

December 2017 Availability Affordability Report
Update to Appendix D

Appendix D (Rev 2/25/19): Consumer Complaints filed with the California Department of Insurance (CDI) in the USPS Zip Codes within Counties Designated by CALFIRE as Having the Greatest Risk of Wildfire 2010 - 2018 on the Issues of Renewals and Premium Increases for Homeowners' Insurance Policies:

Type of Consumer Complaint	2010	2011	2012	2013	2014	2015	2016	2017	2018	Increase from 2010 to 2018 (%)
Renewal Issues: Designated Counties	41	99	122	116	138	133	143	194	276	573% increase
Renewal Issues: Statewide	70	176	220	225	251	219	239	298	378	73% of the complaints received are from high risk designated counties
Premium Increase Issues: Designated Counties	54	120	62	117	137	116	171	120	175	224% increase
Premium Increase Issues: Statewide	84	195	130	170	210	203	281	199	276	63% of the complaints received are from designated counties

Notes:

(1) Complaints for both Renewal Issues and Premium Increases in the designated Zip Codes increased significantly over the 9-year period (both statewide and in the designated Zip Codes). Complaints received from the USPS Zip Codes designated by CALFIRE as having the greatest risk of wildfire now make up more than 73% of the statewide complaints (for Renewal issues) and 63% of the statewide complaints (for Premium Increase issues), even though the population in these Zip Codes is only 38% of the overall state population.

(2) Most Renewal issues identified in complaints to the CDI involve the insurance company's decision to non-renew the policy due to the insurer's determination that the property is in a high wildfire risk area.

(3) Most Premium Increase issues identified in complaints to the CDI involve a rate change related to an insurance company's high loss ratios, a change in the modeled risk score for the property, or a change in the fire protection class rating for the community.