



Year	Policies Represented	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
2006	4,201,560	13,091	0.31	62.20	3,961,568,490
2007	4,228,550	9,967	0.24	60.60	3,642,463,016

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 nearly two-thirds of the California market dating back to 2001 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.