855</b>	<b>781,815</b>	<b>235,597</b>	<b>75,247</b>	<b>117,170</b>
	<b>2018</b>	<b>979,638</b>	<b>7,546,700</b>	<b>749,179</b>	<b>165,008</b>	<b>23,049</b>	<b>117,398</b>
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	<b>2016</b>	<b>966,610</b>	<b>7,476,478</b>	<b>738,436</b>	<b>178,315</b>	<b>22,643</b>	<b>118,549</b>
	<b>2015</b>	<b>944,639</b>	<b>7,412,985</b>	<b>717,522</b>	<b>182,059</b>	<b>22,740</b>	<b>118,651</b>
SANTA CLARA	2020	39,297	354,449	32,654	5,470	385	787
	2019	39,589	352,630	33,101	4,895	300	643
	2018	38,390	351,978	31,724	4,819	122	671
	2017	38,687	351,823	31,493	5,322	91	685
	2016	37,168	350,728	30,089	5,659	95	726
	2015	38,440	348,151	31,168	5,707	96	763
SANTA CRUZ	2020	7,767	68,305	5,881	2,321	1,088	791
	2019	7,262	68,257	5,069	1,710	576	423
	2018	6,471	68,920	5,061	1,149	159	275
	2017	6,409	68,782	4,958	1,301	119	241
	2016	6,466	68,580	4,902	1,490	104	213
	2015	6,903	68,240	5,188	1,595	139	163
SHASTA	2020	8,807	53,620	6,334	2,437	1,049	866
	2019	9,354	52,776	6,474	2,445	758	339
	2018	8,659	53,288	6,521	1,597	122	204
	2017	7,574	53,411	5,633	1,812	110	145
	2016	7,063	53,920	5,192	1,599	77	116
	2015	6,729	53,727	4,997	1,557	91	70
SIERRA	2020	194	1,231	127	64	113	128
	2019	232	1,155	99	97	102	36
	2018	138	1,192	97	52	19	21
	2017	87	1,246	61	46	7	18
	2016	121	1,237	77	44	11	13
	2015	95	1,285	97	43	4	11
SISKIYOU	2020	2,035	14,184	1,531	623	333	369
	2019	2,211	13,744	1,332	710	255	164
	2018	1,940	13,977	1,311	502	49	118
	2017	1,721	14,032	1,271	507	53	83
	2016	1,571	14,138	1,197	517	46	60
	2015	1,528	14,203	1,112	434	43	47
SOLANO	2020	13,727	110,059	10,882	1,859	52	115
	2019	13,824	108,353	10,627	1,710	39	109
	2018	13,317	107,808	10,751	1,559	31	121
	2017	13,226	107,444	10,511	1,720	28	123
	2016	13,424	106,290	10,102	1,928	41	129
	2015	13,144	104,420	9,938	1,862	34	134



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	<b>2018</b>	<b>979,638</b>	<b>7,546,700</b>	<b>749,179</b>	<b>165,008</b>	<b>23,049</b>	<b>117,398</b>
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SONOMA	2020	14,634	132,175	11,450	2,829	689	517
	2019	15,101	129,700	11,293	2,341	433	234
	2018	15,090	129,784	12,428	2,354	121	189
	2017	14,274	130,004	10,938	2,790	85	152
	2016	13,806	129,735	10,704	2,618	85	118
	2015	13,766	129,291	10,637	2,652	74	90
STANISLAUS	2020	17,033	120,973	13,352	3,116	137	122
	2019	17,349	119,523	13,480	2,599	95	58
	2018	17,449	118,421	13,136	2,855	35	52
	2017	17,742	118,550	14,102	3,158	33	43
	2016	16,925	118,530	13,217	3,130	40	38
	2015	16,516	117,286	12,692	3,150	25	32
SUTTER	2020	3,120	21,457	2,472	504	7	8
	2019	3,365	21,058	2,560	466	8	6
	2018	3,171	21,179	2,591	558	2	7
	2017	3,267	21,067	2,459	667	6	4
	2016	3,046	21,142	2,301	634	2	5
	2015	2,770	21,004	2,139	481	3	4
TEHAMA	2020	2,083	13,749	1,588	601	197	124
	2019	2,458	13,316	1,677	640	117	41
	2018	2,006	13,468	1,373	428	17	31
	2017	1,825	13,131	1,330	543	18	21
	2016	1,720	13,309	1,201	580	15	14
	2015	1,661	13,396	1,178	505	6	13
TRINITY	2020	452	4,027	399	135	423	425
	2019	451	3,968	310	234	335	184
	2018	369	4,125	267	132	89	90
	2017	367	4,187	280	159	67	62
	2016	354	4,292	321	135	43	47
	2015	348	4,359	297	111	52	26
TULARE	2020	13,672	93,254	9,454	3,198	465	639
	2019	15,187	90,396	10,098	3,542	324	405
	2018	13,326	90,548	9,534	2,766	130	335
	2017	13,196	89,548	9,443	2,845	160	259
	2016	12,758	89,163	8,747	3,007	107	201
	2015	12,007	87,640	8,230	2,924	73	167

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TUOLUMNE	2020	4,764	17,425	2,385	2,013	3,972	4,953
	2019	6,095	15,019	1,711	2,872	4,933	509
	2018	2,012	18,020	1,520	973	348	247
	2017	1,438	18,944	1,379	721	137	168
	2016	1,933	19,283	1,417	645	84	131
	2015	1,519	20,571	1,474	1,102	94	76
VENTURA	2020	21,673	179,421	16,290	4,290	782	1,321
	2019	22,469	177,541	16,671	4,511	668	1,072
	2018	21,079	177,885	16,298	3,369	306	987
	2017	21,448	177,373	16,575	3,176	278	964
	2016	20,835	177,086	16,399	3,197	304	903
	2015	20,421	175,864	15,643	3,632	276	838
YOLO	2020	5,542	45,053	4,125	796	25	36
	2019	5,423	44,282	4,060	701	4	38
	2018	5,193	43,952	4,163	776	11	30
	2017	5,464	43,718	4,205	854	3	32
	2016	5,452	43,316	4,180	846	14	19
	2015	5,163	42,812	3,939	870	4	16
YUBA	2020	3,403	17,071	2,306	629	412	331
	2019	3,414	16,491	2,166	713	313	83
	2018	3,027	16,427	2,090	585	37	47
	2017	2,770	16,137	2,083	594	29	31
	2016	2,577	16,258	1,848	597	20	19
	2015	2,500	16,118	1,821	492	19	13

It includes aggregated counts on the following: homeowners coverage forms similar to HO-2, HO-3, HO-5 & HO-8, etc., dwelling fire forms (excluding dwelling fire contents only coverage), landlord business owner policies (residential policies of 4 units or less), and mobile homes, representing approximately 99% of the homeowners market.

It excludes HO-4 and HO-6 data.