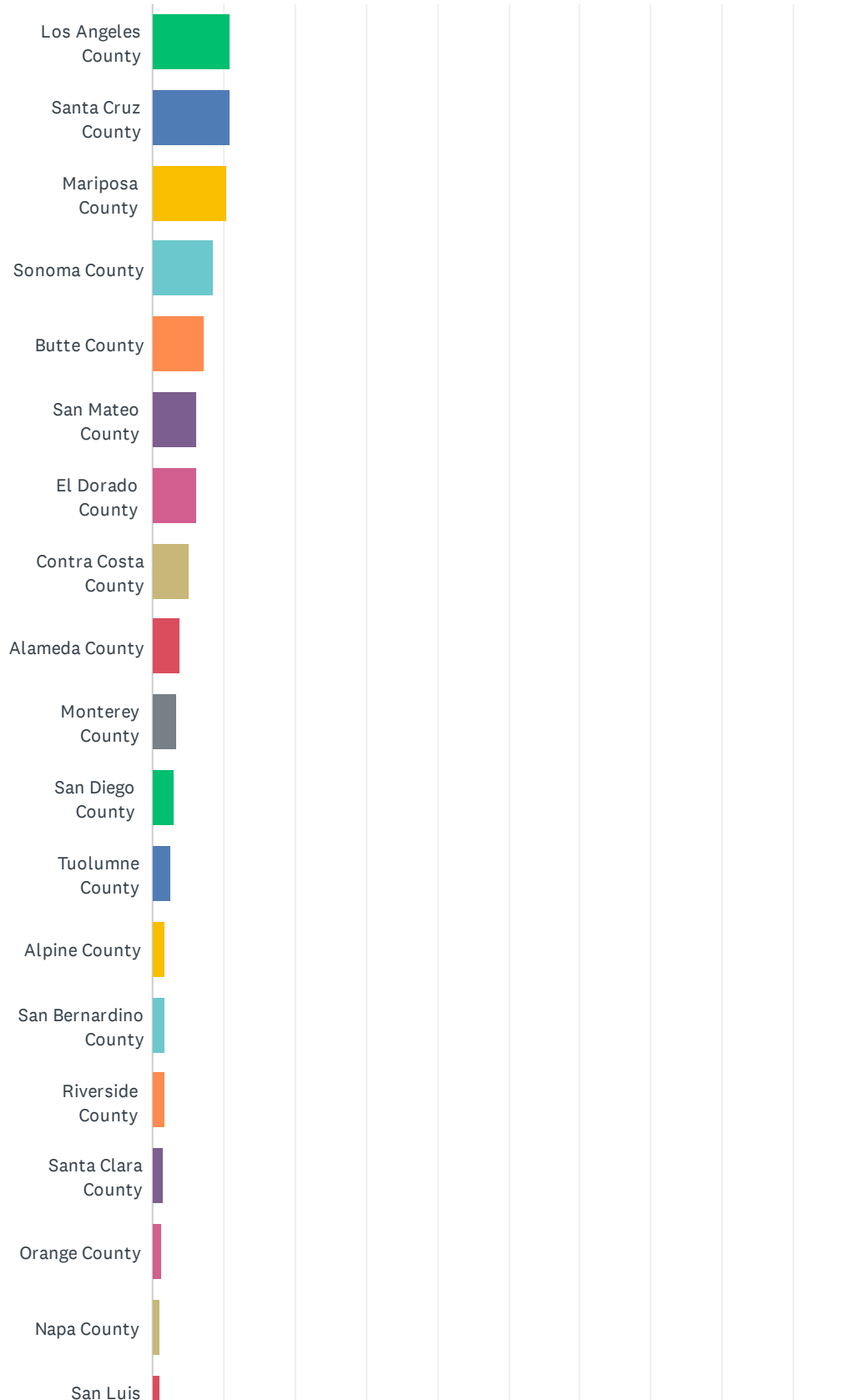


# Q1 Where in California is your home located?

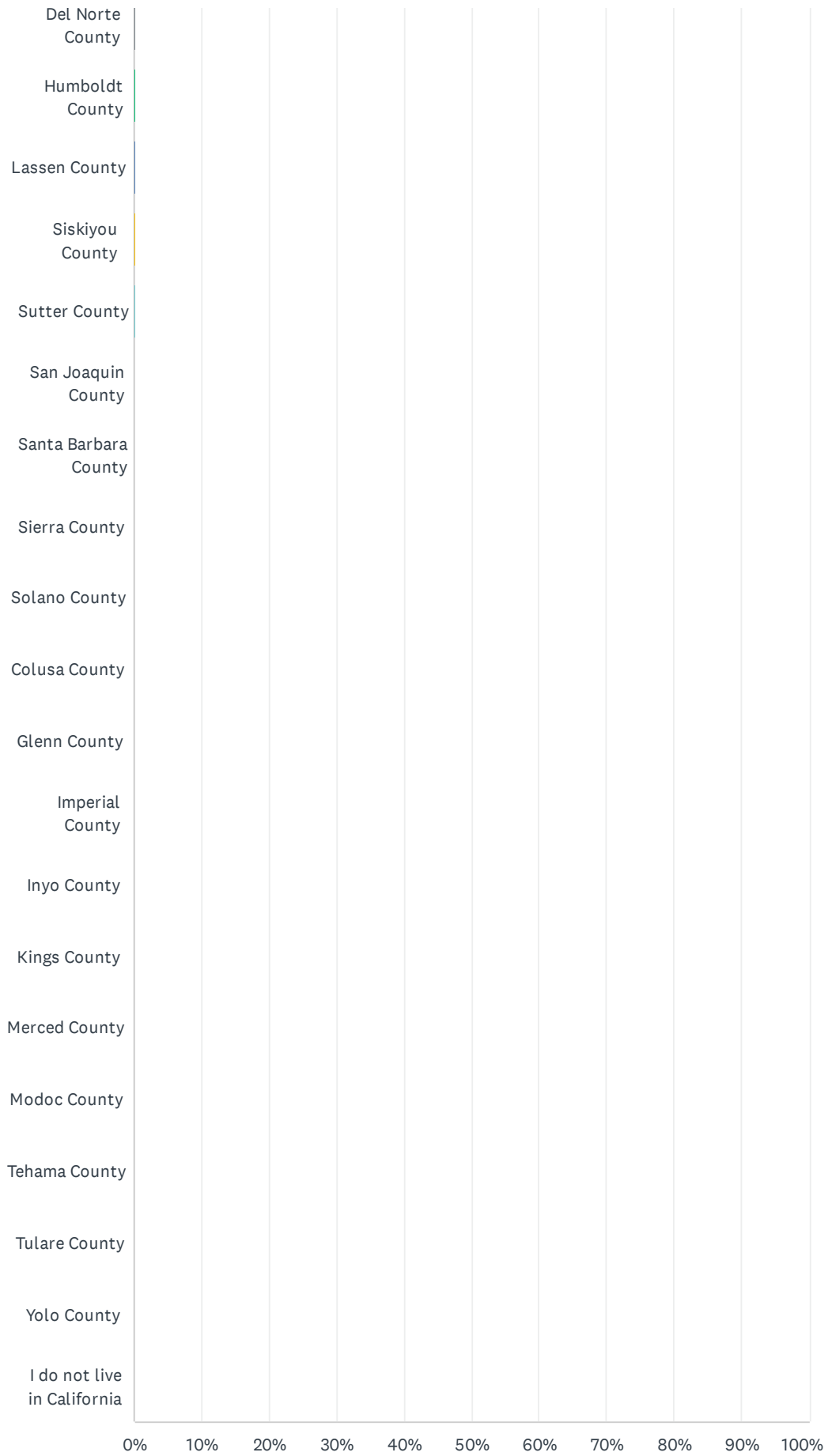
Answered: 1,273 Skipped: 0



# California Home Insurance Survey



# California Home Insurance Survey





## California Home Insurance Survey

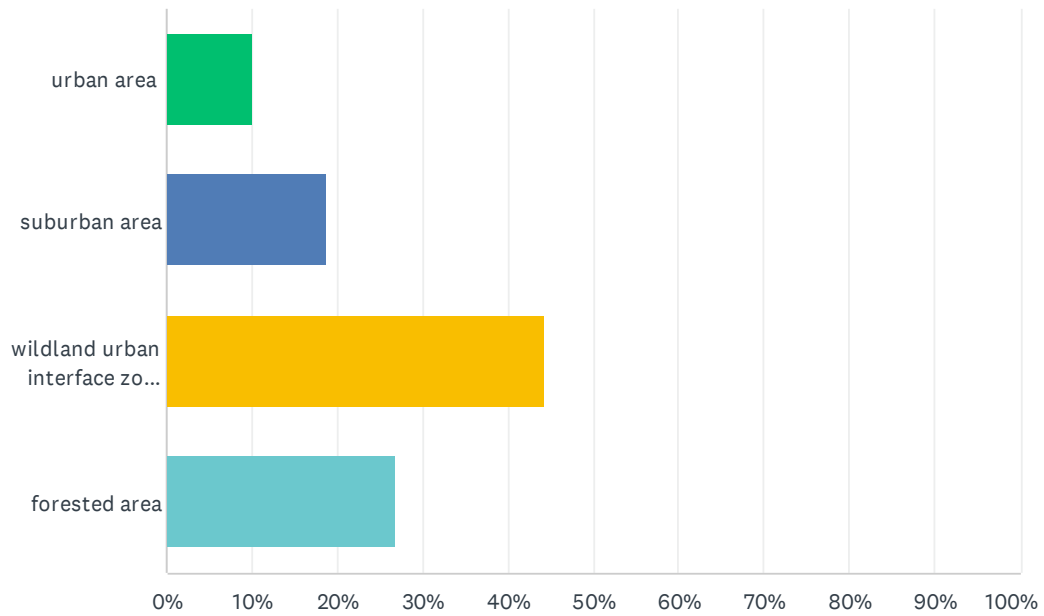
ANSWER CHOICES	RESPONSES	
Los Angeles County	10.92%	139
Santa Cruz County	10.84%	138
Mariposa County	10.45%	133
Sonoma County	8.48%	108
Butte County	7.15%	91
San Mateo County	6.28%	80
El Dorado County	6.13%	78
Contra Costa County	5.11%	65
Alameda County	3.85%	49
Monterey County	3.46%	44
San Diego County	3.06%	39
Tuolumne County	2.59%	33
Alpine County	1.81%	23
San Bernardino County	1.81%	23
Riverside County	1.73%	22
Santa Clara County	1.41%	18
Orange County	1.34%	17
Napa County	1.02%	13
San Luis Obispo County	1.02%	13
Trinity County	1.02%	13
Yuba County	1.02%	13
Nevada County	0.94%	12
Ventura County	0.94%	12
Placer County	0.79%	10
Calaveras County	0.63%	8
Marin County	0.63%	8
Mendocino County	0.55%	7
Lake County	0.47%	6
Madera County	0.47%	6
Amador County	0.39%	5
Fresno County	0.39%	5
Plumas County	0.39%	5

## California Home Insurance Survey

Kern County	0.31%	4
San Francisco County	0.31%	4
Mono County	0.24%	3
Sacramento County	0.24%	3
San Benito County	0.24%	3
Shasta County	0.24%	3
Stanislaus County	0.24%	3
Del Norte County	0.16%	2
Humboldt County	0.16%	2
Lassen County	0.16%	2
Siskiyou County	0.16%	2
Sutter County	0.16%	2
San Joaquin County	0.08%	1
Santa Barbara County	0.08%	1
Sierra County	0.08%	1
Solano County	0.08%	1
Colusa County	0.00%	0
Glenn County	0.00%	0
Imperial County	0.00%	0
Inyo County	0.00%	0
Kings County	0.00%	0
Merced County	0.00%	0
Modoc County	0.00%	0
Tehama County	0.00%	0
Tulare County	0.00%	0
Yolo County	0.00%	0
I do not live in California	0.00%	0
<b>TOTAL</b>		<b>1,273</b>

## Q2 How would you describe where your home is located?

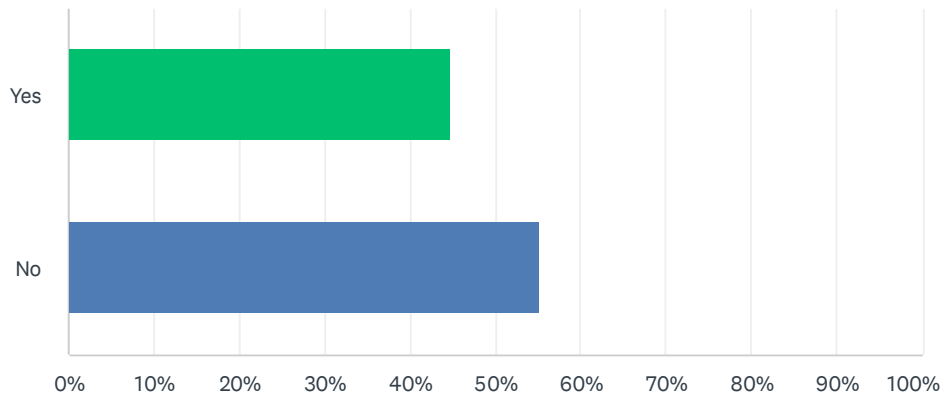
Answered: 1,273 Skipped: 0



ANSWER CHOICES	RESPONSES	
urban area	10.05%	128
suburban area	18.70%	238
wildland urban interface zone ("WUI" / close to wildland)	44.38%	565
forested area	26.87%	342
<b>TOTAL</b>		<b>1,273</b>

### Q3 Did an insurance company drop/non-renew your home policy recently?

Answered: 1,273 Skipped: 0

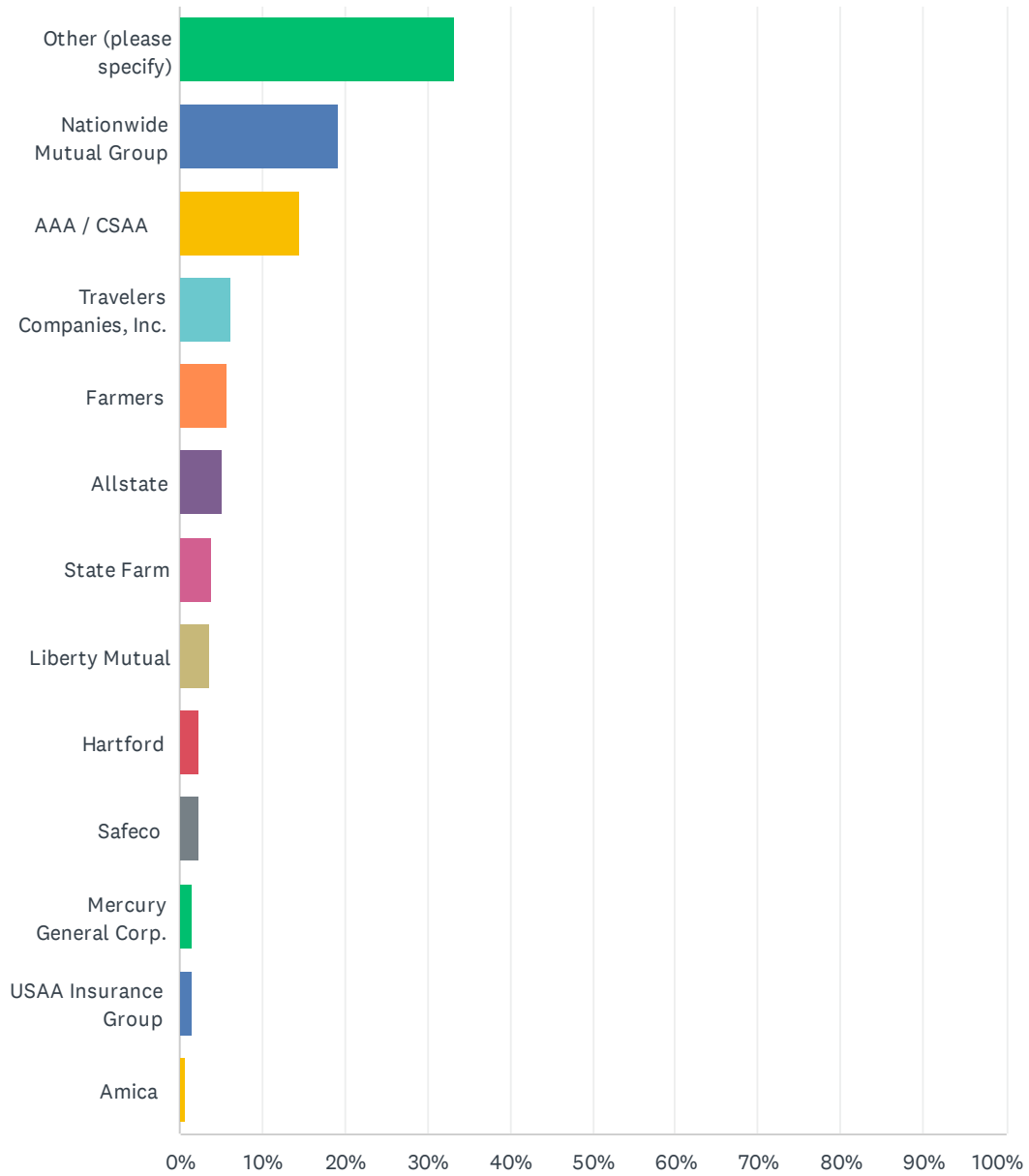


ANSWER CHOICES	RESPONSES	
Yes	44.78%	570
No	55.22%	703
TOTAL		1,273



### Q4 What is the name of the insurance company that dropped you?

Answered: 453 Skipped: 820



## California Home Insurance Survey

ANSWER CHOICES	RESPONSES	
Other (please specify)	33.33%	151
Nationwide Mutual Group	19.21%	87
AAA / CSAA	14.57%	66
Travelers Companies, Inc.	6.18%	28
Farmers	5.74%	26
Allstate	5.08%	23
State Farm	3.75%	17
Liberty Mutual	3.53%	16
Hartford	2.43%	11
Safeco	2.43%	11
Mercury General Corp.	1.55%	7
USAA Insurance Group	1.55%	7
Amica	0.66%	3
<b>TOTAL</b>		<b>453</b>

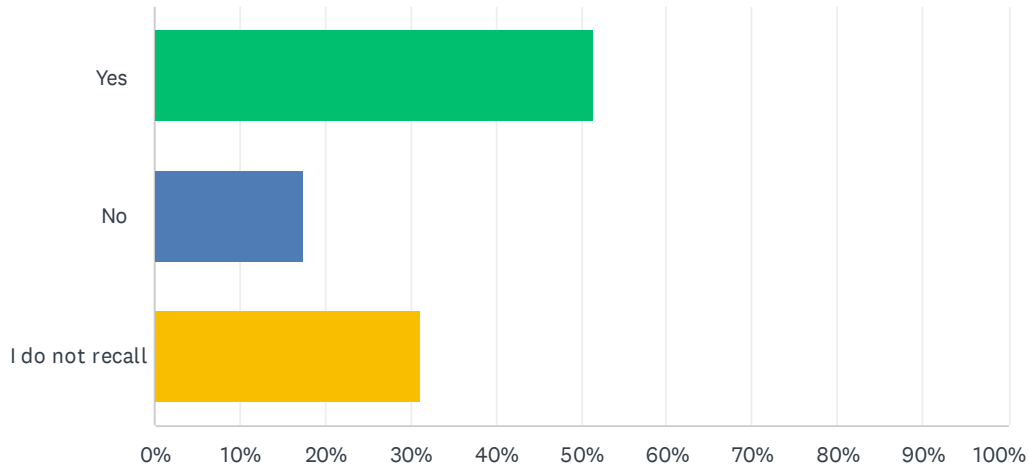
## Q5 When were you dropped by your home insurer?

Answered: 423 Skipped: 850

ANSWER CHOICES	RESPONSES	
Please enter the end date of the policy that was nonrenewed:	100.00%	423

## Q6 Did your insurer give at least 75 days notice before dropping your home insurance?

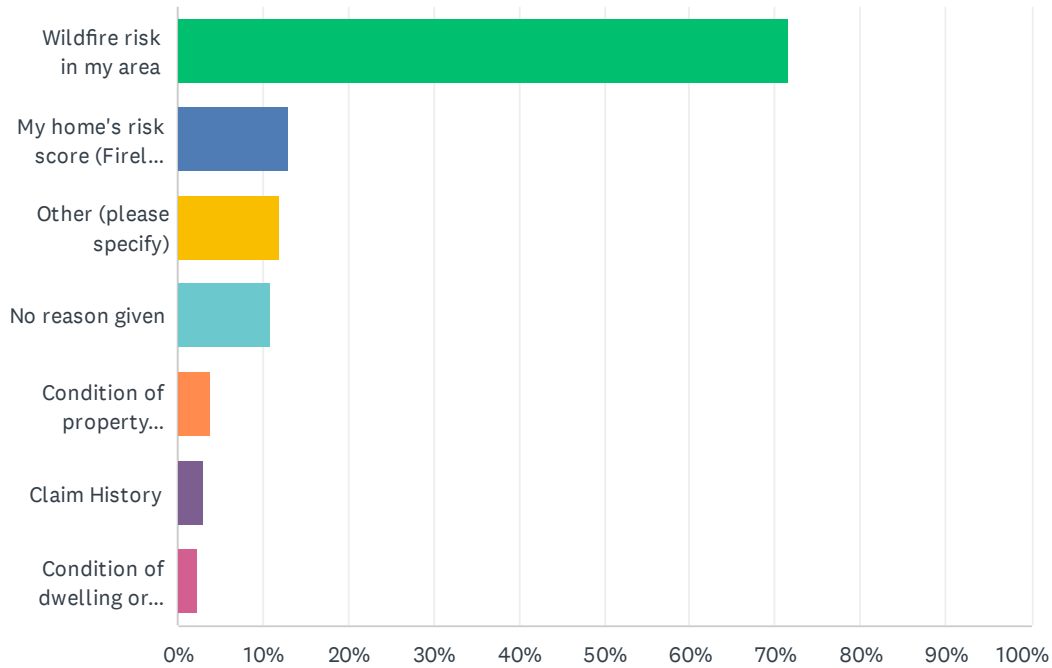
Answered: 453 Skipped: 820



ANSWER CHOICES	RESPONSES	
Yes	51.43%	233
No	17.44%	79
I do not recall	31.13%	141
<b>TOTAL</b>		<b>453</b>

## Q7 What reasons did your home insurance company give you for dropping your policy?

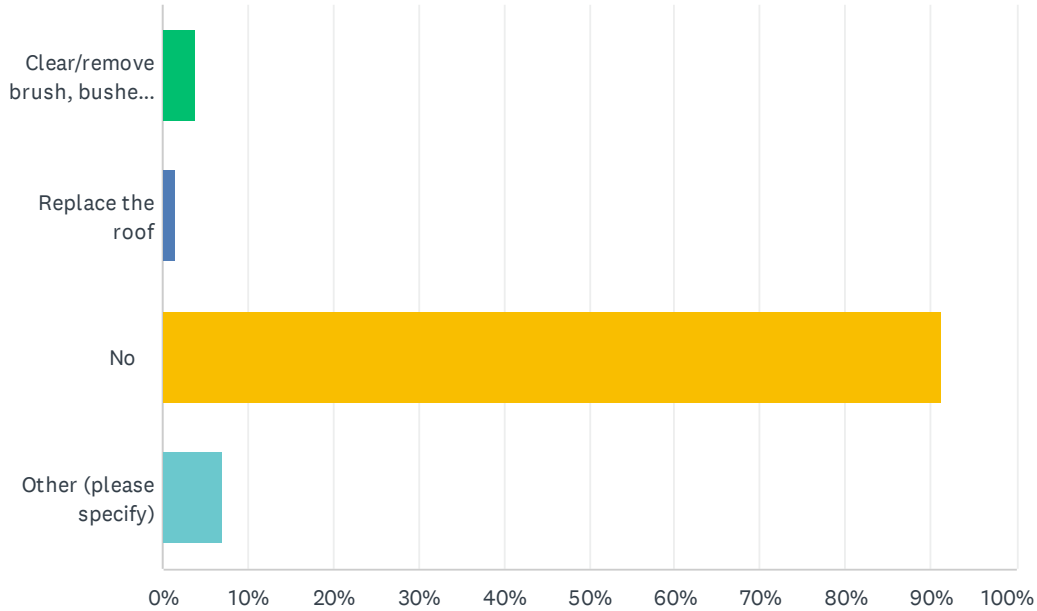
Answered: 453 Skipped: 820



ANSWER CHOICES	RESPONSES	
Wildfire risk in my area	71.74%	325
My home's risk score (Fireline or other)	13.02%	59
Other (please specify)	11.92%	54
No reason given	10.82%	49
Condition of property (vegetation or brush)	3.75%	17
Claim History	3.09%	14
Condition of dwelling or other structures	2.43%	11
Total Respondents: 453		

### Q8 Did an insurance company or agent tell you to make specific improvements in order to keep your policy? Please check all that apply

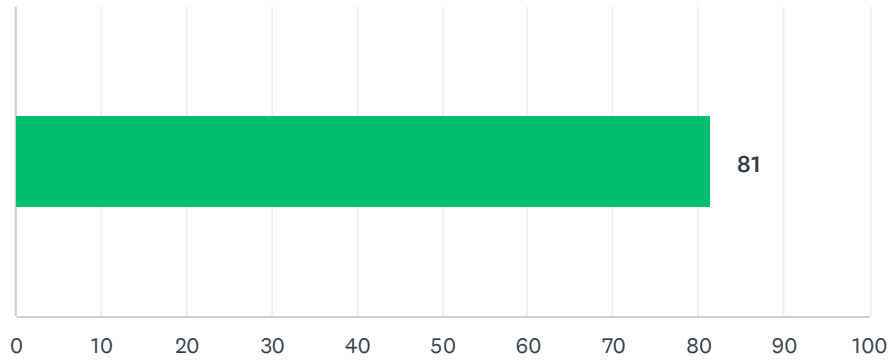
Answered: 453 Skipped: 820



ANSWER CHOICES	RESPONSES	
Clear/remove brush, bushes, plants or trees around the home	3.75%	17
Replace the roof	1.55%	7
No	91.17%	413
Other (please specify)	7.06%	32
Total Respondents: 453		

## Q9 How did you find the process of finding replacement coverage?

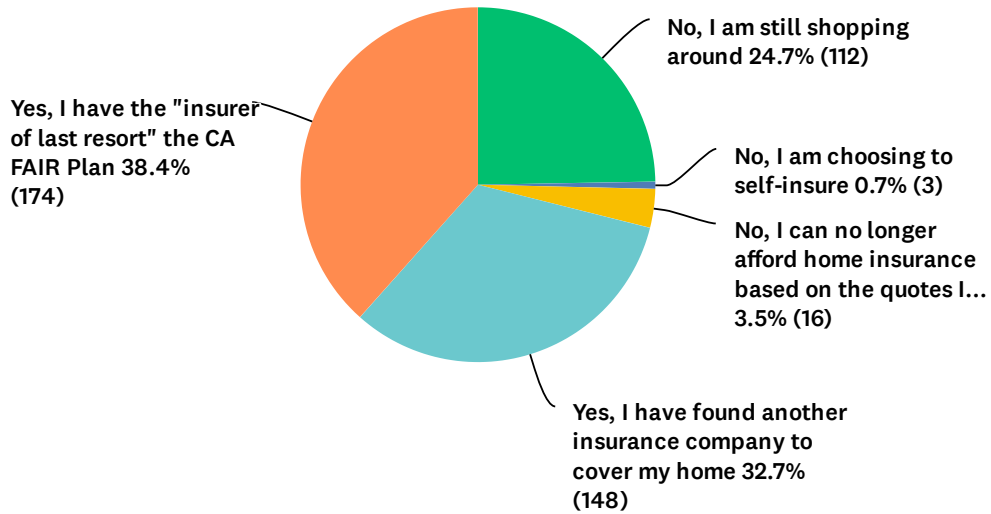
Answered: 453 Skipped: 820



ANSWER CHOICES	AVERAGE NUMBER	TOTAL NUMBER	RESPONSES
	81	36,855	453
Total Respondents: 453			

## Q10 Have you found replacement coverage?

Answered: 453 Skipped: 820

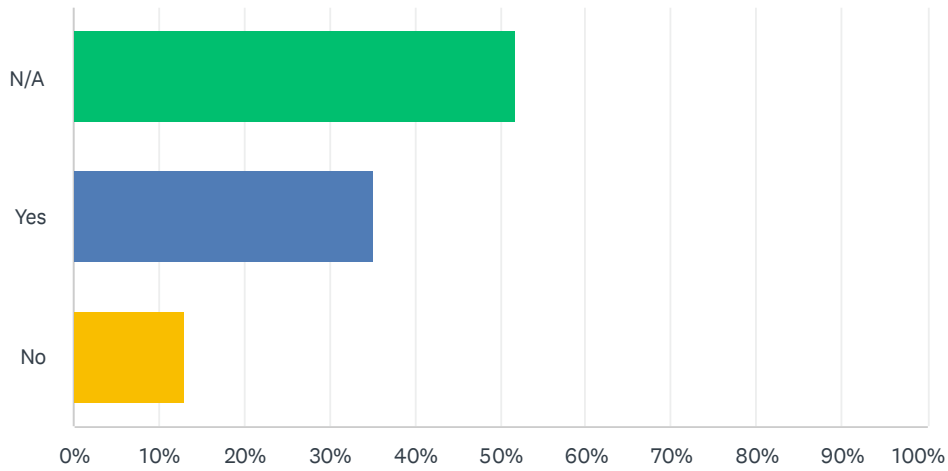


ANSWER CHOICES	RESPONSES	
No, I am still shopping around	24.7%	112
No, I am choosing to self-insure	0.7%	3
No, I can no longer afford home insurance based on the quotes I received	3.5%	16
Yes, I have found another insurance company to cover my home	32.7%	148
Yes, I have the "insurer of last resort" the CA FAIR Plan	38.4%	174
<b>TOTAL</b>		<b>453</b>



**Q11 If you now have insurance through the CA FAIR Plan, did you also buy a "Difference in Condition" (DIC) policy (typically covering theft, water damage and liability protection?)**

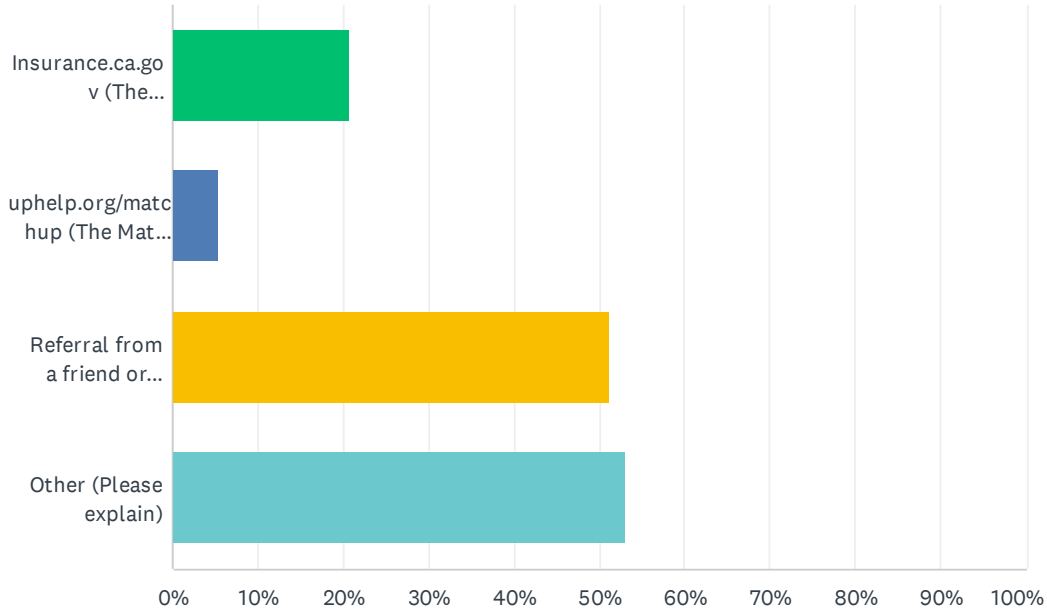
Answered: 403 Skipped: 870



ANSWER CHOICES	RESPONSES	
N/A	51.86%	209
Yes	35.24%	142
No	12.90%	52
<b>TOTAL</b>		<b>403</b>

## Q12 Did you use any of the following when shopping for home insurance after you were dropped?

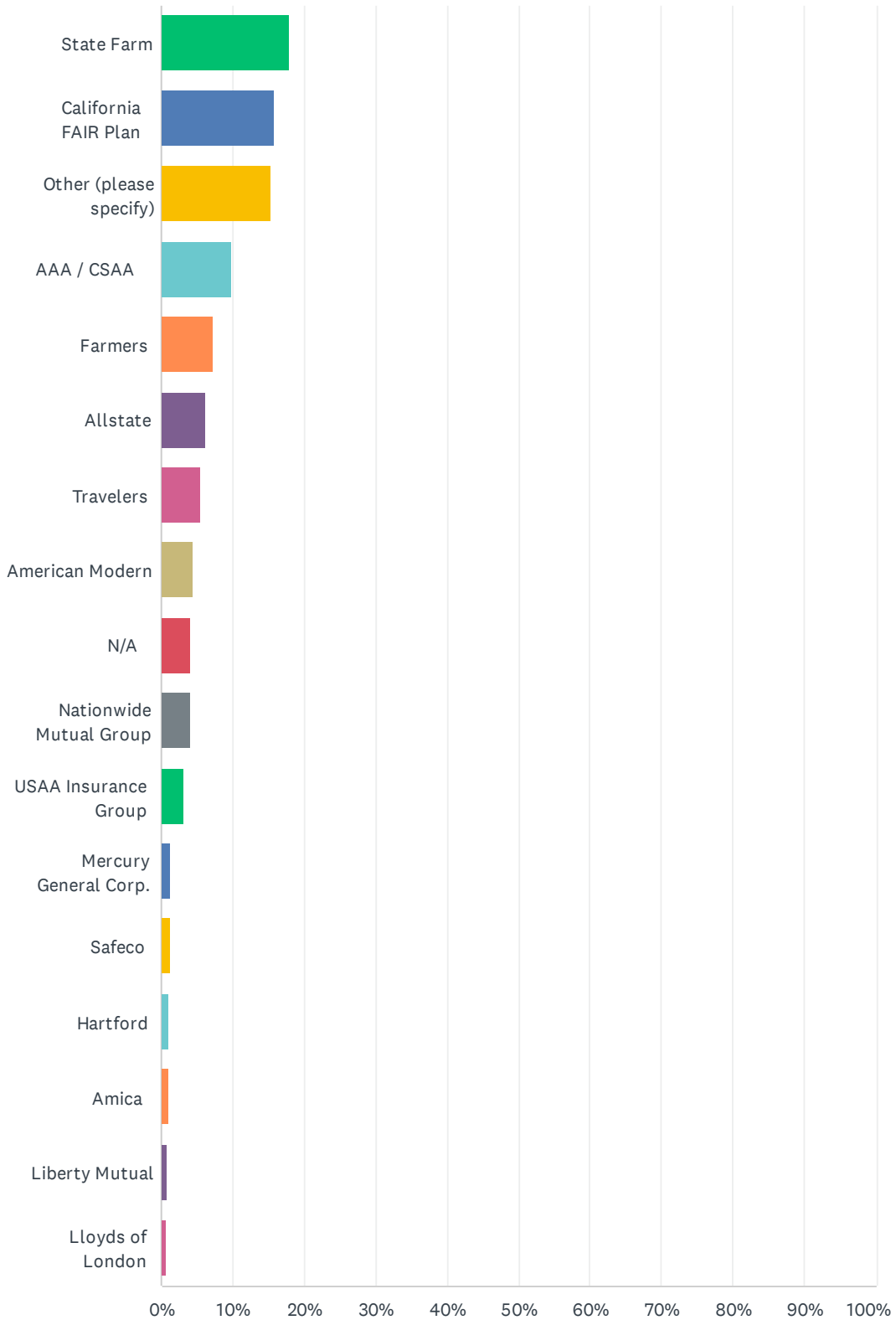
Answered: 392 Skipped: 881



ANSWER CHOICES	RESPONSES	
Insurance.ca.gov (The California Department of Insurance)	20.66%	81
uphelp.org/matchup (The Match UP Insurance Finder tool provided by Yapacopia)	5.36%	21
Referral from a friend or neighbor	51.28%	201
Other (Please explain)	53.06%	208
Total Respondents: 392		

# Q13 What is the name of your current home insurance company?

Answered: 722 Skipped: 551



## California Home Insurance Survey

ANSWER CHOICES	RESPONSES	
State Farm	18.01%	130
California FAIR Plan	15.79%	114
Other (please specify)	15.37%	111
AAA / CSAA	9.83%	71
Farmers	7.20%	52
Allstate	6.09%	44
Travelers	5.54%	40
American Modern	4.57%	33
N/A	4.16%	30
Nationwide Mutual Group	4.02%	29
USAA Insurance Group	3.19%	23
Mercury General Corp.	1.39%	10
Safeco	1.39%	10
Hartford	1.11%	8
Amica	0.97%	7
Liberty Mutual	0.83%	6
Lloyds of London	0.55%	4
<b>TOTAL</b>		<b>722</b>

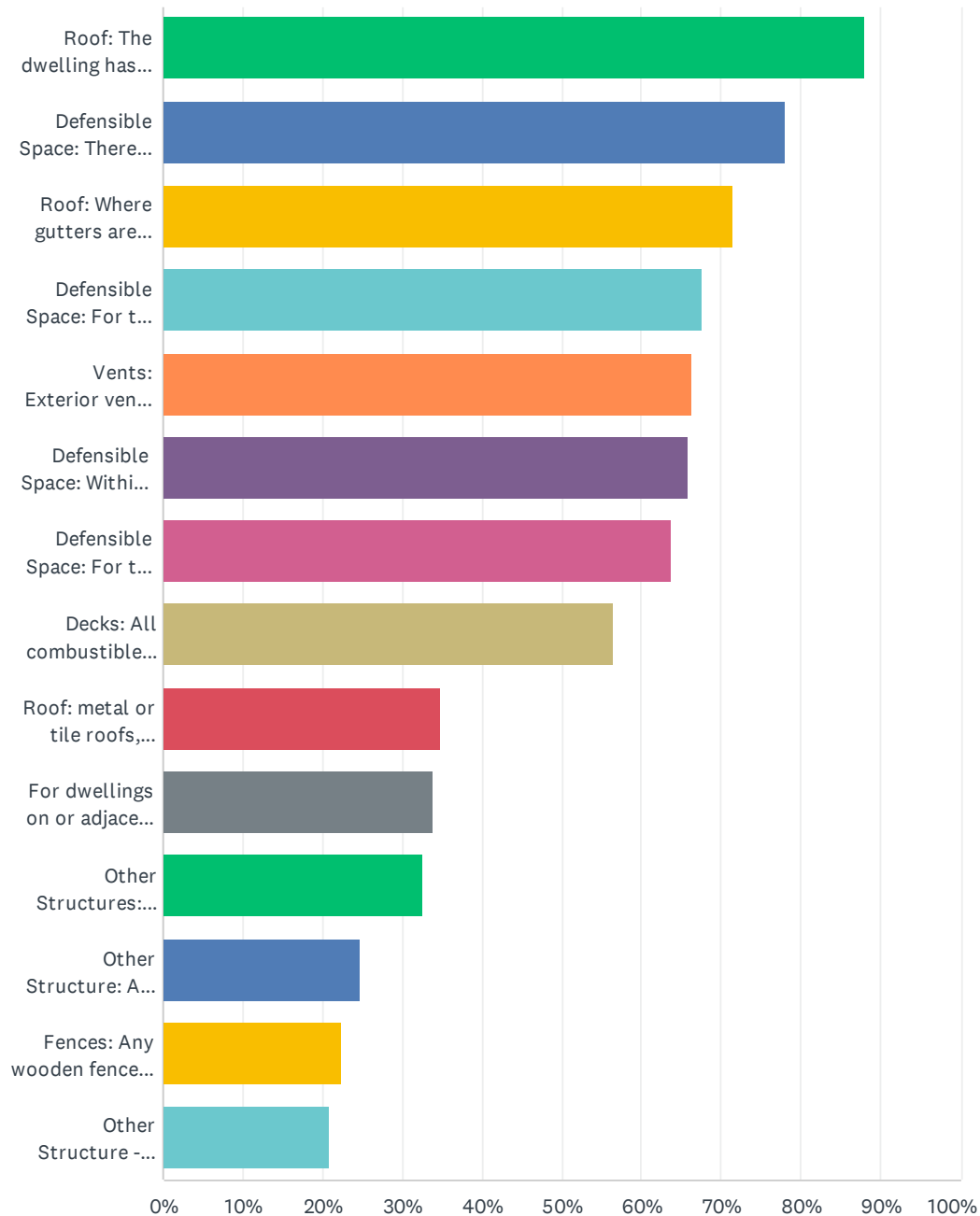
## Q14 How much has the cost of your home insurance changed in the last year?

Answered: 619 Skipped: 654

ANSWER CHOICES	RESPONSES	
Last Year's Annual Premium	97.42%	603
This Year's Annual Premium	97.09%	601

Q15 Below is a list of effective ways to "harden" your home to reduce your risk of wildfire damage or destruction. Please check all that apply to your home.

Answered: 649 Skipped: 624



## California Home Insurance Survey

ANSWER CHOICES	RESPONSES	
Roof: The dwelling has a well-maintained Class A roof.	87.98%	571
Defensible Space: There is at least 6 inches of noncombustible clearance between the ground and the exterior siding of the dwelling.	77.97%	506
Roof: Where gutters are present, the roof includes a metal drip edge.	71.34%	463
Defensible Space: For the landscape from 5-30 feet from structure (or property line if closer), the connectivity of vegetation leading to the dwelling structure has been eliminated. The lower branches of trees have been limbed up at least 6 feet above underlying or adjacent shrubs to eliminate fuel ladder connectivity. The landscaping is irrigated and maintained. Vegetation may be grouped and surrounded by areas of irrigated and mowed grass or hardscaping.	67.49%	438
Vents: Exterior vents (e.g., foundation, gable, under eave, and roof vents) incorporate a 1/8 inch metal mesh or are designed for flame and ember resistance vents	66.41%	431
Defensible Space: Within the first 5 feet of any dwelling or attached decks, no combustible materials (e.g., woody plants, combustible mulch, stored items) are present around the building or deck(s) or below the deck(s).	65.95%	428
Defensible Space: For the landscape from 30-100 feet from the structure (or property line if closer), there is separation between shrubs and trees, dead branches and leaves have been removed, lower branches of trees are pruned to curtail the spread of fire and to eliminate fuel ladders.	63.79%	414
Decks: All combustible materials (e.g., grass, shrubs, or stored materials) must be removed from underneath attached wooden decks or stairways and maintained at least 5 feet away from the decks' or stairways' perimeters.	56.55%	367
Roof: metal or tile roofs, gaps greater than 1/8 inch between roofing and sheathing have been blocked to prevent debris accumulation and ember entry.	34.67%	225
For dwellings on or adjacent to steep slopes (e.g., slopes greater than 35 degrees), landscape mitigation has been extended downslope and beyond the 100 feet perimeter, where possible, to reduce direct flame contact with or preheating of the dwelling or the underside of any decking.	33.90%	220
Other Structures: Where windows face the home, the windows either include dual-paned glass with at least the exterior pane is tempered glass or the windows have deployable metal shutters.	32.67%	212
Other Structure: Any other structure (e.g., a dwelling, garage, barn, shed or commercial building) is within 25 feet of the dwelling, the dwelling's exterior wall that faces the nearby structure meets a one-hour fire rating and includes noncombustible cladding.	24.81%	161
Fences: Any wooden fences that attach to the dwelling structure shall incorporate only noncombustible materials (fencing or gating) in the last 5 feet before the attachment point(s) to the structure.	22.34%	145
Other Structure - Attached: Any other structure that is attached to the dwelling structure must be made of noncombustible materials.	20.96%	136
Total Respondents: 649		

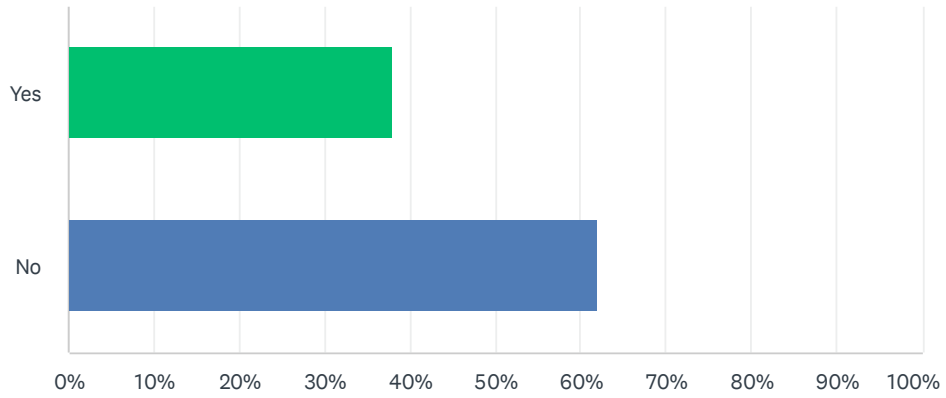
## Q16 Is there anything else you would like to share?

Answered: 293 Skipped: 980



## Q17 Are you willing to share your insurance story with the media or elected officials?

Answered: 647 Skipped: 626



ANSWER CHOICES	RESPONSES	
Yes	38.02%	246
No	61.98%	401
TOTAL		647

**Q18 [Optional] Please provide your name and email so we can contact you if we have questions about your responses. This information will not be shared without your consent.**

Answered: 473 Skipped: 800

ANSWER CHOICES	RESPONSES	
Name:	95.14%	450
Company:	0.00%	0
Address:	0.00%	0
Address 2:	0.00%	0
City/Town:	97.89%	463
State:	98.10%	464
ZIP:	98.10%	464
Country:	0.00%	0
Email Address:	95.56%	452
Phone Number:	0.00%	0