



Year	Policies	Non-Renewals	% Non-Renewals	Market Share %	Written Premiums
2001	5,263,877	24,841	0.47	67.80	\$2,707,909,208
2002	5,142,260	44,968	0.87	67.30	\$3,071,311,929
2003	5,045,208	42,393	0.84	64.15	\$3,408,810,664
2004	5,155,360	34,938	0.68	63.40	\$3,716,888,002
2005	5,284,951	34,798	0.66	63.79	\$4,021,745,461

Consumers sometimes express concern that filing a claim with their homeowner insurance carrier will cause them to lose their coverage, but analysis of the rate of non-renewals of homeowner insurance policies in California does not support this.

The Insurance Information Network of California studied the non-renewal rate of insurance carriers representing roughly two-thirds of the California market in 2003 and again in 2006, and found that the rate of non-renewal of homeowner policies consistently remained under 1 percent of all policy contracts.

Insurance policies may be non-renewed for a number of reasons, including non-payment of premium, fraud and failure to maintain safety standards.