

[Here are the ZIP codes where State Farm plans to drop home coverage for California customers](#)

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Of the 72,000 home and apartment insurance policies State Farm has chosen not to renew in California, more than 2,300 of those policies insure properties in the North Bay.

Most regions listed by the state Department of Insurance under a February filing from the Illinois-based company (California's largest home insurer) are situated near where wildfires have occurred. In Sonoma and Napa counties, the Tubbs Fire in 2017 represents the most significant and deadliest. Twenty-two people were killed.

The North Bay's 2,523 policies that will not be renewed this year fall within the boundaries of 11 ZIP codes spanning from Angwin in the east to Santa Rosa in the west. These ZIP codes are included on the list: 95405 94515, 94508, 94574, 95404, 94558, 95442, 95476, 95452, 94951, 95403 and 95409.

Within the Oakmont development encompassing the 95409 ZIP code, Iris Harrell discovered her State Farm policy will not be renewed come Aug. 7. The former Oakmont Village Association board member has had a State Farm homeowners policy for more than 30 years — 23 in Portola Valley and eight in the Santa Rosa development.

Harrell is shopping around for a new insurer for her home on Hillsdale Drive in the Wild Oak neighborhood, which runs adjacent to the wildland urban interface (WUI). These areas are commonly referred to as zones of transition that pose a wildfire threat between unoccupied land and human development.

"I'm doing a lot of calling. Seems like (State Farm) is thinning its policies," she said, adding she's heard of

several others in the region scrambling to find a new insurer.

Harrell is not alone as a longtime State Farm customer forced to look elsewhere by the state's largest insurer. Windsor resident Julie Tyler has had a policy with the insurer since she was 16, when she learned to drive a car. Like Harrell, she has held a homeowners insurance policy for more than 30 years and was not renewed in March. She said there are so many homeowners who were dropped in her northern Sonoma County town that the problem has become the main topic on the Facebook page labeled Windsor Friends and Family.

[State Farm_HO Filing Exhibits 1 18 19.pdf](#)

"There are a ton of comments there," she said.

Numerous requests for comment from corporate State Farm executives have gone unanswered. State Farm agents are not allowed to speak to the issue.

State Farm's announcement last month that tens of thousands of policies would not be renewed involve about 30,000 covering homeowners, renters, community associations and businesses. On Aug. 20, the insurer plans to halt renewing California commercial apartment coverage altogether.

The issue is not limited to State Farm or Northern California. One by one, many other large and small carriers have decided to pull out of the California market. Providers who have either limited their business or left completely range from Allstate and Farmers to AAA and USAA.

Numerous ZIP codes in Southern California involve nonrenewals, as reported initially by the San Francisco Chronicle.

"Insurance companies are making decisions based on perception and data. The decisions come out of risk scores, AI and mapping," said Amy Bach, executive director with United Policyholders, a San Francisco-based advocacy group. "They've seen the red ink from disasters and are making executive judgments and (collecting) data."

This also is part of the risk analysis the insurance companies are discovering and considering, Insurance Information Institute Western Chapter Director Janet Ruiz said.

Ruiz pointed to the gap between the number of claims paid out as wildfire threats worsen versus revenue gained through premium collections as contributing to the insurance industry downfall in California.

Underwriting profitability matters because that represents where the funds originate to keep what's called a "policyholder surplus," according to the institute, which represents insurance firms.

"For every dollar in premium collected, \$1.08 is paid out (in claims)," she said.

According to Cal Fire, five of the largest wildfires in the state's history have occurred since 2017. They include the August Lightning Complex in 2020 at 1 million acres; Dixie Fire in 2021 at 963,309 acres; Mendocino Complex in 2018 at 459,123 acres; SCU Lightning Complex in 2020 at 396,624 acres; and Creek Fire in 2020 at 379,895 acres.