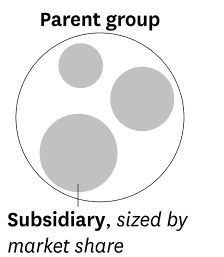
HOME INSURANCE
San Francisco Chronicle

California home insurance: See insurers’ latest rates and ratings

You can use this tool to see the rate increase history for any insurer as well as information about its financial stability. Both **parent companies** and their **subsidiaries** are shown. To confirm what subsidiary you’re insured by, contact your agent or broker.

Search for or select an insurer



Market share growth

-75% or less

-10%

0

+10%

+75% or more

By **Megan Fan Munce**, **Hanna Zakharenko** and **Emma Stiefel** | Updated Sept. 4, 2025 2:07 p.m.

Gift this article

Despite California’s insurance crisis, there are still more than 100 different state-regulated companies offering home insurance. This guide can help you research every single one of them.

The top 12 insurers — State Farm, Farmers, CSAA, Liberty Mutual, Mercury General, USAA, Allstate, Auto Club Enterprises, Travelers, American Family, Chubb and Nationwide — collect 85% of premiums statewide. But there are also dozens of smaller companies that make up the other 15% of the market. (The figures do not include the California FAIR Plan or non-regulated insurers.)

Select an insurer from the dropdown menu above to see all you need to know about that company's market share and its financial stability.

Our guide combines data from both public and private sources to tell you about insurance companies' market share and financial stability. We also track in real-time whether your insurance company is asking the state for permission to raise rates for customers. Experts expect many companies to file for new rate changes in the second half of 2025 as new reforms to the pricing process take effect.

Don't see your insurer in this guide? You may be signed up with a non-admitted insurer. Click here to learn more.

Have you struggled to find insurance in California?

Share your story with us below and let us know your questions about the insurance crisis:

1 / 2

An email series on how to protect yourself in California's insurance crisis.

Enter your email address here.

Credits

Reporting by Megan Munce. Design and development by Hanna Zakharenko/Hearst Newspapers Devhub. Data, design and development by Emma Stiefel. Editing by Danielle Rindler/Hearst Newspapers Devhub, Dan Kopf, Jess Marmor Shaw and Kate Galbraith. Additional development by Janie Haseman/Hearst Newspapers Devhub.

Originally published on Aug. 4, 2025

Read More

Thumbnail image for a related story

Insurance in California: Your Guide to Navigating the Crisis

California insurance crisis: Map shows which areas are hardest hit by nonrenewals

Thumbnail image for a related story

Thumbnail image for a related story

Map shows what home insurance costs in every California ZIP code