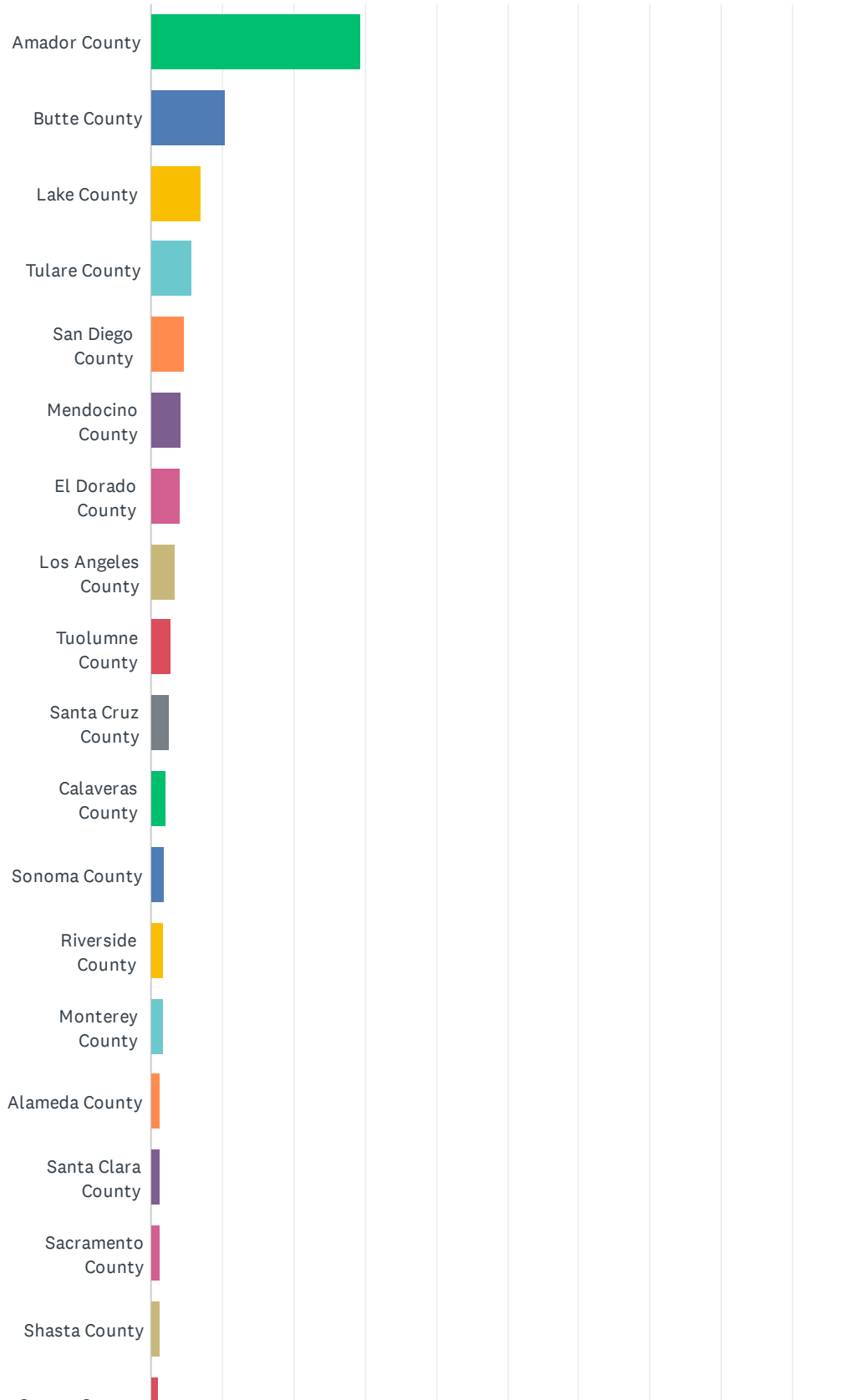
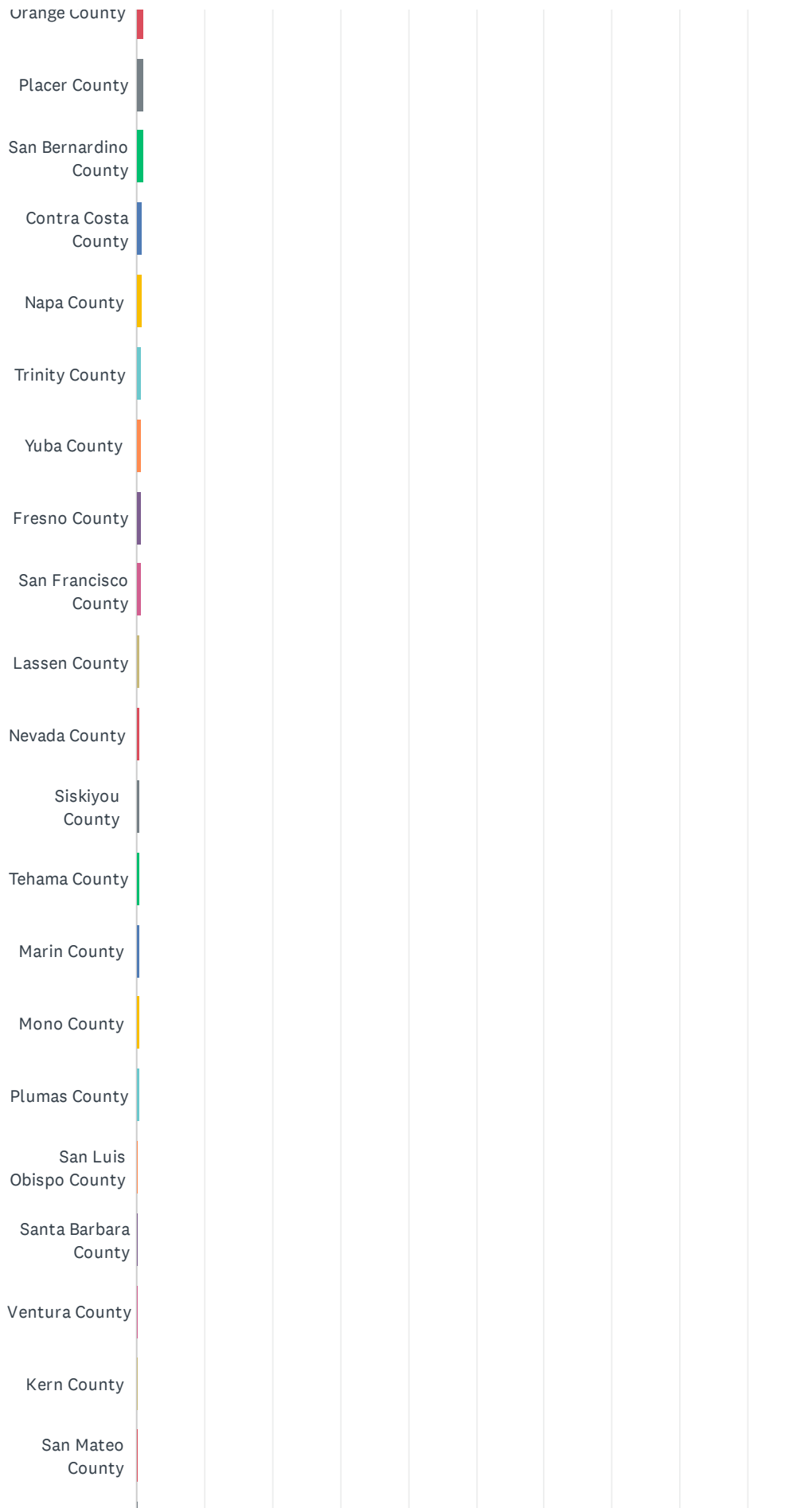


Q1 Which California County is your home located in?

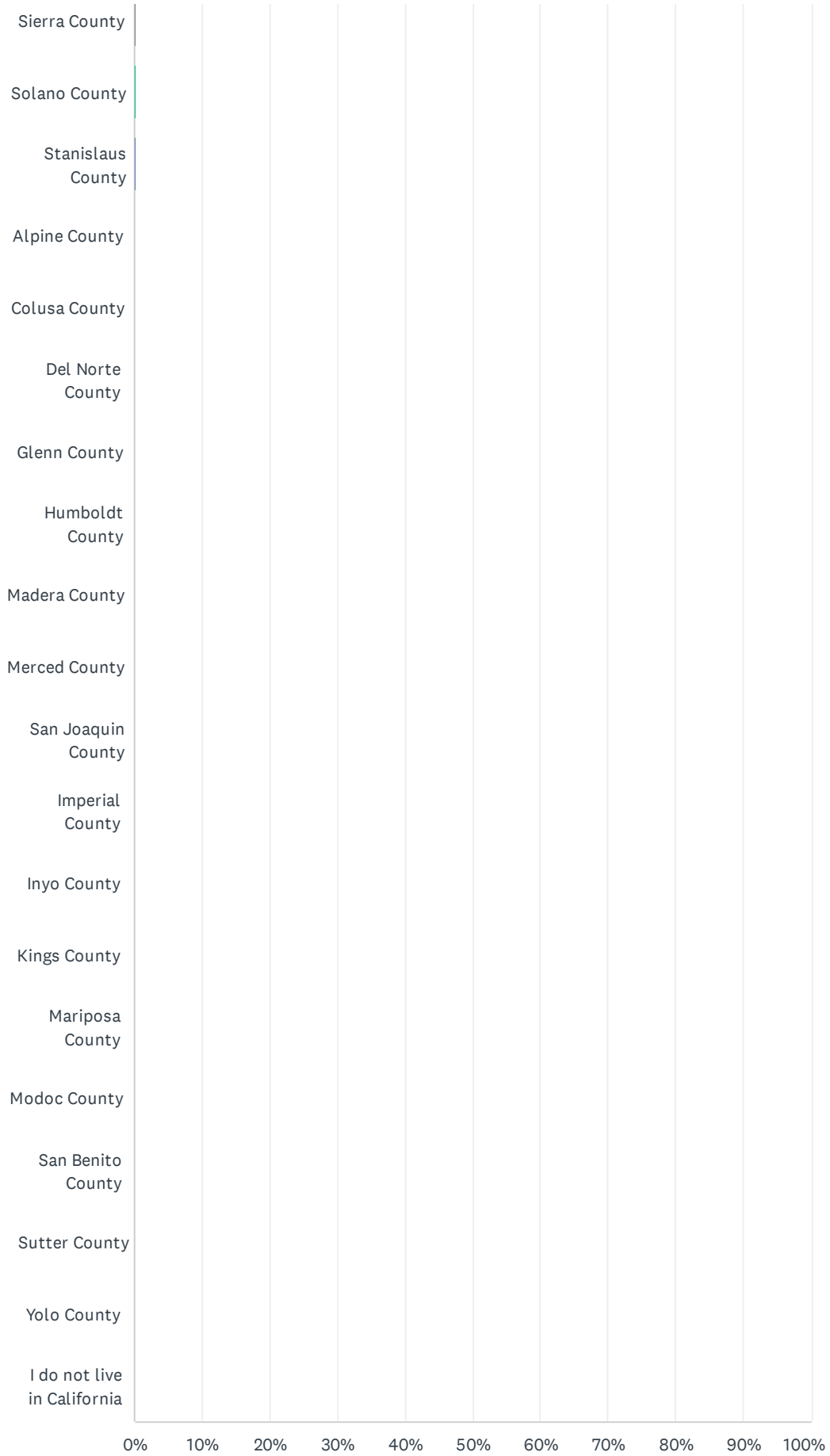
Answered: 1,085 Skipped: 0



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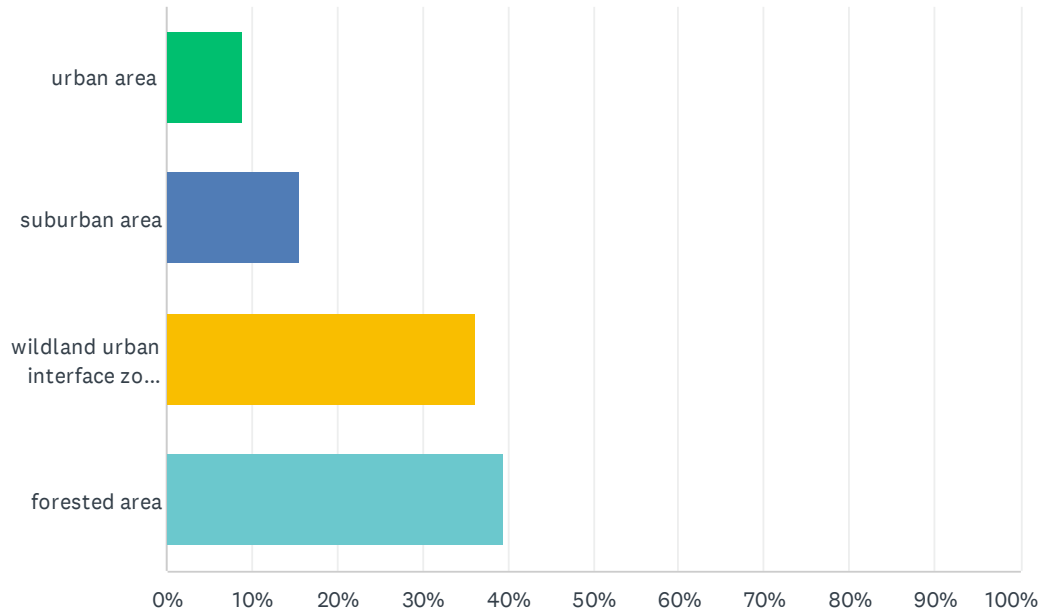
ANSWER CHOICES	RESPONSES	
Amador County	29.40%	319
Butte County	10.41%	113
Lake County	7.00%	76
Tulare County	5.81%	63
San Diego County	4.70%	51
Mendocino County	4.33%	47
El Dorado County	4.06%	44
Los Angeles County	3.50%	38
Tuolumne County	2.67%	29
Santa Cruz County	2.49%	27
Calaveras County	2.21%	24
Sonoma County	1.84%	20
Riverside County	1.75%	19
Monterey County	1.66%	18
Alameda County	1.38%	15
Santa Clara County	1.38%	15
Sacramento County	1.20%	13
Shasta County	1.20%	13
Orange County	1.11%	12
Placer County	1.11%	12
San Bernardino County	1.01%	11
Contra Costa County	0.92%	10
Napa County	0.92%	10
Trinity County	0.74%	8
Yuba County	0.65%	7
Fresno County	0.55%	6
San Francisco County	0.55%	6
Lassen County	0.46%	5
Nevada County	0.46%	5
Siskiyou County	0.46%	5
Tehama County	0.46%	5
Marin County	0.37%	4

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Mono County	0.37%	4
Plumas County	0.37%	4
San Luis Obispo County	0.28%	3
Santa Barbara County	0.28%	3
Ventura County	0.28%	3
Kern County	0.18%	2
San Mateo County	0.18%	2
Sierra County	0.18%	2
Solano County	0.18%	2
Stanislaus County	0.18%	2
Alpine County	0.09%	1
Colusa County	0.09%	1
Del Norte County	0.09%	1
Glenn County	0.09%	1
Humboldt County	0.09%	1
Madera County	0.09%	1
Merced County	0.09%	1
San Joaquin County	0.09%	1
Imperial County	0.00%	0
Inyo County	0.00%	0
Kings County	0.00%	0
Mariposa County	0.00%	0
Modoc County	0.00%	0
San Benito County	0.00%	0
Sutter County	0.00%	0
Yolo County	0.00%	0
I do not live in California	0.00%	0
TOTAL		1,085

Q2 How would you describe where your home is located?

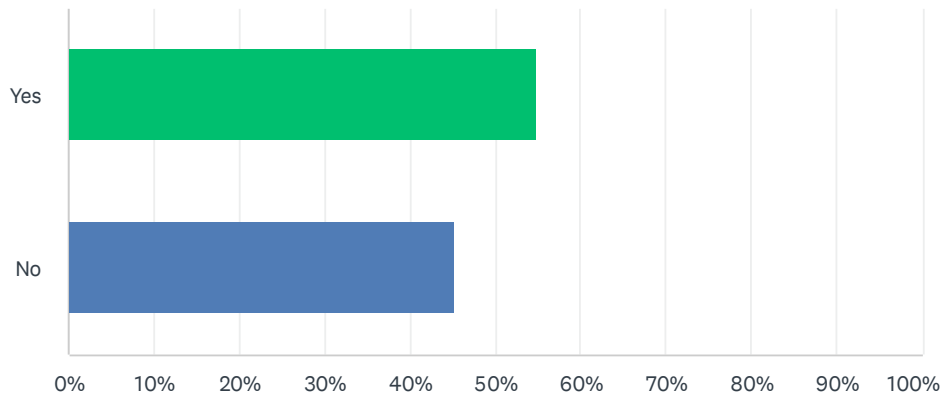
Answered: 1,079 Skipped: 6



ANSWER CHOICES	RESPONSES	
urban area	8.99%	97
suburban area	15.48%	167
wildland urban interface zone ("WUI" / close to wildland)	36.14%	390
forested area	39.39%	425
TOTAL		1,079

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

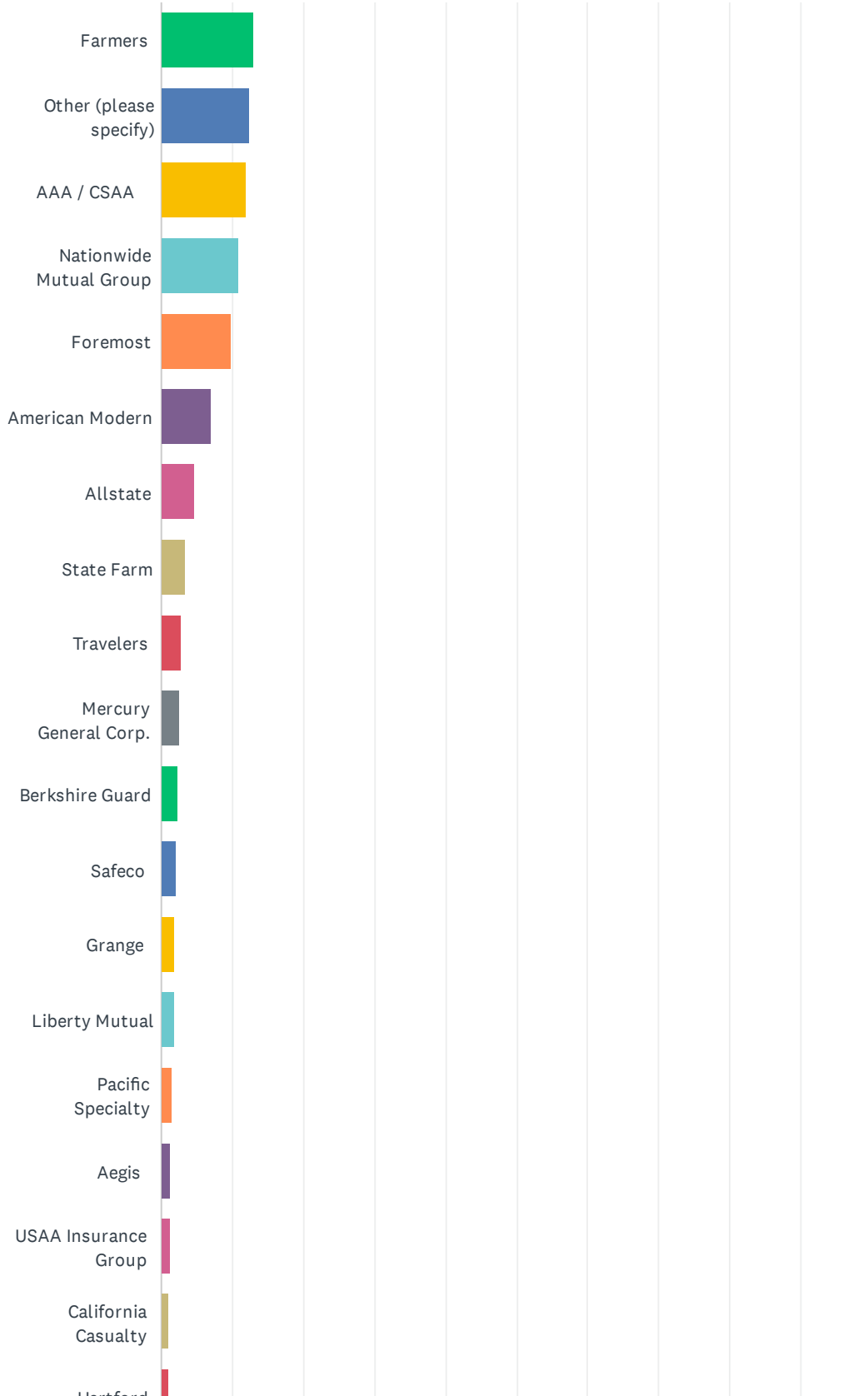
Answered: 1,085 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	54.84%	595
No	45.16%	490
TOTAL		1,085

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

Answered: 472 Skipped: 613



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0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%

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ANSWER CHOICES	RESPONSES	
Farmers	12.92%	61
Other (please specify)	12.29%	58
AAA / CSAA	11.86%	56
Nationwide Mutual Group	10.81%	51
Foremost	9.75%	46
American Modern	6.99%	33
Allstate	4.66%	22
State Farm	3.39%	16
Travelers	2.75%	13
Mercury General Corp.	2.54%	12
Berkshire Guard	2.33%	11
Safeco	2.12%	10
Grange	1.91%	9
Liberty Mutual	1.91%	9
Pacific Specialty	1.48%	7
Aegis	1.27%	6
USAA Insurance Group	1.27%	6
California Casualty	1.06%	5
Hartford	1.06%	5
Lloyds	1.06%	5
Geico	0.85%	4
Lemonade	0.85%	4
Scottsdale	0.85%	4
Acceptance Casualty / Occidental	0.64%	3
AIG	0.64%	3
Chubb	0.64%	3
CSE Insurance Group	0.64%	3
First American	0.42%	2
Northlight	0.42%	2
Hippo	0.21%	1
Lexington	0.21%	1
Stillwater	0.21%	1

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Amica	0.00%	0
Atain	0.00%	0
Bigfoot	0.00%	0
Guard	0.00%	0
First Capitol	0.00%	0
Heritage	0.00%	0
KW Specialty	0.00%	0
TOTAL		472

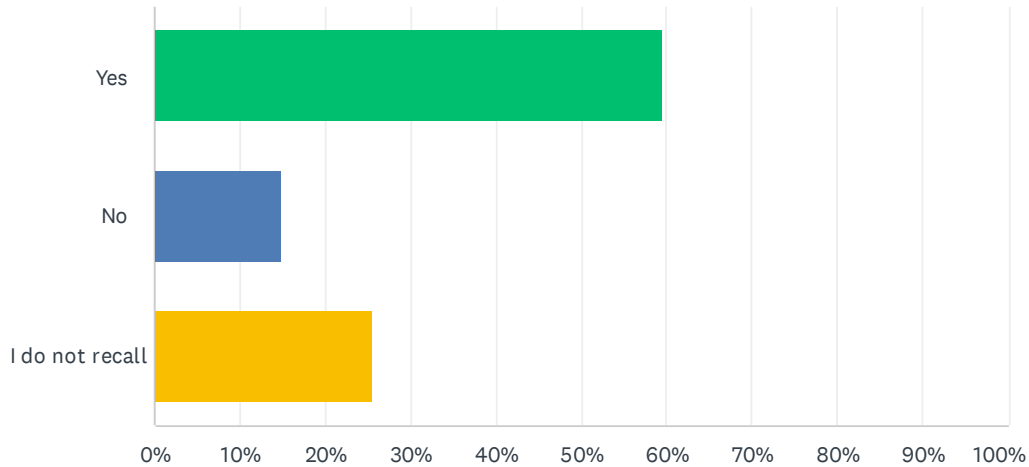
Q5 When were you dropped by your home insurer?

Answered: 447 Skipped: 638

ANSWER CHOICES	RESPONSES	
Please enter the end date of the policy that was nonrenewed:	100.00%	447

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

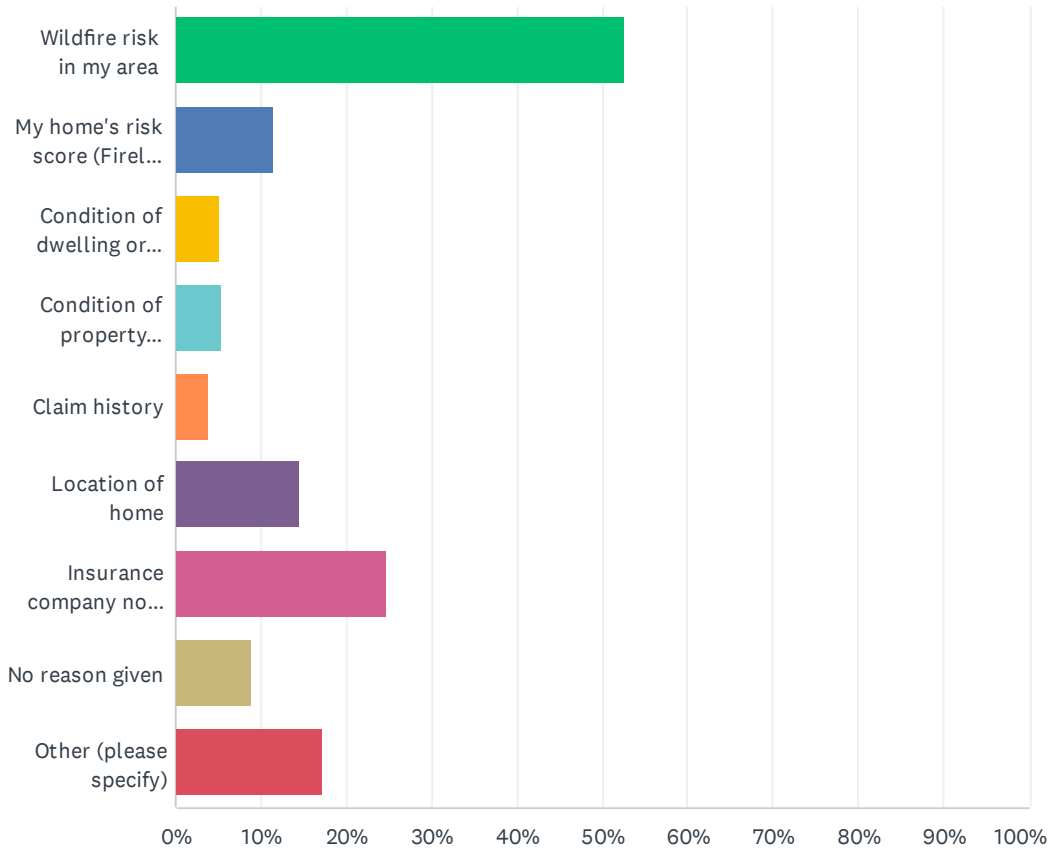
Answered: 472 Skipped: 613



ANSWER CHOICES	RESPONSES	
Yes	59.53%	281
No	14.83%	70
I do not recall	25.64%	121
TOTAL		472

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

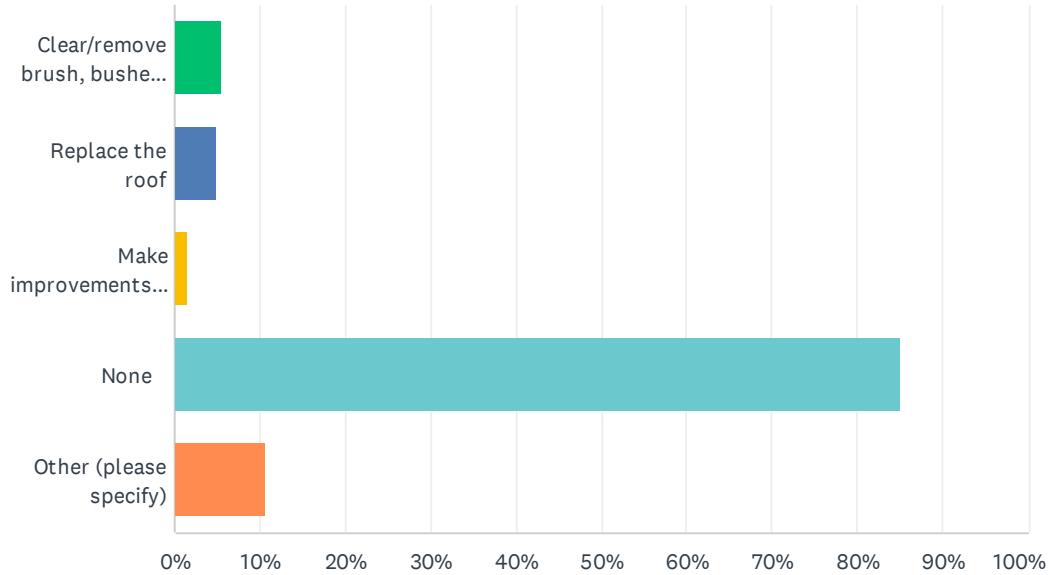
Answered: 469 Skipped: 616



ANSWER CHOICES	RESPONSES	
Wildfire risk in my area	52.67%	247
My home's risk score (Fireline or other)	11.51%	54
Condition of dwelling or other structures	5.12%	24
Condition of property (vegetation or brush)	5.33%	25
Claim history	3.84%	18
Location of home	14.50%	68
Insurance company no longer insuring homes in my area	24.73%	116
No reason given	8.96%	42
Other (please specify)	17.27%	81
Total Respondents: 469		

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

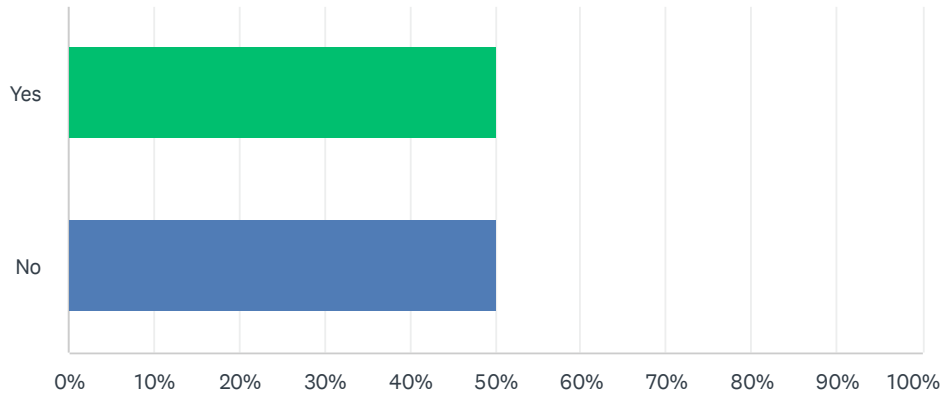
Answered: 472 Skipped: 613



ANSWER CHOICES	RESPONSES	
Clear/remove brush, bushes, plants or trees around the home	5.51%	26
Replace the roof	4.87%	23
Make improvements that will reduce or prevent future wildfire damage	1.48%	7
None	85.17%	402
Other (please specify)	10.59%	50
Total Respondents: 472		

Q9 Have you found replacement coverage?

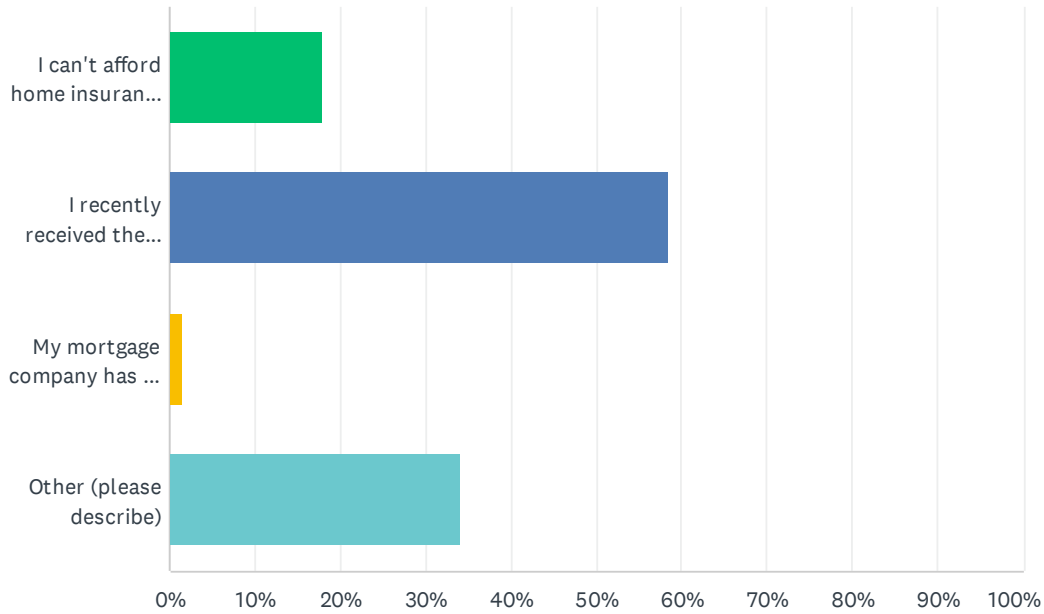
Answered: 472 Skipped: 613



ANSWER CHOICES	RESPONSES	
Yes	50.00%	236
No	50.00%	236
TOTAL		472

Q10 If no, please tell us about your situation:

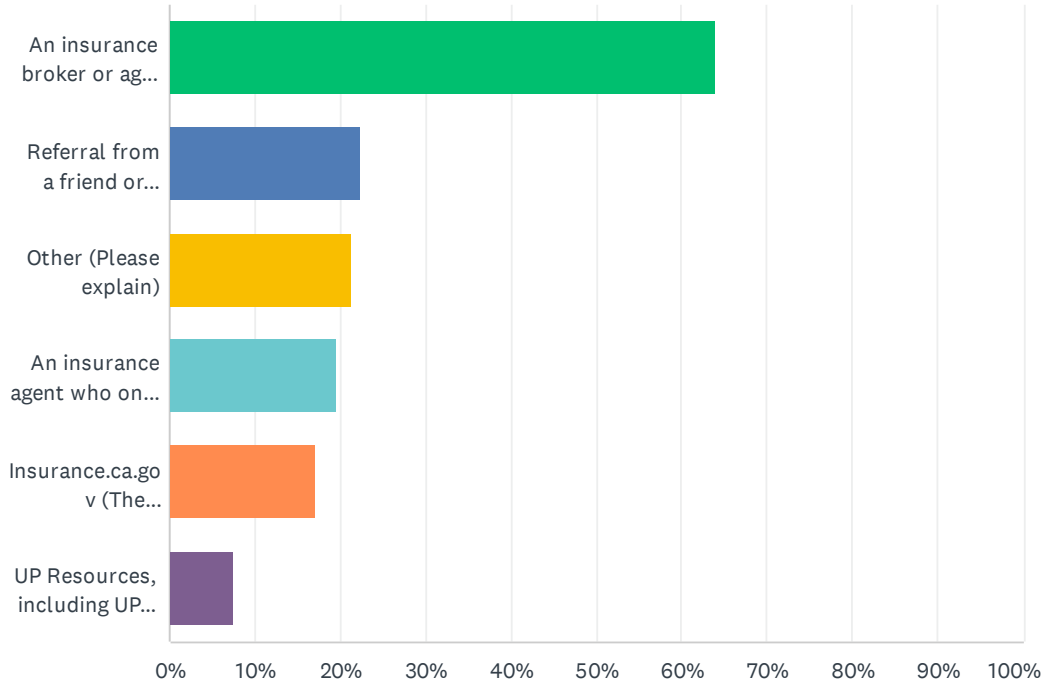
Answered: 272 Skipped: 813



ANSWER CHOICES	RESPONSES	
I can't afford home insurance based on the quotes I received	18.01%	49
I recently received the nonrenewal notice and am still shopping around	58.46%	159
My mortgage company has put insurance in place for me	1.47%	4
Other (please describe)	34.19%	93
Total Respondents: 272		

Q11 What resource did you use when shopping for home insurance after you were dropped?

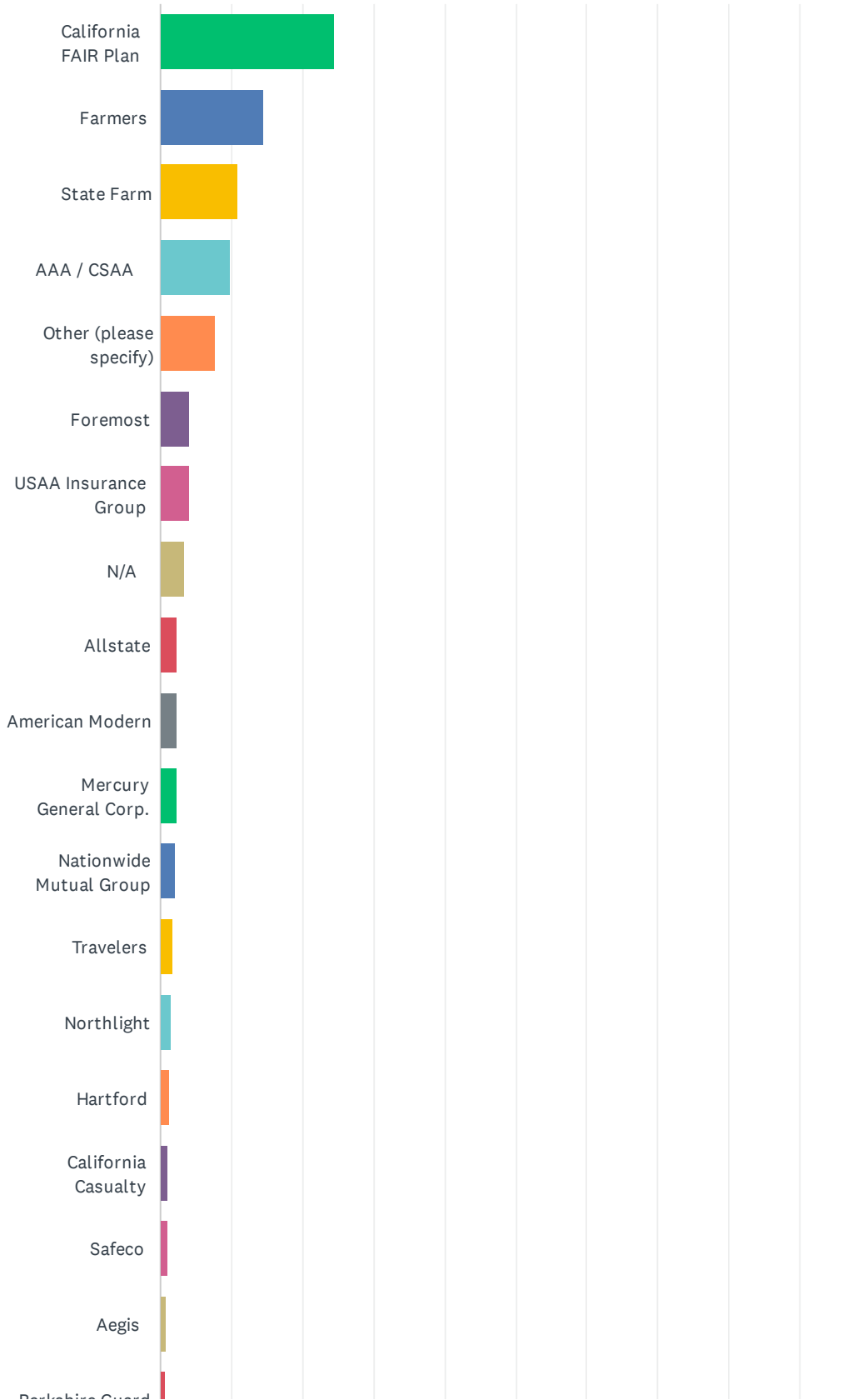
Answered: 466 Skipped: 619



ANSWER CHOICES	RESPONSES	
An insurance broker or agent who sells policies from multiple insurance companies	63.95%	298
Referral from a friend or neighbor	22.32%	104
Other (Please explain)	21.24%	99
An insurance agent who only sells policies from one insurance company	19.53%	91
Insurance.ca.gov (The California Department of Insurance)	16.95%	79
UP Resources, including UP shopping help webinars and resources	7.51%	35
Total Respondents: 466		

Q12 What is the name of your current home insurance company?

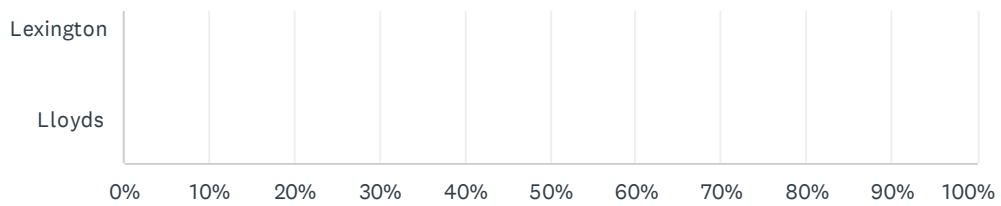
Answered: 667 Skipped: 418



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ANSWER CHOICES	RESPONSES	
California FAIR Plan	24.44%	163
Farmers	14.39%	96
State Farm	10.79%	72
AAA / CSAA	9.90%	66
Other (please specify)	7.65%	51
Foremost	4.05%	27
USAA Insurance Group	4.05%	27
N/A	3.45%	23
Allstate	2.40%	16
American Modern	2.40%	16
Mercury General Corp.	2.40%	16
Nationwide Mutual Group	2.10%	14
Travelers	1.80%	12
Northlight	1.50%	10
Hartford	1.20%	8
California Casualty	1.05%	7
Safeco	1.05%	7
Aegis	0.90%	6
Berkshire Guard	0.60%	4
Lemonade	0.60%	4
CSE Insurance Group	0.45%	3
Grange	0.45%	3
Pacific Specialty	0.45%	3
AIG	0.30%	2
Amica	0.30%	2
Geico	0.30%	2
Hippo	0.30%	2
Acceptance Casualty / Occidental	0.15%	1
Heritage	0.15%	1
Liberty Mutual	0.15%	1
Scottsdale	0.15%	1
Stillwater	0.15%	1

2023 California Home Insurance Survey

Atain	0.00%	0
Bigfoot	0.00%	0
Chubb	0.00%	0
Guard	0.00%	0
First American	0.00%	0
First Capitol	0.00%	0
KW Specialty	0.00%	0
Lexington	0.00%	0
Lloyds	0.00%	0
TOTAL		667

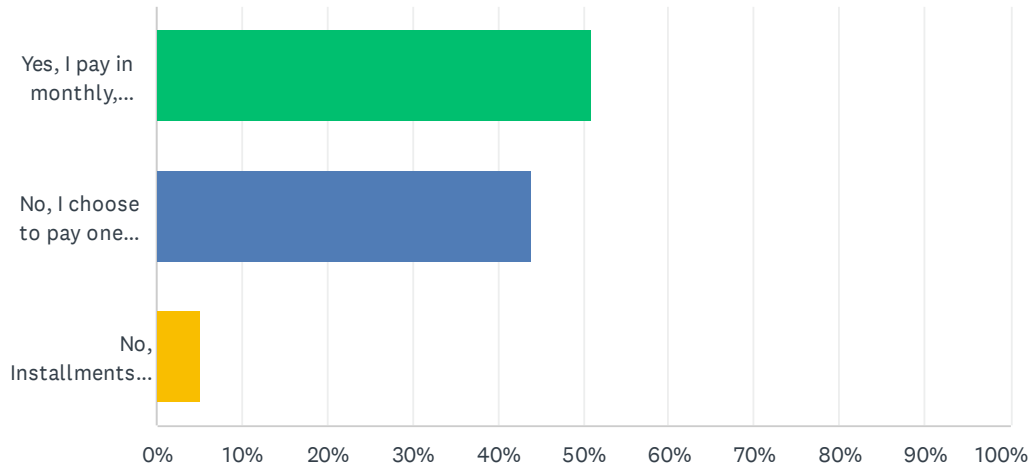
Q13 How much has the cost of your home insurance changed in the last year?

Answered: 547 Skipped: 538

ANSWER CHOICES	RESPONSES	
Last Year's Annual Premium	98.54%	539
This Year's Annual Premium	97.26%	532

Q14 Do you pay your insurance bill in installments?

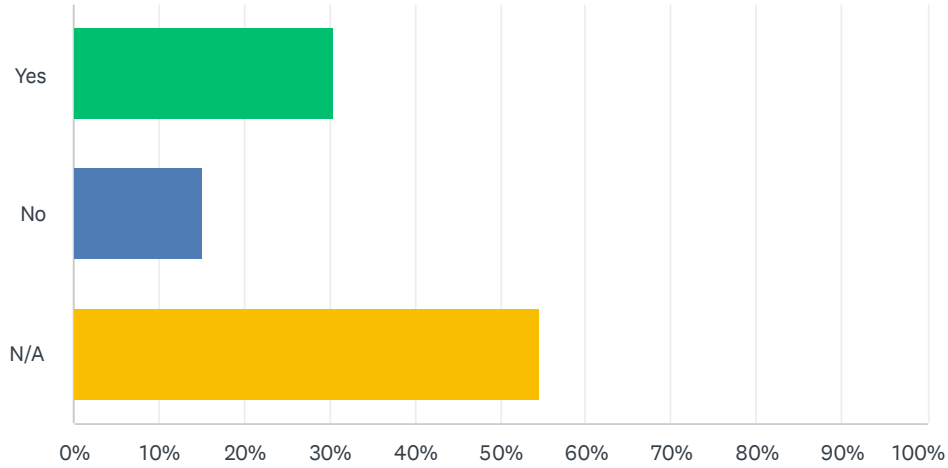
Answered: 667 Skipped: 418



ANSWER CHOICES	RESPONSES	
Yes, I pay in monthly, quarterly or semi-annual installments	50.97%	340
No, I choose to pay one annual premium	43.93%	293
No, Installments are not an option with my insurer	5.10%	34
TOTAL		667

Q15 If you have insurance through the CA FAIR Plan, do you also have a "Difference in Condition" policy (typically covering theft, water damage and liability protection?)

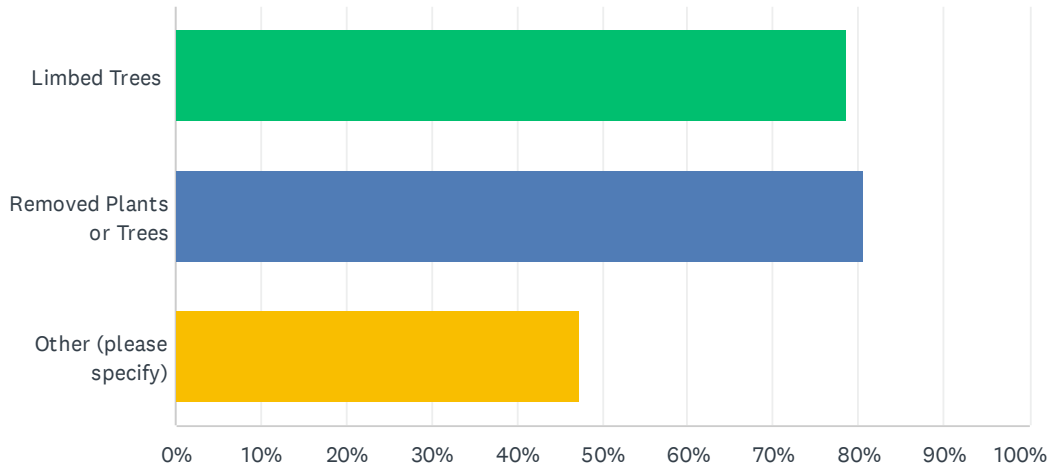
Answered: 612 Skipped: 473



ANSWER CHOICES	RESPONSES	
Yes	30.39%	186
No	15.03%	92
N/A	54.58%	334
TOTAL		612

Q16 Have you spent time and/or money creating defensible space? Check all that apply:

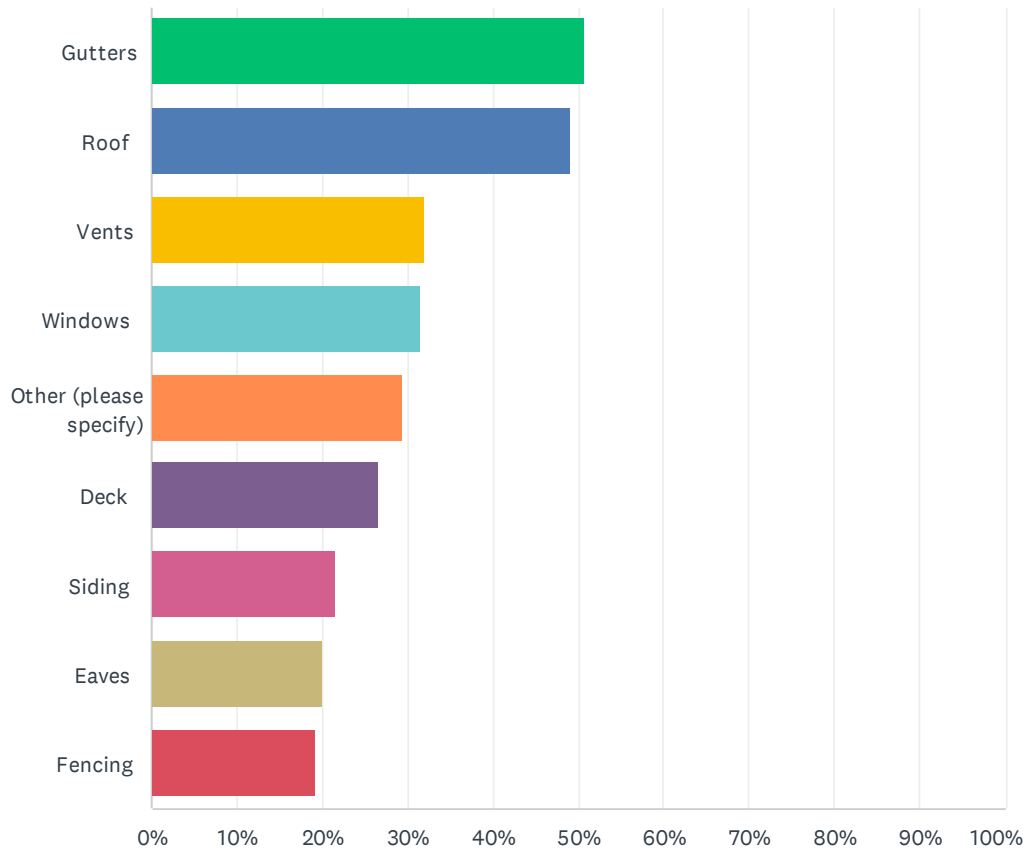
Answered: 612 Skipped: 473



ANSWER CHOICES	RESPONSES
Limbed Trees	78.59% 481
Removed Plants or Trees	80.56% 493
Other (please specify)	47.39% 290
Total Respondents: 612	

Q17 Have you spent time and/or money hardening your home to reduce or prevent future wildfire damage? Check all areas you have made improvements to:

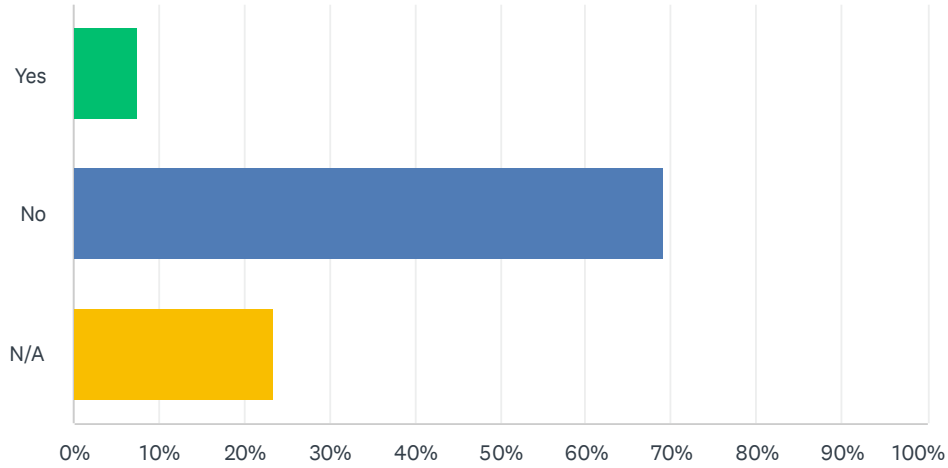
Answered: 481 Skipped: 604



ANSWER CHOICES	RESPONSES
Gutters	50.73% 244
Roof	49.06% 236
Vents	32.02% 154
Windows	31.60% 152
Other (please specify)	29.52% 142
Deck	26.61% 128
Siding	21.62% 104
Eaves	19.96% 96
Fencing	19.13% 92
Total Respondents: 481	

Q18 If you have spent time and/or money to reduce or prevent future wildfire damage, has your insurer rewarded you with a premium discount or renewal?

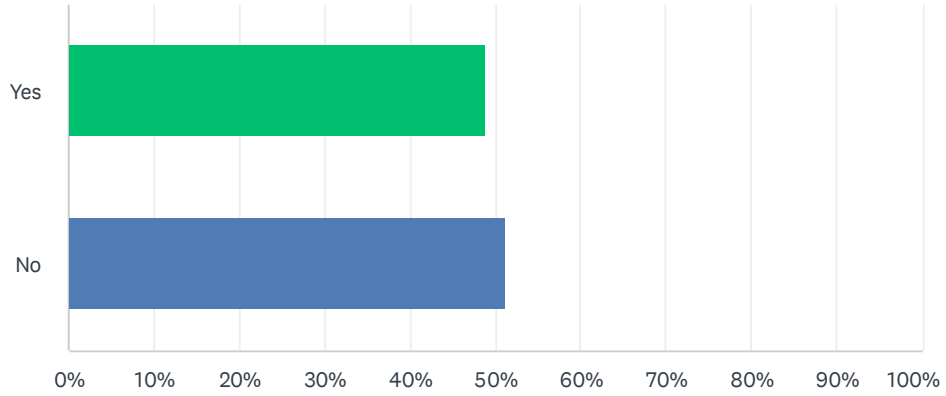
Answered: 636 Skipped: 449



ANSWER CHOICES	RESPONSES	
Yes	7.39%	47
No	69.18%	440
N/A	23.43%	149
TOTAL		636

Q19 Are you willing to share your insurance story with the media or elected officials?

Answered: 613 Skipped: 472



ANSWER CHOICES	RESPONSES	
Yes	48.78%	299
No	51.22%	314
TOTAL		613

Q20 Is there anything else you would like to share?

Answered: 342 Skipped: 743

Q21 [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: 485 Skipped: 600

ANSWER CHOICES	RESPONSES	
Name:	94.85%	460
Company:	0.00%	0
Address:	0.00%	0
Address 2:	0.00%	0
City/Town:	97.73%	474
State:	98.56%	478
ZIP:	97.73%	474
Country:	0.00%	0
Email Address:	95.46%	463
Phone Number:	0.00%	0