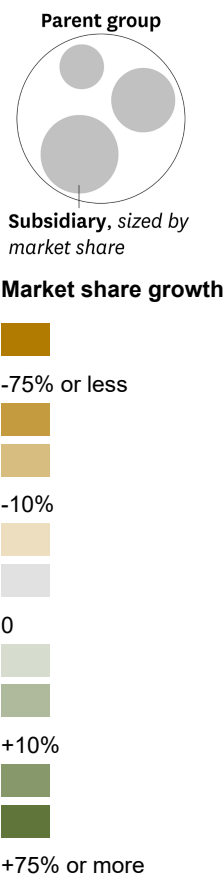


California home insurance: See insurers’ latest rates and ratings

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



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

ADVERTISEMENT

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

This site is protected by reCAPTCHA and the Google [Privacy Policy](#) and [Terms of Service](#) By subscribing, you agree to our [Terms of Use](#) and acknowledge that your information will be used as described in our [Privacy Notice](#).

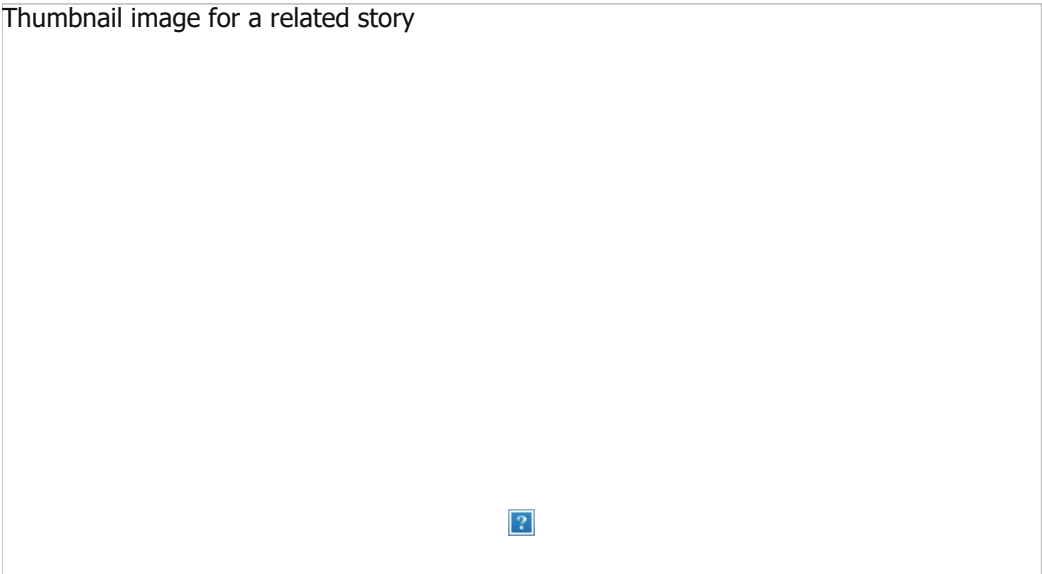
Credits

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

ABOUT

- Our Company
- Terms of Use
- Privacy Notice
- CA Notice at Collection
- Your CA Privacy Rights (Shine the Light)
- DAA Industry Opt Out
- Careers
- Advertising

NEWSROOM

- Ethics Policy
- Our Use of AI

Endorsement Process

News Tips

Newsroom News

CONTACT

Customer Service

FAQ

Newsroom Contacts

SERVICES

Subscriber Services

e-Edition

Reprints & Permissions

Corporate Subscriptions

App

Archives

Membership

Place an Obituary

Store

Subscription Offers

sfgate.com

 Your Privacy Choices (Opt Out of Sale/Targeted Ads)

©2025 Hearst