



## CALIFORNIA HOMEOWNER POLICY RENEWAL SURVEY

YEAR	# Policies	# Renewals	% Renewals	Non-Renewals	% Non-Renewals
2001	5,263,877	5,239,036	99.53	24,841	0.47
2002	5,142,260	5,097,292	99.13	44,968	0.87
2003	5,045,208	5,002,815	99.16	42,393	0.84
2004	5,155,360	5,120,422	99.32	34,938	0.68
2005	5,284,951	5,250,153	99.34	34,798	0.66
2006	4,201,560	4,188,469	99.69	13,091	0.31
2007	4,228,550	4,218,583	99.76	9,967	0.24
2008	3,750,608	3,733,180	99.54	17,428	0.46
2009	2,701,436	2,699,356	99.26	20,080	0.74

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's has studied the renewal rate of California homeowners insurers dating back to 2001 and found that the rate of renewal of homeowner policies consistently remained above 99 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.