

# Premiums on Fire

How State Farm's California rate hike  
forces the rising costs of climate disasters  
onto policyholders instead of the Big Oil  
companies fueling the crisis

**March 2025**

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## **ACKNOWLEDGEMENTS**

This study and the data it produced are available at [climateintegrity.org/projects/climate-costs-studies/premiums-on-fire](https://climateintegrity.org/projects/climate-costs-studies/premiums-on-fire).

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Learn more at [climateintegrity.org](https://climateintegrity.org)

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Sand Fire, approaching the city  
of Santa Clarita.



# Executive Summary

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## How much will it cost homeowners to stay insured in California?

Three major wildfires across the Los Angeles region in January 2025 caused extensive property damage to homes and businesses, destroying many completely,<sup>1</sup> and causing more than \$250 billion in damage.<sup>2</sup>

A rapid attribution analysis showed that the conditions that contributed to the scale of the destruction — as measured by the January fire weather index — were made more intense and probable as a result of climate change.<sup>3</sup>

As similar climate disasters become more frequent and damaging, California's already struggling insurance market faces unprecedented strain, with skyrocketing costs being pushed onto insurers and policyholders.

In the aftermath of the Los Angeles fires, the California FAIR Plan (Fair Access to Insurance Requirements), the state's insurer of last resort, required \$1 billion in additional funds in order to remain solvent.<sup>4</sup> State Farm, the state's largest private insurance carrier, asked the California insurance commissioner for an emergency 22% average rate increase for homeowner insurance policies across the state.<sup>5</sup> A 21.8% increase was approved in March 2025 pending a hearing where State Farm must show data to support the rate hike.<sup>6</sup>

Using publicly available data from the U.S. Census Bureau and the California Department of Insurance, the latter compiled by the San Francisco Chronicle, and other sources, our analysis shows that under the State Farm rate increase:

- 1** The average State Farm policyholder in California will pay \$841 more for homeowners insurance in 2025 than they did in 2023.<sup>7</sup>
- 2** 280,000 policyholders in 122 California county subdivisions (referred to here as “communities”), representing 30% of all those with available data, will see average annual premiums increase by \$1,000 or more from 2023 to 2025.
- 3** The largest percentage and dollar premium increases from 2023 to 2025 occur in zip codes along the Sierra Nevadas that have higher wildfire risk and those in Southern California that are at higher risk of wildfires and rising seas. In some of these zip codes, premiums will more than double in two years.
- 4** The zip code with the largest dollar premium increase will be 91302 in Calabasas in Los Angeles County, where more than 1,700 policyholders will see premiums increase an average of \$7,553.72, or 75%.
- 5** 5,000 policyholders in 6 communities across California will see average annual premiums increase by more than \$3,000 over the two year period.

In total, higher insurance costs — a direct result of climate-fueled disasters — will now fall on hundreds of thousands of policyholders in California and threaten to put affordable insurance out of reach for countless more.

This crisis should compel California officials and policymakers to seek out alternative approaches to cover the costs that climate disasters have already imposed and will continue to impose on California residents and property.

**The reality that California’s insurance crisis — and the real costs facing insurers and policyholders — is fueled by climate change more than any other factor must not be overlooked.**

Major oil and gas companies are responsible for the vast majority of fossil fuel pollution that has heated and altered the climate in California.<sup>8</sup> According to lawsuits from the California attorney general and eight California municipalities, these same companies have engaged in a decades-long campaign to deceive the public about the dangers of fossil fuels in order to impede the transition to other forms of energy.<sup>9</sup> Across those decades, and still today, those major oil and gas companies have reaped billions in profits.<sup>10 11</sup>

**Is it fair for skyrocketing insurance costs from climate disasters to fall on California policyholders while the corporations fueling those same disasters pay nothing?**

This analysis of real costs facing Californians seeks to inform that debate.

# Data Sources

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## Community Analysis

Homeowners in California who are insured by State Farm will likely see another increase in their premiums in 2025. We find that 30% of (or 122) communities in California will see average premiums increase by more than \$1,000 from 2023-2025, which will impact 280,167 policyholders (Figure 1, darkest blue). We also find that 1.5% of (or 6) communities in California will see average premiums increase by more than \$3,000 over the two year period, which will impact 5,006 policyholders in those communities (Table ST1).

The communities in Agoura Hills-Malibu CCD (Census County Division) will have the most expensive average premium in 2025 at \$10,215.42 and the second largest premium increase from 2023 to 2025 of \$4,380.48 (75% increase, ranked 18th in percent increase), considering State Farm's approved rate increase of 21.8%.

Twenty seven percent of (or 108) communities in California will see average premiums increase over 50%, which will impact 204,277 policyholders (Figure 2, dark blue). All communities in California will see average premiums increase at least 30%, which will impact every policyholder and 7% of (or 27) communities in California will see average premiums increase over 70%, which will impact 25,731 policyholders (Table ST2).

Communities in Laguna-Pine Valley CCD will have the largest percent increase in average premium over the two year period from 2023-2025 of 94%, representing 468 policyholders, considering State Farm's approved rate increase of 21.8%.

In June 2024, the San Francisco Chronicle published an article on State Farm homeowners insurance premium increases that went into effect in March 2024.<sup>12</sup> The article contained a data table with the average new premium, average increase, and number of policies impacted for 1,618 of 1,721 zip codes in California, equivalent to 401 out of 403 communities in California. The data encompasses 1,229,520 State Farm homeowner policies and was obtained from the California Department of Insurance. We projected the average 21.8% rate hike onto the original data to determine how this increase will impact policyholders across the state.

We also obtained mean household income data by zip code and county subdivision for California from the U.S. Census Bureau,<sup>13</sup> as well as a shapefile of county subdivisions<sup>14</sup> from the Census Bureau<sup>15</sup> to analyze the insurance data at the community level. Lastly, we downloaded shapefiles of California zip codes, assembly districts, senate districts, and congressional districts<sup>16</sup> to analyze the insurance data at the district level.

We find that the average premium<sup>17</sup> from 2023-2025 is projected to increase by \$840.94 with an average percent increase in premium of 45% over the two year period.

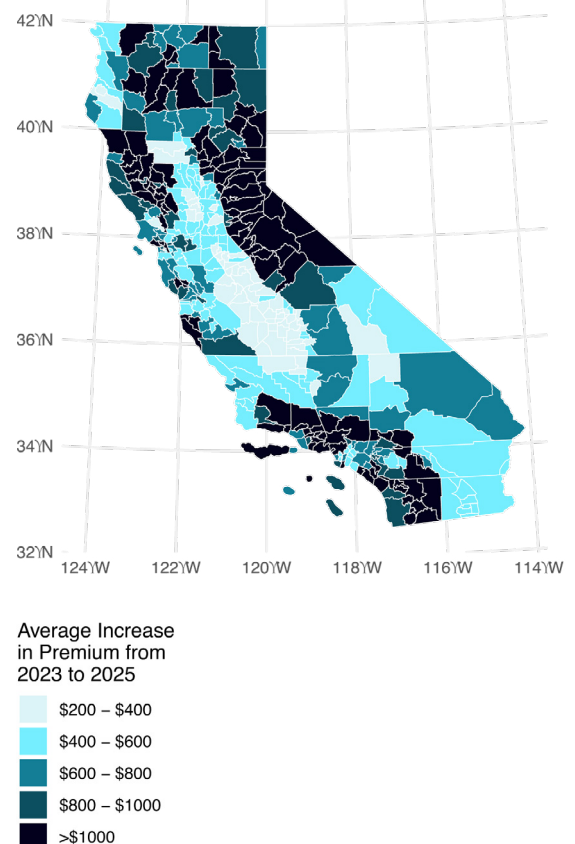
**Table ST1**

The top 20 communities with average premium increases of over \$2,000 from 2023-2025, assuming State Farm's approved 2025 rate increase of 21.8%.

Rank	Community	Number of Policies Impacted in Community	Total Average Increase in Premium from 2023 to 2025
1	Laguna-Pine Valley CCD	468	\$4,815.64
2	Agoura Hills-Malibu CCD	2,357	\$4,380.48
3	Alpine CCD	387	\$4,353.66
4	Coulterville CCD	189	\$3,438.49
5	Groveland CCD	211	\$3,335.14
6	Jamul CCD	1,394	\$3,255.52
7	Yuba Foothills CCD	122	\$2,988.15
8	Angels City CCD	1,146	\$2,942.84
9	Lake Arrowhead CCD	2,996	\$2,941.41
10	Triunfo Pass-Point Mugu CCD	2,395	\$2,789.72
11	Lower Lake CCD	130	\$2,674.53
12	Twain Harte-Tuolumne City CCD	2,285	\$2,638.86
13	Los Padres CCD	1,237	\$2,590.54
14	Ojai-Mira Monte CCD	755	\$2,572.07
15	Palomar-Julian CCD	342	\$2,492.82
16	Arnold-West Point CCD	1,367	\$2,460.32
17	North El Dorado CCD	2,292	\$2,350.95
18	Sutter Creek-Plymouth CCD	510	\$2,328.66
19	Cobb CCD	321	\$2,285.48
20	Foresthill-Back Country CCD	647	\$2,283.92

**Figure 1**

The average premium increase for State Farm homeowner policyholders from 2023-2025 by community, assuming State Farm's approved rate increase of 21.8%.



\*Table continues on page 23

**Table ST2**

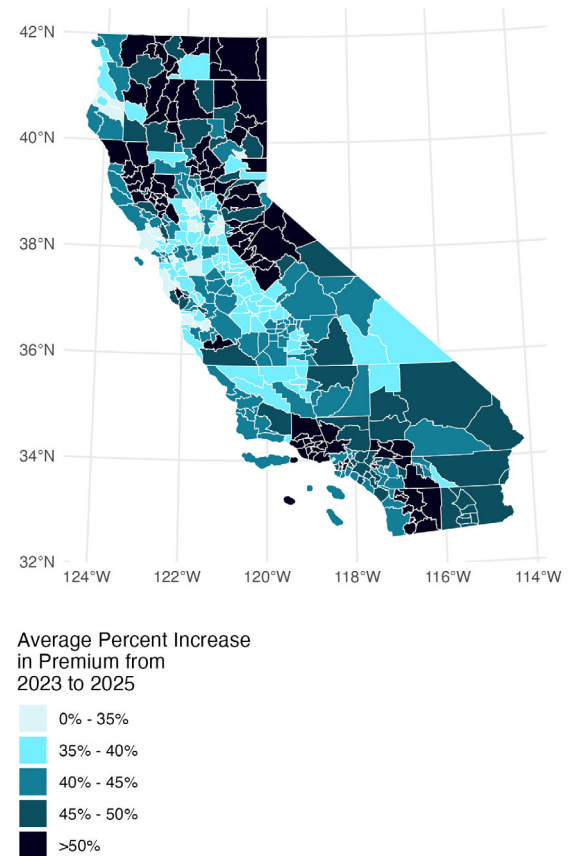
The top 20 communities with average percent increases in premium over 70% from 2023-2025, assuming State Farm's approved 2025 rate increase of 21.8%.

Rank	Community	Number of Policies Impacted in Community	Total Average Increase in Premium from 2023 to 2025
1	Laguna-Pine Valley CCD	468	94.16%
2	Coulterville CCD	189	93.62%
3	Fillmore CCD	657	89.69%
4	Groveland CCD	211	89.57%
5	Alpine CCD	387	88.58%
6	Ojai-Mira Monte CCD	755	83.25%
7	Triunfo Pass-Point Mugu CCD	2,395	83.11%
8	Los Padres CCD	1,237	82.12%
9	Willits CCD	493	81.97%
10	Lower Lake CCD	130	81.93%
11	Lucerne-Clearlake Oaks CCD	398	79.91%
12	Covelo CCD	100	79.70%
13	Yuba Foothills CCD	122	79.05%
14	Clearlake Riviera CCD	232	78.95%
15	Twain Harte-Tuolumne City CCD	2,285	78.58%
16	Jamul CCD	1,394	77.37%
17	Cobb CCD	321	76.94%
18	Agoura Hills-Malibu CCD	2,357	74.94%
19	Moorpark CCD	1,587	74.42%
20	Angels City CCD	1,146	73.62%

*\*Table continues on page 24*

**Figure 2**

The average percent increase in premium for State Farm homeowner policyholders from 2023-2025 by community, assuming State Farm's approved rate increase of 21.8%.





## District Analysis

We aggregate the data to assembly and senate districts using both area and policy weighted statistics from the zip code level data. The procedure is described in the supporting information.

### ASSEMBLY DISTRICTS

Nineteen percent of (or 15) assembly districts will experience an average increase in premium over \$1,000 from 2023-2025, which will impact 289,459 policyholders (Figure 3, dark blue). Sixteen and a half percent of (or 50) assembly districts will experience an average increase in premium over \$600 and 34% of (or 27) assembly districts will experience an average increase in premium over \$800 during this time period (Table ST3).

Assembly District 42 will have the most expensive average premium in 2025 at \$6,864.72 and the largest premium increase from 2023 to 2025 of \$2,633.82 (63% increase), representing 30,090 State Farm policyholders in the district, considering State Farm's approved rate hike of 21.8%.

When put in perspective of the price policyholders were paying for their premiums in 2023, 17.5% of (or 14) assembly districts will see their average premiums increase by over 50%, which will impact 208,558 policyholders (Figure 4, dark blue, Table ST4).

**Compared to the price policyholders were paying for their 2023 premiums, 208,558 policyholders will see their average premiums increase by over 50%.**

**Table ST3**

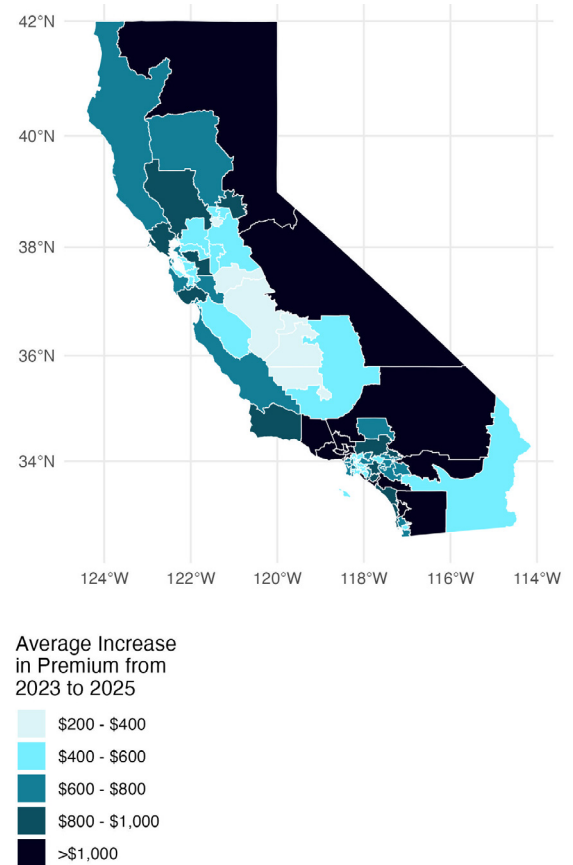
The top 20 assembly districts with average premium increases of over \$800 from 2023-2025, assuming State Farm's approved 2025 rate increase of 21.8%.

Rank	Assembly District	Number of Policies Impacted in Assembly District	Total Average Increase in Premium from 2023 to 2025
1	Assembly District 42	30,090	\$2,633.82
2	Assembly District 46	11,235	\$1,891.06
3	Assembly District 40	20,427	\$1,542.77
4	Assembly District 75	19,729	\$1,478.37
5	Assembly District 51	9,244	\$1,449.13
6	Assembly District 01	35,288	\$1,428.59
7	Assembly District 08	26,716	\$1,260.76
8	Assembly District 76	13,172	\$1,257.62
9	Assembly District 44	15,717	\$1,212.13
10	Assembly District 72	19,494	\$1,126.82
11	Assembly District 38	13,513	\$1,123.03
12	Assembly District 43	6,731	\$1,075.86
13	Assembly District 47	21,776	\$1,044.04
14	Assembly District 34	27,305	\$1,039.68
15	Assembly District 71	19,022	\$1,031.88
16	Assembly District 77	13,954	\$987.63
17	Assembly District 41	24,585	\$965.53
18	Assembly District 05	22,703	\$958.05
19	Assembly District 59	21,922	\$944.68
20	Assembly District 74	13,093	\$899.31

*\*Table continues on page 26*

**Figure 3**

The average premium increase for State Farm homeowner policyholders from 2023-2025 by assembly district, assuming State Farm's approved rate increase of 21.8%.



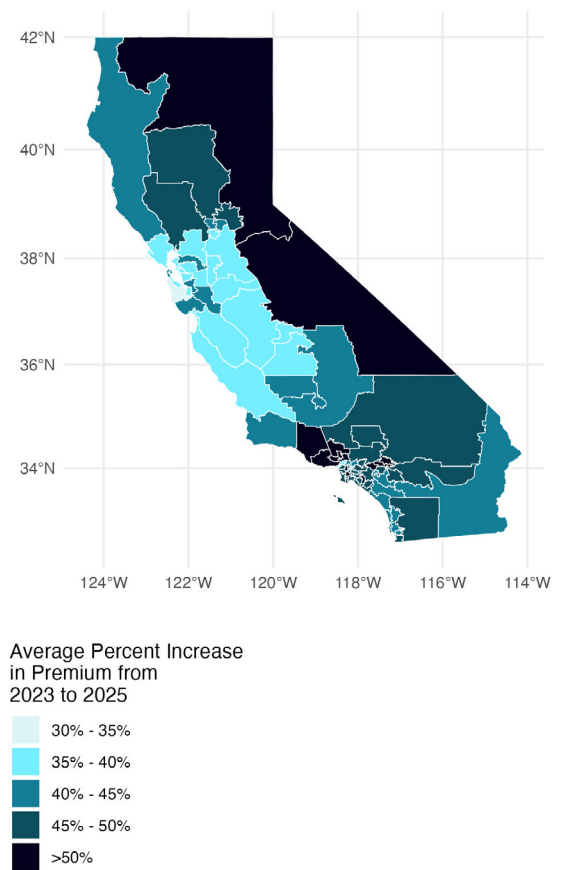
**Table ST4**

The 14 assembly districts with average percent increases in premium over 50% from 2023-2025, assuming State Farm's approved 2025 rate increase of 21.8%.

Rank	Assembly District	Number of Policies Impacted in Assembly District	Weighted Average Total Percent Increase in Premium from 2023 to 2025
1	Assembly District 43	6,731	64.90%
2	Assembly District 42	30,090	63.29%
3	Assembly District 46	11,235	61.65%
4	Assembly District 40	20,427	60.68%
5	Assembly District 38	13,513	59.19%
6	Assembly District 45	7,654	56.47%
7	Assembly District 57	3,868	55.98%
8	Assembly District 65	9,309	55.63%
9	Assembly District 44	15,717	53.26%
10	Assembly District 01	35,288	52.53%
11	Assembly District 50	9,322	51.32%
12	Assembly District 68	8,212	51.30%
13	Assembly District 53	10,476	50.84%
14	Assembly District 08	26,716	50.51%

**Figure 4**

The average percent increase in premium for State Farm homeowner policyholders from 2023-2025 by assembly district, assuming State Farm's approved rate increase of 21.8%.



**SENATE DISTRICTS**

Twelve and a half percent of (or 10) senate districts will experience an average increase in premium over \$1,000 from 2023-2025, which will impact 348,884 policyholders (Figure 5, dark blue). Seventy five percent of (or 30) senate districts will experience an average increase in premium over \$600 and 19% of (or 15) senate districts will experience an average increase in premium over \$800 during this time period (Table ST5).

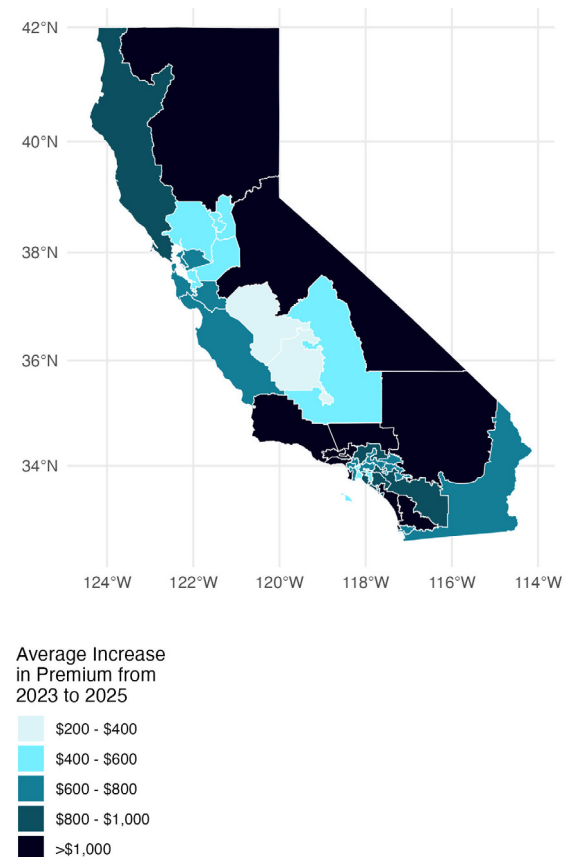
**Table ST5**

The 15 senate districts with average premium increases of over \$800 from 2023-2025, assuming State Farm’s approved 2025 rate increase of 21.8%.

Rank	Senate District	No. of Policies Impacted in Assembly District	Weighted Average Total % Increase in Premium from 2023 to 2025
1	Senate District 24	35,792	\$1,933.41
2	Senate District 27	32,506	\$1,780.94
3	Senate District 04	50,232	\$1,241.31
4	Senate District 40	28,676	\$1,190.13
5	Senate District 20	18,315	\$1,164.56
6	Senate District 01	44,617	\$1,125.08
7	Senate District 21	37,467	\$1,112.96
8	Senate District 23	29,782	\$1,106.66
9	Senate District 38	30,375	\$1,089.43
10	Senate District 19	41,122	\$1,063.41
11	Senate District 37	31,923	\$987.79
12	Senate District 36	34,459	\$890.40
13	Senate District 25	38,916	\$858.69
14	Senate District 02	54,607	\$834.94
15	Senate District 32	35,749	\$832.64

**Figure 5**

The average premium increase for State Farm homeowner policyholders from 2023-2025 by senate, assuming State Farm’s approved rate increase of 21.8%.



Senate District 24 will have the most expensive average premium in 2025 at \$5,706.11 and the largest premium increase from 2023 to 2025 of \$1,933.41 (48% increase, ranked 15th in percent increase), representing 35,792 State Farm policyholders in the district, considering State Farm’s approved rate hike of 21.8%.

When put in perspective of the price policyholders were paying for their premiums in 2023, 17.5% of (or 7) senate districts will see their average premiums increase by over 50%, which will impact 196,628 policyholders (Figure 6, dark blue, Table ST6).

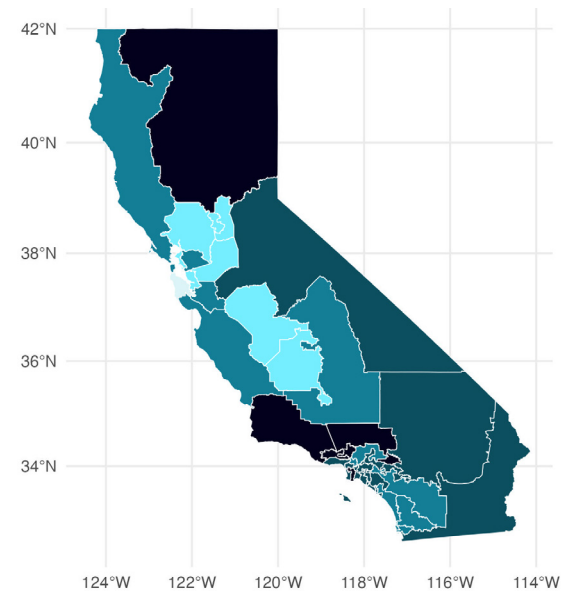
**Table ST6**

The 7 senate districts with average percent increases in premium over 50% from 2023-2025, assuming State Farm’s approved 2025 rate increase of 21.8%.

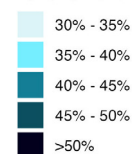
Rank	Senate District	Number of Policies Impacted in Senate District	Weighted Average Total Percent Increase in Premium from 2023 to 2025
1	Senate District 20	18,315	63.58%
2	Senate District 27	32,506	59.98%
3	Senate District 35	17,262	53.89%
4	Senate District 21	37,467	53.69%
5	Senate District 29	16,679	53.25%
6	Senate District 23	29,782	52.52%
7	Senate District 01	44,617	52.11%

**Figure 6**

The average percent increase in premium for State Farm homeowner policyholders from 2023-2025 by senate district, assuming State Farm’s approved rate increase of 21.8%.



Average Percent Increase in Premium from 2023 to 2025



# Supporting Information

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## DATA

State Farm insurance data comes from a San Francisco Chronicle article containing a data table with the average new premium, average increase, and number of policies impacted for 1,618 of 1,721 zip codes in California.<sup>18</sup> The data encompasses 1,229,520 State Farm homeowner policies and was obtained from the California Department of Insurance. We also obtained mean household income data by zip code and county subdivision for California as well as the county subdivision shapefile for California from the U.S. Census Bureau.<sup>19</sup> Lastly, we downloaded shapefiles of California zip codes, assembly districts, senate districts, and congressional districts.<sup>20</sup>

## METHODOLOGY

Using the total adjusted earned premium State Farm reported in December of 2024, the San Francisco Chronicle estimates that the average premium in California will increase by \$600 with the approved 21.8% rate hike.<sup>21</sup> The results presented here are based on the most recent available zip code level insurance data published in March 2024 by the San Francisco Chronicle, upon which we project the approved 22% rate increase for 2025.<sup>22</sup> This \$600 average increase in premium from 2024-2025 is slightly larger than what is computed herein, as it is based on more recent data from December 2024, which excludes the roughly 30,000 policies that were dropped in 2024. However, that data includes only the total number of State Farm homeowner policies in California and the adjusted earned premium for 2024, so a community and district level analysis cannot be computed on that data. As such, all estimates presented herein should be taken as a conservative estimate for the State Farm homeowners policy increase in premiums from 2023-2025.

We compute the following information by zip code: 2023 average premium, 2025 projected average premium, dollar increase in premium from 2023 to 2025, percent increase in premium from 2023 to 2025, and percent of income spent on insurance in 2025. Below are the formulas used. The 2023 average premium ( $Premium_{2023}$ ) is computed by:

$$Premium_{2023} = Premium_{2024} - Increase_{2024} \quad (\text{Eq. 1})$$

where  $Premium_{2024}$  is the average premium for a specific zip code in 2024 and  $Increase_{2024}$  is the average increase in premium after the rate hike in March 2024. We then calculate the 2025 average projected premium ( $Premium_{2025}$ ), assuming a 21.8% rate increase on the 2024 average premium.

$$Premium_{2025} = Premium_{2024} * 1.218 \quad (\text{Eq. 2})$$

We calculate the dollar increase in premium from 2023 to 2025 by subtracting the 2023 average premium from the 2025 projected average premium. We calculate the percent increase in premium from 2023 to 2025 ( $PIncrease_{2025}$ ) by:

$$PIncrease_{2025} = \frac{Premium_{2025} - Premium_{2023}}{Premium_{2023}} * 100 \quad (\text{Eq. 3})$$

Lastly, we compute the percent of income spent on insurance in 2025 ( $PIncm_{2025}$ ) using the following formula:

$$PIncm_{2025} = \frac{Premium_{2025}}{HHIncm} * 100 \quad (\text{Eq. 4})$$

Where  $Premium_{2025}$  is the average premium in a zip code in 2025 and  $HHIncm$  is the mean household income (census code S1902\_C03\_001E) for that zip code from the U.S. Census Bureau's most recent 5-Year American Community Survey (2019-2023).<sup>23</sup> We attach the income data to the insurance data through a simple join in R<sup>24</sup> by zip code.

## **MAPPING ZIP CODE DATA TO COMMUNITIES AND ASSEMBLY, SENATE, AND CONGRESSIONAL DISTRICTS**

For each zip code in the insurance dataset, we determine what county subdivision<sup>25</sup> it is located in using a shapefile of zip codes and a shapefile of county subdivisions from the U.S. Census Bureau<sup>26</sup> and the zip codes in the insurance data. We do this by joining the insurance data by matching zip codes and computing a spatial join on the zip code and county subdivision shapefiles using R. We also download income data by county subdivision from the Census Bureau (Census code: S1902\_C01\_001E).<sup>27</sup>

For each zip code in the insurance dataset, we also determine what districts it is located in using a shapefile of zip codes and shapefiles for assembly,<sup>28</sup> senate,<sup>29</sup> and congressional<sup>30</sup> district boundaries in California from the California State Geoportal. We also download income data by zip code from the Census Bureau (Census code: S1902\_C01\_001E).

We then map the proportion of each zip code that is in each community, assembly, senate, and congressional district using R with the following procedure.

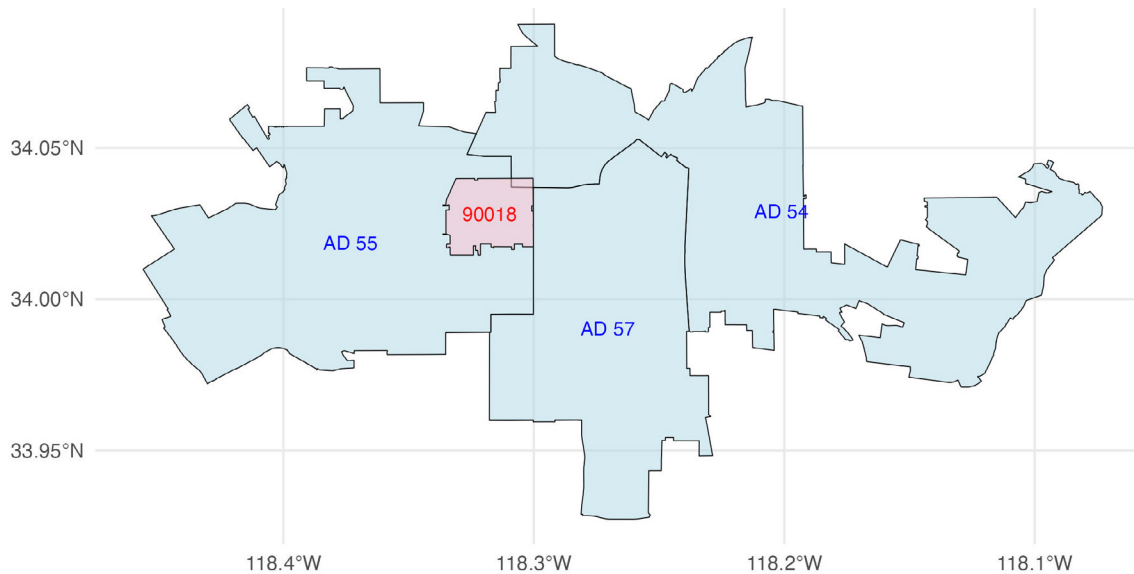
First, we use R to loop through each of the 1,721 zip codes and find what community, assembly, congressional, and senate districts overlap with each zip code using the `sf` package for working with spatial data.<sup>31</sup> For example, zip code 90018 is in AD 54, AD 55 and AD 57.

Visually, we see that zip code 90018 shares a boundary with AD 57, but is not part of AD 57. We find the proportions of each zip code in each community, assembly, congressional, and senate district and the corresponding proportion of policies impacted. For example, zip code 90018 had 721 policies impacted (Table S1).



**Figure S1**

The assembly districts that zip code 90018 overlaps with.



Since we see from Figure S1 that zip code 90018 is mostly in AD 55, we make the following assumptions of which zip codes are in which community or district based on the proportion of the zip code area that is in each community or district. We exclude any zip code from an overlapping community or district if 5% or less (by area) of the zip code is in the community or district. In the case of zip code 90018, we end up with the data shown in Table S2 and lose 24 policies for zip code 90018 in the assembly district dataset.

Once we have all the matches for each zip code and community, assembly, congressional, and senate districts, we merge that with the State Farm insurance data and the Census household income data for California by county subdivision or zip code. We now have a dataframe that is 2,472 rows for communities, 2,167 rows for assembly districts, 2,130 rows for congressional districts, and 2,023 rows for senate districts.

We then summarize the data by community and district by taking a weighted mean of all the insurance data using the policies impacted in that community or district for each zip code and a weighted mean for the household income data based on the number of households in each community or district. For example, Assembly District 01 is composed of 154 zip codes and contains an estimated 35,288 impacted policies.

If we take a mean across the zip code and district datasets weighted by the number of policies in that zip code or district, the weighted mean increase in insurance premium from 2023 to 2025 is \$841, when rounded to the nearest dollar. The weighted mean increase in insurance premium from 2023 to 2025 is \$837 when rounded to the nearest dollar for the communities (Table S3). Some policies are excluded because of rounding and from excluding area weighted policies in zip codes that have 5% or less of their area in a community or district. In doing this, we lose two communities, Winterhaven-Bard CCD and Marysville CCD, because they lie fully within a zip code, but do not make up at least 5% of the zip code area.

Zip Code	Assembly District	Fraction of Zip Code Area in AD	Policies impacted in each AD
90018	AD 54	0.03	24
90018	AD 55	0.97	697
90018	AD 57	0.00	0

**Table S1**

Example calculation showing the fraction of zip code 90018 in each of the assembly districts (AD 54, AD 55, and AD 57) it overlaps with, as well as the area weighted policies from 90018 in each of the three assembly districts.

Zip Code	Assembly District	Fraction of Zip Code Area in AD	Policies impacted in each AD
90018	AD 55	0.97	697

**Table S2**

The final dataset for which assembly districts and the corresponding number of policies zip code 90018 accounts for.

Dataset	Total Policies	Weighted Increase in Premium (2023-2025)	Difference in Total Policies Impacted Compared to Original Dataset
Zip Codes (original data)	1,229,520	\$840.94	-
Communities	1,219,883	\$837.22	-9,637
Assembly Districts	1,224,631	\$841.03	-4,889
Senate Districts	1,225,693	\$840.96	-3,827
Congressional Districts	1,226,243	\$841.04	-3,277

**Table S3**

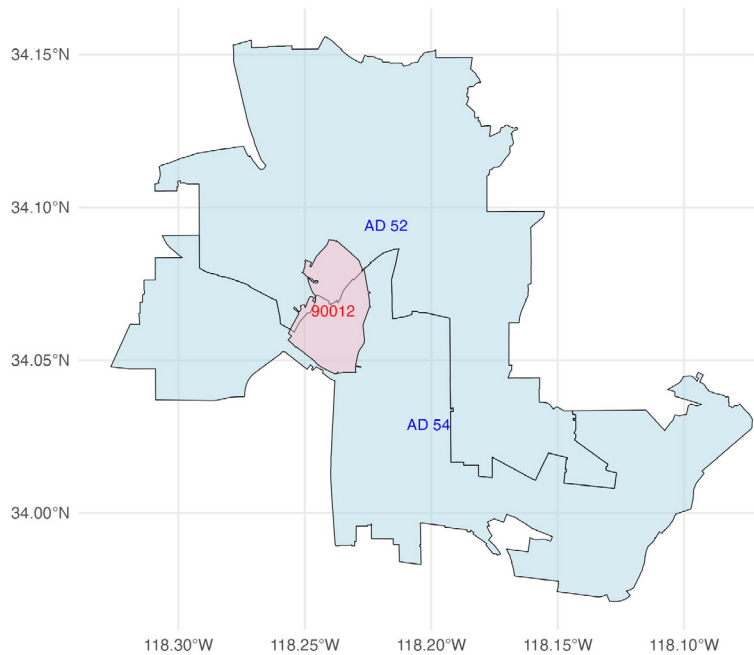
The weighted increase in premium from 2023-2025 for the original dataset of California zip codes compared to the weighted increase in premium from 2023-2025 for California communities, assembly districts, senate districts, and congressional districts. We also show the total number of policies in each dataset and the difference in policies compared to the original dataset.

**SUPPORTING INFORMATION  
FOR COMMUNITIES AND ASSEMBLY,  
CONGRESSIONAL, AND SENATE  
DISTRICT ANALYSES**

Our method to match zip codes to assembly districts described above excludes a few thousand policies from the original dataset. Below, we show that our choice to exclude any zip code from a community or district if the zip code area within a community or district is not more than 5% of the zip code area does not change the overall weighted mean statistics. Again, we go through each of the 1,721 zip codes and find what communities and assembly, congressional, and senate districts overlap with the zip code. For example, zip code 90012 is in AD52 and AD54 (Figure S2 and Table S4).

**Figure S2**

The assembly districts that zip code 90012 overlaps with.



**Table S4**

Example calculation showing the fraction of zip code 90012 in each of the assembly districts (AD 52 and AD 54) it overlaps with, as well as the area weighted policies from 90018 in each of the three assembly districts.

Zip Code	Assembly District	Fraction of Zip Code Area in AD	Policies impacted in each AD
90012	AD 52	0.34	14
90012	AD 54	0.66	27

Again, we find the proportion of the zip code in each community and assembly, congressional, and senate district and the proportion of policies impacted. For example, zip code 90012 had 41 policies impacted.

We do not exclude any zip codes from any community or district. We then merge the community or district data with the State Farm insurance data for California and the Census income data for California by county subdivision or zip code. For communities, this results in a dataframe that is 4,590 rows, 3,032 rows for assembly districts, 2,828 rows for congressional districts, and 2,655 rows for senate districts.

We summarize the data by community or district following the methodology above. For each community or district, we will take a weighted mean of all the insurance data using the policies impacted in that community or district for each zip code and for the data, we take a weighted mean using the number of households in each county subdivision or zip code. For example, Assembly District 01 is composed of 191 zip codes and contains an estimated 35,299 impacted policies.

If we take a mean across any of the datasets (zip codes and districts) weighted by the number of policies in that zip code or district, the weighted mean increase in insurance premium from 2023 to 2025 is \$840.94, when rounded to the nearest cent. For the communities, the weighted mean increase in insurance premium for 2023 to 2025 is slightly lower at \$837.05 due to the thousand policies that get excluded because of rounding and differences in (Table S5). We see that this average increase in insurance premium for all datasets is very similar to the methodology above. However, the zip codes that fall within each community or assembly, congressional, and senate districts are less representative of the true zip codes in each district using this methodology.

**Table S5**

The weighted increase in premiums from 2023-2025 for the original dataset of California zip codes compared to the weighted increase in premium from 2023-2025 for California communities, assembly districts, senate districts, and congressional districts. We also show the total number of policies in each dataset and the difference in policies compared to the original dataset.

Dataset	Total Policies	Weighted Increase in Premium (2023-2025)	Difference in Total Policies Impacted Compared to Original Dataset
Zip Codes (original data)	1,229,520	\$840.94	-
Communities	1,228,264	\$837.05	-1,256
Assembly Districts	1,229,525	\$840.94	+5
Senate Districts	1,229,520	\$840.94	0
Congressional Districts	1,229,508	\$840.94	-12

## Supporting Tables

**Table ST1**

The 29 communities with average premium increases of over \$2,000 from 2023-2025, assuming State Farm's approved 2025 rate increase of 21.8%.

Rank	Community	Number of Policies Impacted in Community	Total Average Increase in Premium from 2023 to 2025
1	Laguna-Pine Valley CCD	468	\$4,815.64
2	Agoura Hills-Malibu CCD	2,357	\$4,380.48
3	Alpine CCD	387	\$4,353.66
4	Coulterville CCD	189	\$3,438.49
5	Groveland CCD	211	\$3,335.14
6	Jamul CCD	1,394	\$3,255.52
7	Yuba Foothills CCD	122	\$2,988.15
8	Angels City CCD	1,146	\$2,942.84
9	Lake Arrowhead CCD	2,996	\$2,941.41
10	Triunfo Pass-Point Mugu CCD	2,395	\$2,789.72
11	Lower Lake CCD	130	\$2,674.53
12	Twain Harte-Tuolumne City CCD	2,285	\$2,638.86
13	Los Padres CCD	1,237	\$2,590.54
14	Ojai-Mira Monte CCD	755	\$2,572.07
15	Palomar-Julian CCD	342	\$2,492.82
16	Arnold-West Point CCD	1,367	\$2,460.32
17	North El Dorado CCD	2,292	\$2,350.95
18	Sutter Creek-Plymouth CCD	510	\$2,328.66
19	Cobb CCD	321	\$2,285.48
20	Foresthill-Back Country CCD	647	\$2,283.92
21	Sonora CCD	1,058	\$2,267.58
22	Ramona CCD	1,776	\$2,247.02
23	Markleeville CCD	515	\$2,222.16
24	East Sonora-Phoenix Lake CCD	937	\$2,219.68

*\*Table continues on next page*

*\*Table ST1 continued*

Rank	Community	Number of Policies Impacted in Community	Total Average Increase in Premium from 2023 to 2025
25	Calistoga CCD	202	\$2,217.31
26	Clearlake Riviera CCD	232	\$2,127.06
27	Pine Grove-Silver Lake CCD	600	\$2,085.46
28	Grass Valley CCD	5,780	\$2,074.03
29	Middletown CCD	410	\$2,017.67

**Table ST2**

The 27 communities with average percent increases in premium over 70% from 2023-2025, assuming State Farm’s approved 2025 rate increase of 21.8%.

Rank	Community	Number of Policies Impacted in Community	Average % Increase in Premium from 2023 to 2025
1	Laguna-Pine Valley CCD	468	94.16%
2	Coulterville CCD	189	93.62%
3	Fillmore CCD	657	89.69%
4	Groveland CCD	211	89.57%
5	Alpine CCD	387	88.58%
6	Ojai-Mira Monte CCD	755	83.25%
7	Triunfo Pass-Point Mugu CCD	2,395	83.11%
8	Los Padres CCD	1,237	82.12%
9	Willits CCD	493	81.97%
10	Lower Lake CCD	130	81.93%
11	Lucerne-Clearlake Oaks CCD	398	79.91%
12	Covelo CCD	100	79.70%
13	Yuba Foothills CCD	122	79.05%
14	Clearlake Riviera CCD	232	78.95%
15	Twain Harte-Tuolumne City CCD	2,285	78.58%
16	Jamul CCD	1,394	77.37%
17	Cobb CCD	321	76.94%

*\*Table continues on next page*



\*Table ST2 continued

<b>Rank</b>	<b>Community</b>	<b>Number of Policies Impacted in Community</b>	<b>Average % Increase in Premium from 2023 to 2025</b>
18	Agoura Hills-Malibu CCD	2,357	74.94%
19	Moorpark CCD	1,587	74.42%
20	Angels City CCD	1,146	73.62%
21	Happy Camp CCD	46	72.34%
22	Simi Valley CCD	6,072	72.27%
23	Santa Paula CCD	548	71.51%
24	Sonora CCD	1,058	70.59%
25	Newell CCD	34	70.33%
26	Feather Falls CCD	599	70.19%
27	Sutter Creek-Plymouth CCD	510	70.03%

**Table ST3**

The 27 assembly districts with average premium increases of over \$800 from 2023-2025, assuming State Farm's approved 2025 rate increase of 21.8%.

Rank	Assembly District	Number of Policies Impacted in Assembly District	Total Average Increase in Premium from 2023 to 2025
1	Assembly District 42	30,090	\$2,633.82
2	Assembly District 46	11,235	\$1,891.06
3	Assembly District 40	20,427	\$1,542.77
4	Assembly District 75	19,729	\$1,478.37
5	Assembly District 51	9,244	\$1,449.13
6	Assembly District 01	35,288	\$1,428.59
7	Assembly District 08	26,716	\$1,260.76
8	Assembly District 76	13,172	\$1,257.62
9	Assembly District 44	15,717	\$1,212.13
10	Assembly District 72	19,494	\$1,126.82
11	Assembly District 38	13,513	\$1,123.03
12	Assembly District 43	6,731	\$1,075.86
13	Assembly District 47	21,776	\$1,044.04
14	Assembly District 34	27,305	\$1,039.68
15	Assembly District 71	19,022	\$1,031.88
16	Assembly District 77	13,954	\$987.63
17	Assembly District 41	24,585	\$965.53
18	Assembly District 05	22,703	\$958.05
19	Assembly District 59	21,922	\$944.68
20	Assembly District 74	13,093	\$899.31
21	Assembly District 16	28,576	\$889.09
22	Assembly District 37	13,990	\$859.79
23	Assembly District 12	28,506	\$850.58
24	Assembly District 28	26,938	\$846.95
25	Assembly District 73	11,844	\$840.23
26	Assembly District 04	18,569	\$837.54
27	Assembly District 45	7,654	\$805.66

**Table ST4**

The 14 assembly districts with average percent increases in premium over 50% from 2023-2025, assuming State Farm's approved 2025 rate increase of 21.8%.

Rank	Assembly District	Number of Policies Impacted in Assembly District	Weighted Average Total Percent Increase in Premium from 2023 to 2025
1	Assembly District 43	6,731	64.90%
2	Assembly District 42	30,090	63.29%
3	Assembly District 46	11,235	61.65%
4	Assembly District 40	20,427	60.68%
5	Assembly District 38	13,513	59.19%
6	Assembly District 45	7,654	56.47%
7	Assembly District 57	3,868	55.98%
8	Assembly District 65	9,309	55.63%
9	Assembly District 44	15,717	53.26%
10	Assembly District 01	35,288	52.53%
11	Assembly District 50	9,322	51.32%
12	Assembly District 68	8,212	51.30%
13	Assembly District 53	10,476	50.84%
14	Assembly District 08	26,716	50.51%

**Table ST5**

The 15 senate districts with average premium increases of over \$800 from 2023-2025, assuming State Farm’s approved 2025 rate increase of 21.8%.

Rank	Senate District	Number of Policies Impacted in Senate District	Total Average Increase in Premium from 2023 to 2025
1	Senate District 24	35,792	\$1,933.41
2	Senate District 27	32,506	\$1,780.94
3	Senate District 04	50,232	\$1,241.31
4	Senate District 40	28,676	\$1,190.13
5	Senate District 20	18,315	\$1,164.56
6	Senate District 01	44,617	\$1,125.08
7	Senate District 21	37,467	\$1,112.96
8	Senate District 23	29,782	\$1,106.66
9	Senate District 38	30,375	\$1,089.43
10	Senate District 19	41,122	\$1,063.41
11	Senate District 37	31,923	\$987.79
12	Senate District 36	34,459	\$890.40
13	Senate District 25	38,916	\$858.69
14	Senate District 02	54,607	\$834.94
15	Senate District 32	35,749	\$832.64

**Table ST6**

The 7 senate districts with average percent increases in premium over 50% from 2023-2025, assuming State Farm’s approved 2025 rate increase of 21.8%.

Rank	Senate District	Number of Policies Impacted in Senate District	Weighted Average Total Percent Increase in Premium from 2023 to 2025
1	Senate District 20	18,315	63.58%
2	Senate District 27	32,506	59.98%
3	Senate District 35	17,262	53.89%
4	Senate District 21	37,467	53.69%
5	Senate District 29	16,679	53.25%
6	Senate District 23	29,782	52.52%
7	Senate District 01	44,617	52.11%

**PHOTO:**  
iStock.com/Wirestock

Malibu homes destroyed  
in the Palisades Fire.



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