

[California home insurance: Map reveals State Farm's latest price hikes by ZIP code](#)

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State Farm just raised home insurance rates an average of 20% across California, but some homeowners will pay far more. This map shows where.

This spring, State Farm General Insurance Company raised homeowners insurance rates an average of 20% in California — but the size of the increase varies dramatically in different parts of the state, company data shows.

Some Californians saw their rates more than double when the increases took effect in March, while others may be paying only about 1% more than they were before, according to State Farm's filings with the California Department of Insurance. The Chronicle is mapping the increases for the first time, using ZIP code-level data.

More than 1.9 million policyholders were affected by the rate increase, according to the filing from State Farm, which is California's largest property and casualty insurer.

In San Francisco, people in most ZIP codes will see increases about the size of the statewide average — 20%. But in one part of San Bernardino County, policyholders will pay nearly double. These numbers are still just averages within each ZIP code; individual homes within a given ZIP may see different rate changes, with high-risk properties generally seeing faster increases.

"This rate change is driven by increased costs and risk," State Farm said in a statement in January, when its rate increases were first approved. Asked for comment last week, the company referred to its earlier statement.

This month, Travelers Insurance, California’s sixth-largest property and casualty insurer, was approved to raise rates an average of 15% for its Quantum Home 2.0 program. Gov. Gavin Newsom announced a plan last week to speed the state’s rate-approval process, which has sometimes dragged on for a year or more and contributed to insurers’ discontent.

Rates don’t completely reflect what all individual customers pay, said Janet Ruiz, strategic communications director for the Insurance Information Institute. Instead, they set the base cost of insuring a home. A homeowner’s premium — the amount paid to the insurance company — is determined by specific characteristics of a home, she said.

Older homes, for example, typically cost more to insure. Home values also impact the amount of premium paid, according to Michael Soller, deputy insurance commissioner with the Department of Insurance.

“You may have a good loss history or improvements you do to your home. All those things are individual,” Ruiz said. “It’s a complex system, and that’s why you may pay more than your neighbor.”

The Chronicle was able to calculate the average premiums for homeowners before and after the rate increase, as shown in the map and table. That data includes only 1.2 million homeowners and excludes roughly 700,000 condo owners or people with rental policies.

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