Next to Fall: The Climate-Driven Insurance Crisis is Here – And Getting Worse

Senate Budget Committee

Staff Report
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In early 2023, the Senate Budget Committee began a series of hearings examining the risks that climate change poses to insurance, mortgage, and property markets in coastal and wildfire-exposed communities. The Committee organized these hearings in response to growing reports of turbulence in insurance markets in Florida, Louisiana, California, and Texas. Since these first hearings, reports have continued to mount about rising premiums and fleeing insurers in these states.

In November 2023, the Committee launched an investigation into homeowners' insurance market conditions across the country to better understand the geographic scope of the troubles affecting the market. The Committee focused on non-renewal data, as insurance industry experts had indicated that spiking non-renewal rates, even if still low in absolute terms, are often an early warning sign of market destabilization. Higher non-renewal rates are also correlated with higher premiums.

The Committee ultimately obtained national, county-level non-renewal data from 23 of the 41 companies from which it requested this data. The data cover the years 2018 through 2023, and the companies responding collectively account for approximately 65 percent of the homeowners' insurance market nationwide. The data released with this Report demonstrate climate change beginning to upend insurance markets around the country.

First, the data confirm that it is climate change that is driving increasing non-renewal rates, as the counties that are most exposed to climate-related risks such as wildfires or hurricanes are the counties seeing the highest non-renewal rates.

Second, the data reveal that Florida, Louisiana, California, and Texas are not the only places experiencing spiking non-renewal rates and increasing premiums. Florida has the highest average statewide non-renewal rate; Texas is not even in the top ten. Southern New England, the Carolinas, New Mexico and counties in the Northern Rockies, Oklahoma, and Hawaii all suffer from high non-renewal rates, demonstrating that the full panoply of climate-related effects (hurricanes, wildfires, severe convective storms, hail, extreme precipitation, and sea level rise) are all destabilizing insurance markets.

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Third, the non-renewal data we obtained confirm a correlation between rising non-renewal rates and rising premiums. This underscores that climate change has become a major cost-of-living issue for families across the country.

In the past few months, climate change-driven extreme weather events have wreaked new havoc across Florida and the southeastern United States. Events such as these will only exacerbate the insurance crisis that is building across the country.

One thing is certain: unless the United States and the world rapidly transition to clean energy, climate-related extreme weather events will become both more frequent and more violent, resulting in ever-scarcer insurance and ever-higher premiums. This is predicted to cascade into plunging property values in communities where insurance becomes impossible to find or prohibitively expensive — a collapse in property values with the potential to trigger a full-scale financial crisis similar to what occurred in 2008. To avoid such a devastating fate, we must speed the transition to clean energy and eliminate carbon pollution. Climate change is no longer just an environmental problem. It is a looming economic threat.

I. INTRODUCTION: THE ECONOMIC COSTS OF CLIMATE CHANGE

A. Climate Change Poses a Destabilizing Threat to the U.S. Economy and Global Financial Systems.

Public discourse on climate change often focuses on environmental degradation — for good reason. But climate change also poses one of the greatest *economic* risks currently facing the United States. Over the last three decades, more than $10 trillion — about 35 percent — of our national debt can be traced to two massive economic shocks: the 2008 financial crisis and the Covid pandemic.[1] The Great Recession eviscerated the financial security of families and businesses across the country and reduced federal revenues for a decade. The nonpartisan Congressional Budget Office (CBO) found that it added $5 trillion to the national debt.[2] CBO also estimated that the pandemic added *another* $5 trillion to the federal deficit while increasing borrowing costs, lowering economic output, and reducing national income.[3]

The economic shocks from climate change may be even worse. Central bankers, financial experts, economists, insurance executives, elected officials, and other thought leaders have argued that, in addition to the immediate costs of emissions-driven natural disasters, climate change poses new systemic risks to the U.S. economy; systemic risks that can cascade beyond immediately-affected sectors and inflict widespread economic damage. The primary risks are collapse in the insurance sector impacting mortgage and property markets, and a bursting of the "carbon bubble" leading to a sudden devaluation of fossil fuel assets severe enough to cascade into the broader economy.

The U.S. government has recently released comprehensive reports examining the destabilizing risks to the U.S. economy, and climate change features prominently. In 2020, for example, the Commodity Futures Trading Commission published a first-of-its-kind report on climate risks to the financial system and long-term economic growth. It concluded that "[c]limate change is already impacting or anticipated to impact nearly every facet of the economy" and that, "if significant action is not taken to check rising global average

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[1] *See, e.g.*, Congressional Budget Office, The Budget Outlook: 2024 to 2034, at 13 (Feb. 2024), https://www.cbo.gov/system/files/2024-02/59710-Outlook-2024.pdf (CBO's correlating Historical Budget Data online at https://www.cbo.gov/data/budget-economic-data); The Growing National Debt, U.S. Department of the Treasury, https://fiscaldata.treasury.gov/americas-finance-guide/national-debt/#the-growing-national-debt (last visited Dec. 17, 2024); Press Release, U.S. Senate Committee on the Budget, Whitehouse Statement at Hearing on CBO's Budget and Economic Outlook (July 10, 2024), https://www.budget.senate.gov/chairman/newsroom/press/whitehouse-statement-at-hearing-on-cbos-budget-and-economic-outlook.

[2] *See, e.g.*, Congressional Budget Office, The Budget Outlook: 2024 to 2034, at 13 (Feb. 2024), https://www.cbo.gov/system/files/2024-02/59710-Outlook-2024.pdf; Congressional Budget Office, The Budgetary Impact and Subsidy Costs of the Federal Reserve's Actions During the Financial Crisis (May 2010), https://www.cbo.gov/sites/default/files/111th-congress-2009-2010/reports/05-24-federalreserve.pdf.

[3] Committee for a Responsible Federal Budget, Updated Budget Projections Show Fiscal Toll of COVID-19 Pandemic (June 24, 2020), https://www.crfb.org/sites/default/files/managed/media-documents2022-02/Updated%20Budget%20Projections%20Show%20Fiscal%20Toll%20of%20COVID-19%20Pandemic_0.pdf.

temperatures, climate change impacts could impair the productive capacity of the economy and undermine its ability to generate employment, income, and opportunity."[4]

In 2021, the Treasury Department's Financial Stability Oversight Council identified climate change as an emerging and growing threat to the entire economy.[5] In early 2023, the Economic Report of the President warned that "[r]apid changes in asset prices or reassessments of the risks in response to a shifting climate could produce volatility and cascading instability in financial markets."[6] The report echoed similar comments by U.S. Secretary of the Treasury Janet Yellen, who declared that "climate change will likely become a source of shocks to the financial system in the coming years. As climate change intensifies, natural disasters and warming temperatures can lead to declines in asset values that could cascade through the financial system."[7]

Earlier this month, the Senate Budget Committee released its own report[8] summarizing the nearly 20 hearings it held during the 118th Congress examining the economic costs and risks associated with climate change. It explored the way that climate change is driving price increases (climate-flation), harming a variety of industries, damaging infrastructure, destabilizing municipal bond markets, threatening asset values, and roiling insurance, mortgage, and property markets.

B. Chief Among the Economic Threats Posed by Climate Change are Risks to Homeowners' Insurance Markets and Property Values.

Homeowners' insurance is particularly exposed to climate risk, and destabilization in insurance markets could trigger cascading economy-wide financial upheaval. As the Economic Report of the President stated, "property insurance against catastrophic natural hazards is at the forefront of climate change risk exposure and is already showing signs of strain."[9] Similarly, Treasury Secretary Yellen warned that, "[i]n response to rising insured losses, some insurers are

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[4] U.S. Commodity Futures Trading Commission, Market Risk Advisory Committee, Managing Climate Risk in the U.S. Financial System (2020), https://www.cftc.gov/sites/default/files/2020-09/9-9-20%20Report%20of%20the%20Subcommittee%20on%20Climate-Related%20Market%20Risk%20-%20Managing%20Climate%20Risk%20in%20the%20U.S.%20Financial%20System%20for%20posting.pdf.

[5] Press Release, U.S. Department of the Treasury, Financial Stability Oversight Council Identifies Climate Change as an Emerging and Increasing Threat to Financial Stability (Oct. 21, 2021), https://home.treasury.gov/news/press-releases/jy0426.

[6] Executive Office of the President, Economic Report of the President, Together with the Annual Report of the Council of Economic Advisers (Mar. 2023) [hereinafter Economic Report of the President], https://www.whitehouse.gov/wp-content/uploads/2023/03/ERP-2023.pdf.

[7] Press Release, U.S. Department of the Treasury, Remarks by Secretary of the Treasury Janet L. Yellen at the First Meeting of the FSOC Climate-related Financial Risk Advisory Committee (Mar. 7, 2023), [hereinafter Remarks by Secretary of the Treasury Janet L. Yellen] https://home.treasury.gov/news/press-releases/jy1325.

[8] Staff Report, U.S. Senate Committee on the Budget, Uncovering the Economic Costs of Climate Change (Dec. 2024), https://www.budget.senate.gov/imo/media/doc/uncovering_the_economic_costs_of_climate_change.pdf.

[9] Economic Report of the President, *supra* note 6.

raising rates or even pulling back from high-risk areas. This has potentially devastating consequences for homeowners and their property values. Developments like these can spill over to other parts of our interconnected financial system."[10] Indeed, Federal Reserve Bank Chairman Jerome Powell testified to the Senate Committee on Banking in March 2024 that "[i]nsurance of various different kinds — housing insurance, but also automobile insurance, and things like that — [have] been a significant source of inflation over the last few years."[11] He further noted that, "[i]n the longer term, companies are withdrawing from writing insurance in some coastal areas. . . . [I]t's a significant issue."[12]

In communities across the United States, homeowners are already facing a climate-driven insurance affordability crisis. As climate-related risks have increased, so, too, have climate losses. Some estimates suggest that "[i]nsured losses from natural disasters in the U.S. now routinely approach $100 billion a year, compared to $4.6 billion in 2000."[13] This has, in turn, translated to an accompanying increase in insurance premiums. Between 2020 and 2023, insurance premiums in the top 20 percent of counties for climate risk increased by 22 percent,[14] and studies have found that insurance premiums have increased 40 percent faster than inflation.[15] Homeowners have, on average, "seen their premiums spike 21 percent since 2015. . . . That means ever more people are forgoing coverage, leaving them vulnerable and driving prices even higher as the number of people paying premiums and sharing risk shrinks."[16] Staggeringly, around 67 percent of homes in the United States are now underinsured.[17]

Some insurers, unable to justify doing business in communities on the frontlines of climate change, have, as Federal Reserve Chair Powell observed, pulled out of markets entirely.[18] Citing "'rapidly growing catastrophe exposure, and a challenging reinsurance

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[10] Remarks by Secretary of the Treasury Janet L. Yellen, *supra* note 7.

[11] Jeanna Smialek, *Insurance Costs Are Pushing Up Overall Inflation*, N.Y. Times (Mar. 12, 2024), https://www.nytimes.com/2024/03/12/business/insurance-inflation.html.

[12] *The Semiannual Monetary Policy Report to the Congress: Hearing Before the Sen. Comm. on Banking, Hous., and Urban Aff.*, 118th Cong. (Mar. 7, 2024) (statement of Jerome H. Powell, Chair, Board of Governors of the Federal Reserve System), https://www.banking.senate.gov/imo/media/doc/powell_testimony_3-7-231.pdf.

[13] Lois Parshley, *As climate risks mount, the insurance safety net is collapsing*, Grist (Oct. 10, 2023), https://grist.org/economics/as-climate-risks-mount-the-insurance-safety-net-is-collapsing/.

[14] Oliver Milman, *How climate risks are driving up insurance premiums around the US – visualized*, The Guardian (Dec. 5, 2024), https://www.theguardian.com/environment/2024/dec/05/climate-crisis-insurance-premiums.

[15] Li Cohen et al., *Climate change is making home insurance costs more expensive. These maps show prices and weather risks in your state*, CBS News (Sept. 17, 2024), https://www.cbsnews.com/news/maps-home-insurance-costs-state-extreme-weather-risks/; Emma Waters, *Rising Insurance Costs and the Impact on Housing Affordability*, Bipartisan Policy Center (June 25, 2024), https://bipartisanpolicy.org/blog/rising-insurance-costs-and-the-impact-on-housing-affordability/.

[16] Parshley, *supra* note 13.

[17] *Id*.

[18] Lindsey Jacobson, *Insurers such as State Farm and Allstate are leaving fire- and flood-prone areas. Home values could take a hit*, CNBC (Feb. 5, 2024), https://www.cnbc.com/2024/02/05/what-homeowners-need-to-know-as-

market,'" major companies have stopped writing new policies in particularly high-risk regions.[19] For example, in Louisiana, nearly 20 companies pulled out of the state's market in the last two years.[20]

Unfortunately, problems in the insurance market are unlikely to remain confined to the insurance market. Insurance is essential to obtaining a mortgage, so as insurance becomes less available, more and more affected properties will become unmortgageable.[21] And as more and more properties become unmortgageable, property values in affected markets will decline, as most buyers need a mortgage.

According to one estimate, "climate change and the fight against it could wipe out 9% of the value of the world's housing by 2050—which amounts to $25 [trillion]."[22] Because the greatest source of wealth for most Americans is their homes, declining property values will erode household wealth.[23] Any widescale decline in property values would thus present a systemic risk to the U.S. economy similar to what occurred during the 2007-2008 mortgage meltdown and ensuing global financial crisis. Indeed, the former chief economist for Freddie Mac has written with respect to a climate change-driven decline in coastal property values that "[t]he economic losses and social disruption may happen gradually, but they are likely to be greater in total than those experienced in the housing crisis and Great Recession."[24] The difference from 2008 is that the financial system and asset values could and did recover. The physical risks of climate change make a similar recovery unlikely: a home too endangered to insure will only become more endangered.

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insurers-leave-high-risk-climate-areas.html; *Transcript: Why Insurers Are Pulling Out of High-Risk Areas*, Bloomberg (Sept. 26, 2023), https://www.bloomberg.com/news/articles/2023-09-26/transcript-why-insurers-are-pulling-out-of-high-risk-areas?embedded-checkout=true; Arthur Fliegelman, *Wind, Fire, Water, Hail: What Is Going on In the Property Insurance Market and Why Does It Matter?*, Office of Financial Research (Dec. 14, 2023), https://www.financialresearch.gov/the-ofr-blog/2023/12/14/property-insurance-market/; Diane P. Horn & Baird Webel, Congressional Research Service, IN12375, Natural Disasters and the Homeowners Insurance Market (June 12, 2024), https://crsreports.congress.gov/product/pdf/IN/IN12375.

[19] Parshley, *supra* note 13.

[20] *Id*.

[21] *See, e.g.*, Lindsay Fenlock et al., *Climate Crisis Triggers Dangerous Domino Effect: Insurance, Housing, Financial Crises*, Center for International Environmental Law (July 23, 2024), https://www.ciel.org/climate-crisis-domino-effect/.

[22] *Global warming is coming for your home*, The Economist (Apr. 11, 2024), https://www.economist.com/leaders/2024/04/11/global-warming-is-coming-for-your-home.

[23] Parshley, *supra* note 13; *see, e.g.*, *id*; Board of Governors of the Federal Reserve System, Changes in U.S. Family Finances from 2019 to 2022 Evidence from the Survey of Consumer Finances (Oct. 2023), https://www.federalreserve.gov/publications/files/scf23.pdf.

[24] *Life's a Beach: The Impact of Sea Level Rise on Coastal Housing*, Freddie Mac (Apr. 26, 2016), https://www.freddiemac.com/research/insight/20160426-lifes-a-beach.

In the event that such a large-scale climate-driven decline in property values were to occur, the economic damage would not be confined to affected coastal communities. Across the United States, people would lose jobs, economic activity would contract, and retirement investments would lose value.[25] It would be 2008 all over again, with the difference that — this time — the affected properties would never regain their value.

A multipart exposé in *The Economist* recently summarized all these concerns bluntly: "As the climate worsens and natural disasters become more frequent, home insurance is therefore getting more expensive. In places, it could become so dear as to cause house prices to fall; some experts warn of a 'climate-insurance' bubble affecting a third of American homes. …Housing is too important an asset to be mispriced across the economy — not least because it is so vital to the financial system."[26] Citing an MSCI study, the article continued: "[O]ver the next 25 years the costs of climate change, in terms both of damage to property and of investments to reduce emissions, may amount to almost a tenth of the value of the housing in institutional investors' portfolios. If the same holds true of housing in general, the world is facing roughly a $25 [trillion] hit. The impending bill is so huge, in fact, that it will have grim implications not just for personal prosperity, but also for the financial system."[27]

C. New Committee Data Reveals Nationwide Insurance Risks.

Climate change is creating an insurance crisis that could trigger a crash in property values and other cascading economic shocks, yet consumers and policymakers lack nationwide databases capturing trends in insurance non-renewals and premiums. Groups like the National Association of Insurance Commissioners have recognized the need for "more insight into the health of property markets at both the state and national level in order to inform regulator insights […and] help assess market concentrations and competitiveness," but also have recognized that "not all states gather granular data [about] availability and affordability of coverage for consumers in some areas."[28]

With the release of this Report and accompanying data, that information gap begins to close.

II. SUMMARY OF THE INVESTIGATION AND METHODOLOGY

On November 1, 2023, the Senate Budget Committee launched an investigation into how insurance companies are navigating the mounting risks from climate change. In letters to 41 insurance companies, the Committee requested information and data to better understand trends

[25] *The Coming Financial Hurricane*, Lever News (Oct. 9, 2023), https://www.levernews.com/the-coming-financial-hurricane/.

[26] *Global warming is coming for your home*, *supra* note 22.

[27] *Id*.

[28] Press Release, National Association of Insurance Commissioners, States Issue Property & Casualty Market Intelligence Data Call Covering Over 80% of U.S. Market (Mar. 8, 2024), https://content.naic.org/article/states-issue-property-casualty-market-intelligence-data-call-covering-over-80-us-market.

in insurance availability and help predict future risks of non-renewal or market withdrawal.[29] The letters to the companies cited growing concerns related to (i) insurers having ceased writing new policies in California due in part to increased losses associated with wildfires; (ii) the acceleration of the insurance industry exodus from Florida due in part to increased losses from hurricanes; (iii) projections that premiums in Florida could increase by 40 percent or more in 2023; (iv) increased premiums and decreased availability beginning to disrupt the Florida real estate market; (v) insurers continuing to exit or reduce exposure to the Louisiana market due in part to increased losses from hurricanes; (vi) reinsurers in Iowa exiting the state after a string of extreme weather events; and (vii) the announcement by the National Oceanic and Atmospheric Administration that, as of October 10, 2023, there had already been 24 extreme weather disasters in the United States with costs of $1 billion or more — the most in recorded history.

Among other inquiries, the letter posed the following request to all 41 insurance companies:

> Please provide a list of all counties (or county equivalents) in the United States in which your company did not renew 25 or more homeowners policies (including umbrella policies, multi-peril policies, or other policies to provide property and casualty coverage to a dwelling) or did not renew such policies for more than 10 percent of all such policies underwritten by your company in such county. Please provide the number of such policies not renewed in each such county and the percentage of total such policies underwritten in such county non-renewals represent. Please provide this information for 2018, 2019, 2020, 2021, 2022, and 2023.

Following nearly a year of negotiations with the companies, the Committee received substantive data from 23 companies whose collective share of the "Homeowners Multiple Peril" market in the United States, as defined by the National Association of Insurance Commissioners (NAIC), totals nearly 65 percent.[30] More specifically, the data was provided to the Committee as follows:

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[29] The full list of companies receiving the letter is: American International Group, Allied Trust, American Integrity, Allstate, American Family, AmTrust, Applied Underwriters, Auto Club Enterprises, AXA, Berkshire Hathaway, Chubb, CNA, CSAA, Fairfax, Farmers, Florida Peninsula, First Protective, Gulf States, Hartford, Heritage, Homeowners of America, Homeowners Choice, Kemper, Louisiana Farm Bureau, Liberty Mutual, Mercury General, Nationwide, Olympus, People's Trust, Progressive, Security First, Shelter Mutual, Slide, State Farm, SURE, Tokio Marine, Tower Hill, Travelers, Universal Insurance Holdings, USAA, and Zurich. These companies are the 20 largest non-state-backed underwriters of homeowners' insurance in Florida, Louisiana, Texas, and California. *See* Press Release, U.S. Senate Committee on the Budget, Budget Committee Launches Investigation into Climate Change-Fueled Insurance Crisis (Nov. 2, 2023), https://www.budget.senate.gov/chairman/newsroom/press/budget-committee-launches-investigation-into-climate-change-fueled-insurance-crisis.

[30] National Association of Insurance Commissioners, 2023 Market Share Reports For Property/Casualty Groups and Companies by State and Countrywide (Aug. 2024), https://content.naic.org/sites/default/files/publication-msr-pb-property-casualty.pdf.

- In timely compliance with the Committee's request, 8 companies provided the requested data directly to the Committee;

- Following negotiations with the Committee to address various concerns, 3 companies provided data directly to the Committee;

- Following negotiations with the Committee to address various concerns, 12 companies provided data to Milliman, the independent insurance consultancy and analytical firm, which then aggregated and anonymized the data and provided it to the Committee.[31]

The Committee then standardized the companies' data into an easy-to-understand, sortable table, which can be found here.[32]

III. FINDINGS OF THE INVESTIGATION

A. Coastal and Wildfire-Prone Areas Already Suffer from An Insurance Availability Crisis.

Analysis of the Committee's data sheds new light on the state of homeowners' insurance nationwide. It is clear from this data that homeowners' insurance in coastal and high-risk areas is already in the throes of crisis.

In 2023 alone, all 10 of the top 10 states ranked by insurance non-renewal rate were either coastal states, which are naturally more prone to climate-related extreme weather events like hurricanes and slower-moving climate-related effects such as coastal erosion; states with counties that experienced an average annual loss of $10 million or more from wildfire damage,

[31] The Committee understands that much of the data collected by Milliman was data that the companies had also provided to the National Association of Insurance Commissioners (NAIC) in connection with a similar data call.

[32] The vast majority of the data the Committee received was aggregated and anonymized by Milliman. This data was organized into columns representing the number of non-renewals each year and number of policies in force at the end of the relevant year (for years 2018 through 2023). Many of the companies that provided the Committee with data directly, however, provided the number of non-renewals and the percentage of non-renewals represented by that number. In these cases, the Committee calculated—by dividing the number of non-renewals by the provided percentage (as a decimal)—the number of policies in force; because the vast majority of the other data provided for policies in force reflected the number of policies in force at *end* of year, the Committee treated the calculated policy number as number of policies in force at *end* of year. Accordingly, in the table released, the data is organized into four columns, as follows: the "# of non-renewals" column reflects exact numbers provided to the Committee; the "Total End of Year Policies" column reflects the sum of exact numbers provided to us and the calculated policy numbers; the "Calculated Policies in Force" represents the sum of the "# of Non-Renewals" and "Total End of Year Policies"; and the "Calculated Non-Renewal Rate" shows the percentage derived from dividing "# of non-renewals" (numerator) by "Calculated Policies in Force" (denominator), as recommended by Milliman. Because some of the data provided to Milliman and to the Committee was data that companies had also provided to NAIC in connection with a similar data call, such data does not include insurance policies covering condominiums and cooperatives, which were excluded from the NAIC request.

as determined by the non-partisan risk advisor First Street; or both (Florida and California).[33] Extended to the top 25 states ranked by insurance non-renewal rate, the number of such states jumped to 17, with several outside the top 10 — New Mexico, Utah, Montana, Idaho, Colorado, and even Virginia and South Carolina — suffering major wildfire losses.[34]

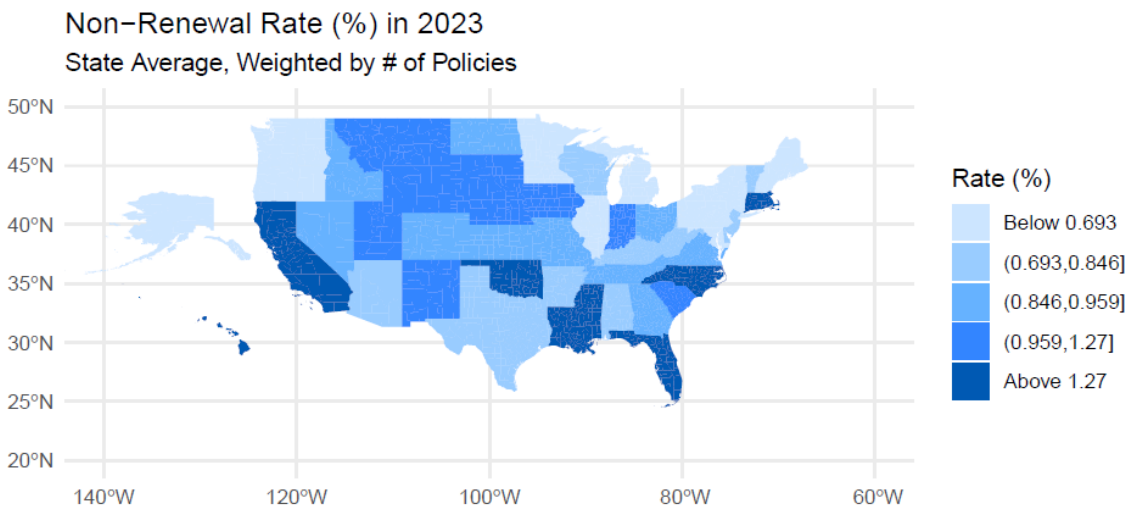
Table 5: **States by Non-Renewal Rate 2023**

	State	Non-Renewal % 2018	Non-Renewal % 2023	Non-Renewal Change 2018 - 2023
1	FL	0.79	2.99	2.2
2	LA	0.49	1.8	1.31
3	NC	2.07	1.79	-0.28
4	CA	0.94	1.72	0.77
5	MA	1.18	1.51	0.34
6	MS	0.96	1.49	0.53
7	OK	0.72	1.45	0.74
8	RI	0.69	1.37	0.68
9	CT	0.86	1.34	0.48
10	HI	0.42	1.32	0.9
11	NM	0.97	1.27	0.3
12	DC	0.98	1.24	0.26
13	SC	0.52	1.24	0.71
14	SD	0.88	1.12	0.24
15	IA	0.96	1.06	0.1
16	UT	0.72	1.06	0.34
17	NE	0.88	1.05	0.17
18	MT	0.61	1.02	0.41
19	IN	1	0.98	-0.02
20	TN	0.98	0.96	-0.02
21	VA	0.7	0.95	0.25
22	MO	0.99	0.94	-0.06
23	OH	1.03	0.89	-0.14
24	ID	0.77	0.87	0.1
25	CO	1.1	0.86	-0.24
26	GA	1.16	0.86	-0.3
27	ND	0.64	0.86	0.22
28	KS	0.81	0.85	0.04
29	NV	0.63	0.85	0.21
30	VT	0.7	0.85	0.14
31	WY	0.51	0.84	0.34
32	TX	0.81	0.83	0.02
33	AL	1.01	0.82	-0.19
34	AZ	1.16	0.8	-0.36
35	NJ	0.47	0.8	0.33
36	KY	0.6	0.77	0.17
37	WI	0.81	0.77	-0.04
38	DE	0.62	0.74	0.11
39	WV	0.45	0.74	0.29
40	AR	0.94	0.73	-0.2
41	WA	0.42	0.69	0.27
42	OR	0.83	0.68	-0.15
43	IL	0.54	0.66	0.12
44	MD	0.5	0.65	0.15
45	NH	1.25	0.63	-0.62
46	ME	0.4	0.61	0.2
47	MI	0.46	0.58	0.12
48	NY	0.39	0.57	0.18
49	AK	0.95	0.42	-0.53
50	PA	0.29	0.37	0.09
51	MN	0.58	0.32	-0.26

Table 5. States by Non-Renewal Rate 2023

[33] First Street Foundation, The 9th National Risk Assessment, The Insurance Issue (Sept. 20, 2023), https://assets.riskfactor.com/media/National-Risk-Assessment-The-Insurance-Issue.pdf.

[34] *Id*.



Map 1. Non-Renewal Rate (%) in 2023 (State Level)

The data tell a similar story at the county level: in 2023, among counties nationwide with at least 10,000 policies in force, 48 of the top 50 counties — and 82 of the top 100 counties — ranked by highest insurance non-renewal rates were coastal or low-lying delta counties, very high or relatively high-risk wildfire counties (as measured by FEMA's National Risk Index (NRI)),[35] or both. Coastal and low-lying delta counties alone accounted for 16 of the top 25, 35 of the top 50, and 58 of the top 100 counties nationwide ranked by 2023 non-renewal rate.

[35] Federal Emergency Management Agency, National Risk Index, Data Resources, [hereinafter FEMA National Risk Index], https://hazards.fema.gov/nri/data-resources (last visited Dec. 17, 2024).

Table 1: **100 counties with the highest non-renewal rate in 2023 and > 10,000 policies**

	County	State	Non-Renewal % 2018	Non-Renewal % 2023	Annual Prem. 2023	Prem. Change 2018 - 2023
1	LAKE	CA	1.24	7.56	2707	1041
2	NEVADA	CA	2.3	6.51	3868	1888
3	BARNSTABLE	MA	0.78	6.39	3057	880
4	TUOLUMNE	CA	7.33	6.1	NA	NA
5	JACKSON	MS	0.32	5.55	4265	1395
6	TEHAMA	CA	0.89	5.29	NA	NA
7	HARRISON	MS	0.35	5.11	3485	911
8	ELDORADO	CA	2.28	5.01	NA	NA
9	SHASTA	CA	1.05	4.92	2326	984
10	COLLIER	FL	0.53	4.92	5056	2047
11	INDIANRIVER	FL	0.41	4.79	3867	1515
12	CHARLOTTE	FL	0.33	4.71	3784	1454
13	BREVARD	FL	0.64	4.48	3592	1482
14	POLK	FL	0.58	4.32	NA	NA
15	MIAMI-DADE	FL	1.6	4.29	6228	1976
16	ONSLOW	NC	2.47	4.25	2645	838
17	PITT	NC	1.94	4.2	2139	434
18	MENDOCINO	CA	0.87	4.12	2523	974
19	FLAGLER	FL	0.55	4.12	2865	1342
20	NEWYORK	NY	1.25	4.11	12256	6052
21	BEAUFORT	SC	0.22	4.11	3483	752
22	CHARLESTON	SC	0.45	3.97	3976	938
23	OSCEOLA	FL	1.03	3.96	3080	1250
24	ORLEANS	LA	0.44	3.78	6188	1883
25	PINELLAS	FL	0.4	3.7	4070	1461
26	MARTIN	FL	0.33	3.68	5403	2589
27	LAFOURCHE	LA	0.24	3.64	3252	1182
28	JEFFERSON	LA	0.38	3.61	4715	1724
29	SARASOTA	FL	0.4	3.5	3493	1372
30	PALMBEACH	FL	0.8	3.44	5769	2750
31	TERREBONNE	LA	0.28	3.39	3926	1522
32	BROWARD	FL	2.07	3.3	6057	2464
33	BUTTE	CA	1.69	3.24	1992	NA
34	MANATEE	FL	0.4	3.16	3513	NA
35	NEWHANOVER	NC	1.62	3.14	3598	948
36	WALTON	FL	1.39	2.99	4363	1802
37	HERNANDO	FL	0.58	2.94	2545	1010
38	MADERA	CA	0.99	2.85	1847	463
39	PASCO	FL	0.59	2.64	3207	1316
40	SUMMIT	UT	0.89	2.59	3806	1922
41	BAY	FL	0.54	2.54	3476	1409
42	LEE	FL	0.39	2.53	4098	1689
43	HILLSBOROUGH	FL	0.7	2.52	3716	1444
44	COMANCHE	OK	1.09	2.42	2873	731
45	ST.LUCIE	FL	0.57	2.41	3734	1706
46	TANGIPAHOA	LA	0.31	2.4	2576	991
47	JOSEPHINE	OR	1.18	2.4	1564	405
48	ST.JOHNS	FL	0.39	2.36	3479	1248
49	YUBA	CA	1.14	2.32	1748	469
50	BRUNSWICK	NC	1.39	2.32	3190	795
51	BERKELEY	SC	0.51	2.31	NA	NA
52	ORANGE	FL	0.91	2.3	3467	1478
53	RIVERSIDE	CA	1.3	2.29	1997	243
54	CUMBERLAND	NC	2.35	2.29	2092	548
55	PLACER	CA	1.16	2.19	2113	553
56	CITRUS	FL	0.45	2.17	2792	1273
57	HAMPTON	VA	1.36	2.17	2497	634
58	SANDIEGO	CA	1.11	2.16	2436	738
59	GEORGETOWN	SC	0.43	2.16	3741	1248
60	ESCAMBIA	FL	0.76	2.12	3775	1652
61	NORFOLK	VA	1.15	2.11	2313	429
62	SANTACRUZ	CA	0.47	2.03	2706	714
63	NEWPORT	RI	0.37	2.03	3288	832
64	SANBERNARDINO	CA	1.31	2.01	NA	NA
65	LAKE	FL	0.31	2.01	NA	NA
66	KERN	CA	1.3	2	1543	194
67	ASCENSION	LA	0.39	2	2531	710
68	DORCHESTER	SC	0.54	2	2685	767
69	OKALOOSA	FL	0.52	1.98	3937	1792
70	SEMINOLE	FL	1	1.94	3542	1597
71	ST.TAMMANY	LA	0.32	1.94	4586	2322
72	VENTURA	CA	0.9	1.93	2134	486
73	VOLUSIA	FL	0.78	1.93	2961	1267
74	SANTAROSA	FL	0.93	1.91	3620	1651
75	HUMBOLDT	CA	0.61	1.9	1673	414
76	DUVAL	FL	0.73	1.9	2989	1334
77	EAGLE	CO	0.7	1.84	3067	1120
78	EASTBATONROUGE	LA	0.66	1.84	2576	606
79	OKLAHOMA	OK	0.59	1.81	3448	719
80	GUILFORD	NC	2.53	1.77	2017	762
81	VIRGINIABEACH	VA	0.69	1.73	2537	562
82	MARION	FL	0.49	1.71	2485	1123
83	ALAMANCE	NC	1.93	1.69	1443	258
84	MECKLENBURG	NC	2.57	1.69	1884	406
85	RICHMOND	GA	1.49	1.67	2026	524
86	ALACHUA	FL	0.54	1.65	2662	1066
87	PLYMOUTH	MA	1.33	1.63	2996	NA
88	LIVINGSTON	LA	0.42	1.62	2545	783
89	FAIRFIELD	CT	0.81	1.59	3467	1183
90	LAUDERDALE	MS	1.14	1.59	2455	559
91	HORRY	SC	0.46	1.59	2817	885
92	MUSCOGEE	GA	1.8	1.58	2137	573
93	UNION	NC	2.18	1.58	1995	306
94	NEWHAVEN	CT	0.93	1.57	2475	561
95	ESSEX	MA	1.19	1.56	2439	538
96	FRESNO	CA	0.75	1.54	NA	NA
97	HINDS	MS	1.49	1.54	2783	517
98	HONOLULU	HI	0.39	1.53	3286	1110
99	SANJOAQUIN	CA	0.8	1.52	NA	NA
100	NASH	NC	1.77	1.52	2300	488

Table 1. 100 counties with the highest non-renewal rate in 2023 and > 10,000 policies

Non-renewal rates in 2023 in counties with 1,000 or more policies in force were similar. Coastal and high-risk wildfire counties accounted for 68 of the top 100 counties nationwide and 39 of the top 50, or both. For coastal counties alone, the numbers were 26 of the top 50 and 50 of the top 100 counties.

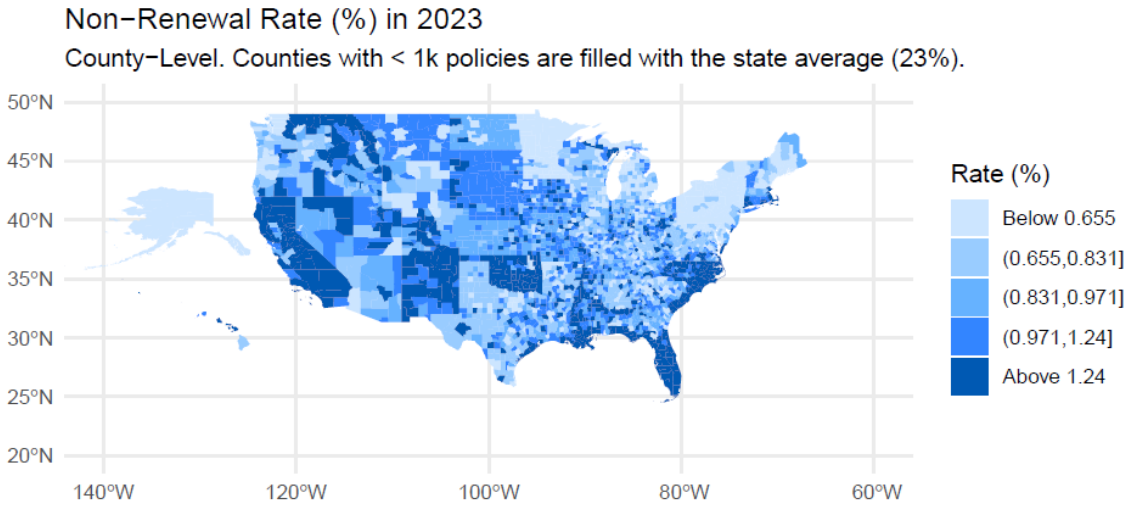
Table 3: **100 counties with the highest non-renewal rate in 2023 and > 1,000 policies**

	County	State	Non-Renewal % 2018	Non-Renewal % 2023	Annual Prem. 2023	Prem. Change 2018 - 2023
1	GLADES	FL	0.46	16.23	3617	1637
2	DARE	NC	1.93	12.92	4560	1009
3	DUKES	MA	0.43	11.6	4631	1967
4	CHOWAN	NC	1.5	9.31	3356	1124
5	HIGHLANDS	FL	0.41	9.14	2744	1102
6	BLADEN	NC	2.11	8.16	2488	530
7	LAKE	CA	1.24	7.56	2707	1041
8	CURRITUCK	NC	2.43	7.51	2911	154
9	WAYNE	NC	2.43	7.39	2071	483
10	NANTUCKET	MA	0.22	7.3	5922	3332
11	TRINITY	CA	0.97	7.27	3710	2288
12	PASQUOTANK	NC	1.37	7.06	2447	377
13	HENDRY	FL	0.49	6.88	3606	1208
14	MARIPOSA	CA	2.68	6.87	3544	1768
15	BEAUFORT	NC	1.54	6.82	2430	280
16	CALAVERAS	CA	2.86	6.77	3335	1765
17	PLUMAS	CA	1.68	6.6	2422	903
18	NEVADA	CA	2.3	6.51	3868	1888
19	BARNSTABLE	MA	0.78	6.39	3057	880
20	LEVY	FL	1.18	6.25	3163	1529
21	TUOLUMNE	CA	7.33	6.1	NA	NA
22	GULF	FL	3.04	6.06	4245	1774
23	LENOIR	NC	1.76	5.77	2126	614
24	JACKSON	MS	0.32	5.55	4265	1395
25	DESOTO	FL	0.2	5.44	3439	1258
26	AMADOR	CA	2.31	5.42	2800	1092
27	ST.BERNARD	LA	0.42	5.36	3412	1490
28	TEHAMA	CA	0.89	5.29	NA	NA
29	HARRISON	MS	0.35	5.11	3485	911
30	ROBESON	NC	2.41	5.06	2464	415
31	ELDORADO	CA	2.28	5.01	NA	NA
32	DUPLIN	NC	3	5	2183	450
33	SHASTA	CA	1.05	4.92	2326	984
34	COLLIER	FL	0.53	4.92	5056	2047
35	CRAVEN	NC	1.35	4.86	2511	629
36	INDIANRIVER	FL	0.41	4.79	3867	1515
37	CHARLOTTE	FL	0.33	4.71	3784	1454
38	HARDEE	FL	0.52	4.64	3426	1258
39	BREVARD	FL	0.64	4.48	3592	1482
40	COLUMBUS	NC	2.54	4.43	2719	570
41	PLAQUEMINES	LA	0.35	4.39	5587	1929
42	VERMILION	LA	0.27	4.36	3463	1171
43	POLK	FL	0.58	4.32	NA	NA
44	MIAMI-DADE	FL	1.6	4.29	6228	1976
45	MONROE	FL	0.13	4.28	8658	2938
46	ONSLOW	NC	2.47	4.25	2645	838
47	PITT	NC	1.94	4.2	2139	434
48	CARTERET	NC	2.42	4.18	4026	1236
49	LASSEN	CA	1.11	4.14	2008	641
50	MENDOCINO	CA	0.87	4.12	2523	974
51	FLAGLER	FL	0.55	4.12	2865	1342
52	NEWYORK	NY	1.25	4.11	12256	6052
53	BEAUFORT	SC	0.22	4.11	3483	752
54	CADDO	OK	0.55	4.01	3062	861
55	ACCOMACK	VA	0.8	3.99	2446	434
56	CHARLESTON	SC	0.45	3.97	3976	938
57	OSCEOLA	FL	1.03	3.96	3080	1250
58	ST.JOHNTHEBAPTIST	LA	0.42	3.86	4393	2164
59	ORLEANS	LA	0.44	3.78	6188	1883
60	JACKSON	OK	1.11	3.77	2909	793
61	SAMPSON	NC	1.78	3.74	2148	569
62	TETON	WY	0.25	3.74	4766	2628
63	PINELLAS	FL	0.4	3.7	4070	1461
64	MARTIN	FL	0.33	3.68	5403	2589
65	LAFOURCHE	LA	0.24	3.64	3252	1182
66	JEFFERSON	LA	0.38	3.61	4715	1724
67	ST.CHARLES	LA	0.26	3.58	4583	1917
68	SARASOTA	FL	0.4	3.5	3493	1372
69	PALMBEACH	FL	0.8	3.44	5769	2750
70	SEMINOLE	OK	0.67	3.41	2843	774
71	TERREBONNE	LA	0.28	3.39	3926	1522
72	PENDER	NC	1.58	3.37	3621	913
73	SANMIGUEL	CO	0.68	3.35	3500	980
74	CHAMBERS	TX	0.32	3.34	3237	401
75	BROWARD	FL	2.07	3.3	6057	2464
76	BOURBON	KY	0.4	3.26	NA	NA
77	BUTTE	CA	1.69	3.24	1992	NA
78	ATHENS	OH	0.92	3.24	1886	NA
79	SISKIYOU	CA	1.31	3.18	2272	903
80	MANATEE	FL	0.4	3.16	3513	NA
81	NEWHANOVER	NC	1.62	3.14	3598	948
82	INYO	CA	0.67	3.1	1809	354
83	WALTON	FL	1.39	2.99	4363	1802
84	HERNANDO	FL	0.58	2.94	2545	1010
85	CHOCTAW	OK	1.07	2.94	3001	1230
86	HUGHES	OK	0.79	2.93	2511	631
87	BOISE	ID	0.98	2.87	1851	637
88	ST.MARY	LA	0.41	2.87	NA	NA
89	BECKHAM	OK	1.14	2.87	3303	799
90	MADERA	CA	0.99	2.85	1847	463
91	MORGAN	OH	1	2.83	1941	369
92	SANMIGUEL	NM	1.56	2.81	2390	610
93	BLAINE	ID	0.54	2.8	2289	929
94	BOXBUTTE	NE	1.14	2.8	3453	1304
95	MARION	SC	0.57	2.77	2344	649
96	MARTIN	NC	2.43	2.75	2190	522
97	MONO	CA	0.68	2.72	3929	2058
98	NASSAU	FL	0.39	2.7	3180	1137
99	MCCURTAIN	OK	0.57	2.68	3492	1500
100	TAYLOR	FL	0.76	2.65	3257	1504

Table 3. 100 counties with the highest non-renewal rate in 2023 and > 1,000 policies

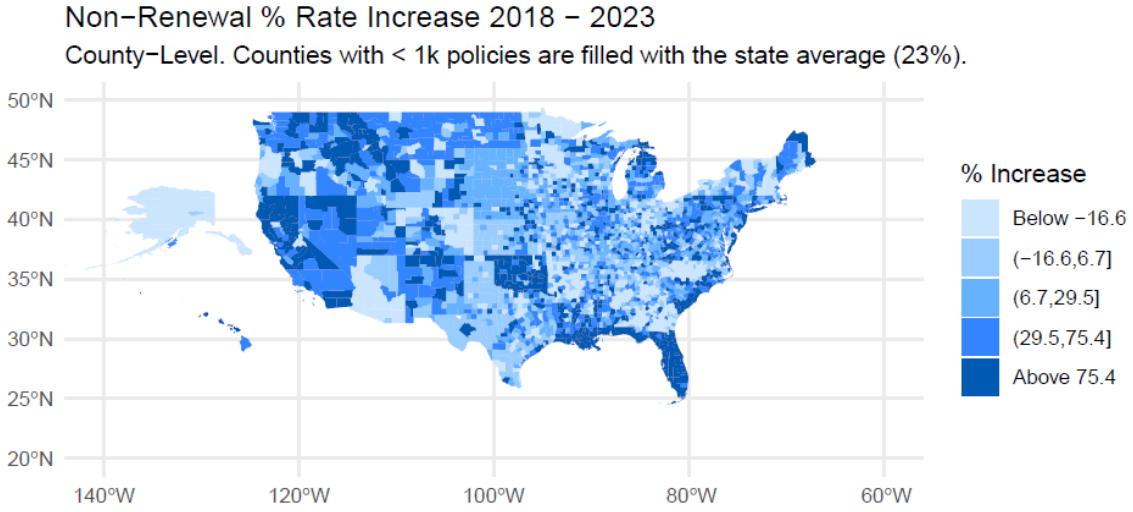
Within individual states, coastal counties and those with greater wildfire risk typically experienced higher rates of non-renewal relative to those counties that were not as exposed to

those climate risks. This trend was observed for each of the six years of data collected and it became more pronounced over time. For example, nationwide county-level data from 2023 shows higher levels of non-renewals in coastal counties in states such as Louisiana, South Carolina, Virginia, New Jersey, Massachusetts, New York, and Alabama as compared to other counties in those states. Similarly, that same map demonstrates higher rates of non-renewals in counties deemed to be at very high or relatively high wildfire risk by the NRI in, for example, inland California, eastern New Mexico, and Mountain West states.[36]



Map 4. Non-Renewal Rate (%) in 2023 (County-Level)

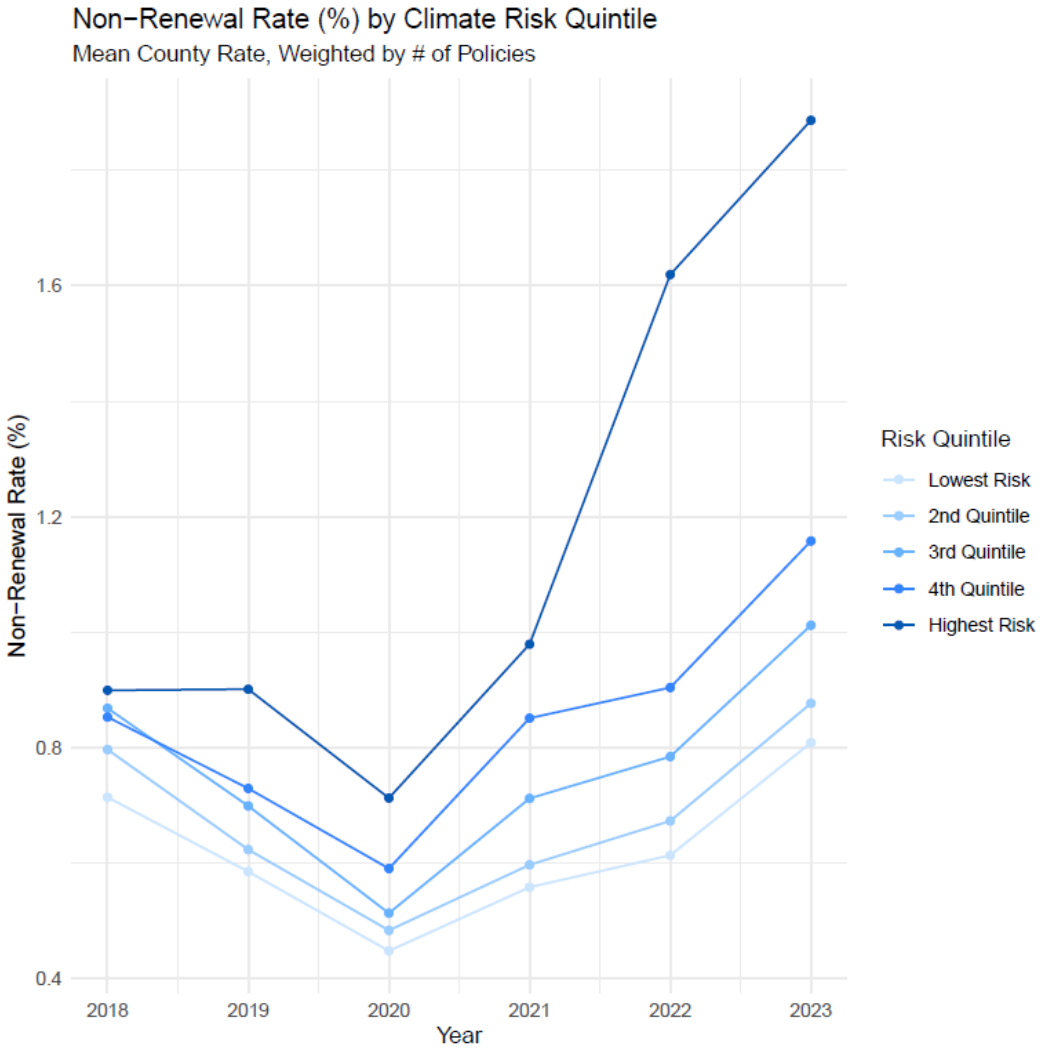
Viewed over the span of time covered by the data collection, the intrastate variation in non-renewal rates is even more pronounced, especially along the Atlantic coast:



Map 5. Non-Renewal % Rate Increase 2018 – 2023 (County Level)

[36] *See* FEMA National Risk Index, *supra* note 35.

No matter how the data is analyzed, the bottom line is unequivocal: across the United States, there is a clear correlation between non-renewal rate and climate risk. Additionally, areas with the highest climate risk also saw the largest increases in non-renewals from 2018 through 2023. In other words, states and counties with greater climate risk also have higher non-renewal rates.



Graph 1. Non-Renewal Rate (%) by Climate Risk Quintile

B. Insurance Availability Concerns Are Already Beginning to Spread Nationwide — And It's Getting Worse.

Experts estimate that approximately "a tenth of the world's residential property by value is under threat from global warming — *including many houses that are nowhere near the coast.*"[37] As the Committee's data show (*see* Tables 5 & 6), high rates of non-renewals are

[37] *The next housing disaster*, The Economist (Apr. 13, 2024), https://www.economist.com/weeklyedition/2024-04-13.

already occurring in places such as inland North Carolina, New Mexico, several counties in the Mountain West, the Sierra Nevada, and Oklahoma. Several of these deserve specific mention.

North Carolina has significant coastline. In 2023, it had the third highest non-renewal rate of any state, and in 2018 it was the highest by a significant margin. Indeed, it remained in the top 10 of all states during all six years of the data the Committee collected. North Carolina is not, however, considered a high-risk wildfire state. And yet, in 2023, 13 *inland* North Carolina counties ranked in the top 100 nationwide for highest non-renewal rates among counties with at least 10,000 policies in force. Cumberland, Mecklenburg, Guilford, Union, Alamance, Nash, Bladen, Lenoir, Duplin, Columbus, Robeson, Sampson, and Martin counties — none of which are coastal — saw some of the highest non-renewal rates in the country. These high rates of non-renewals for inland North Carolina counties demonstrate that landfalling hurricanes do damage beyond the immediate coast and can destabilize insurance markets even hundreds of miles inland.

Table 1: **100 counties with the highest non-renewal rate in 2023 and > 10,000 policies**

	County	State	Non-Renewal % 2018	Non-Renewal % 2023	Annual Prem. 2023	Prem. Change 2018 - 2023
1	LAKE	CA	1.24	7.56	2707	1041
2	NEVADA	CA	2.3	6.51	3868	1888
3	BARNSTABLE	MA	0.78	6.39	3057	880
4	TUOLUMNE	CA	7.33	6.1	NA	NA
5	JACKSON	MS	0.32	5.55	4265	1395
6	TEHAMA	CA	0.89	5.29	NA	NA
7	HARRISON	MS	0.35	5.11	3485	911
8	ELDORADO	CA	2.28	5.01	NA	NA
9	SHASTA	CA	1.05	4.92	2326	984
10	COLLIER	FL	0.53	4.92	5056	2047
11	INDIANRIVER	FL	0.41	4.79	3867	1515
12	CHARLOTTE	FL	0.33	4.71	3784	1454
13	BREVARD	FL	0.64	4.48	3592	1482
14	POLK	FL	0.58	4.32	NA	NA
15	MIAMI-DADE	FL	1.6	4.29	6228	1976
16	ONSLOW	NC	2.47	4.25	2645	838
17	PITT	NC	1.94	4.2	2139	434
18	MENDOCINO	CA	0.87	4.12	2523	974
19	FLAGLER	FL	0.55	4.12	2865	1342
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23	OSCEOLA	FL	1.03	3.96	3080	1250
24	ORLEANS	LA	0.44	3.78	6188	1883
25	PINELLAS	FL	0.4	3.7	4070	1461
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44	COMANCHE	OK	1.09	2.42	2873	731
45	ST.LUCIE	FL	0.57	2.41	3734	1706
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52	ORANGE	FL	0.91	2.3	3467	1478
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91	HORRY	SC	0.46	1.59	2817	885
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93	UNION	NC	2.18	1.58	1995	306
94	NEWHAVEN	CT	0.93	1.57	2475	561
95	ESSEX	MA	1.19	1.56	2439	538
96	FRESNO	CA	0.75	1.54	NA	NA
97	HINDS	MS	1.49	1.54	2783	517
98	HONOLULU	HI	0.39	1.53	3286	1110
99	SANJOAQUIN	CA	0.8	1.52	NA	NA
100	NASH	NC	1.77	1.52	2300	488

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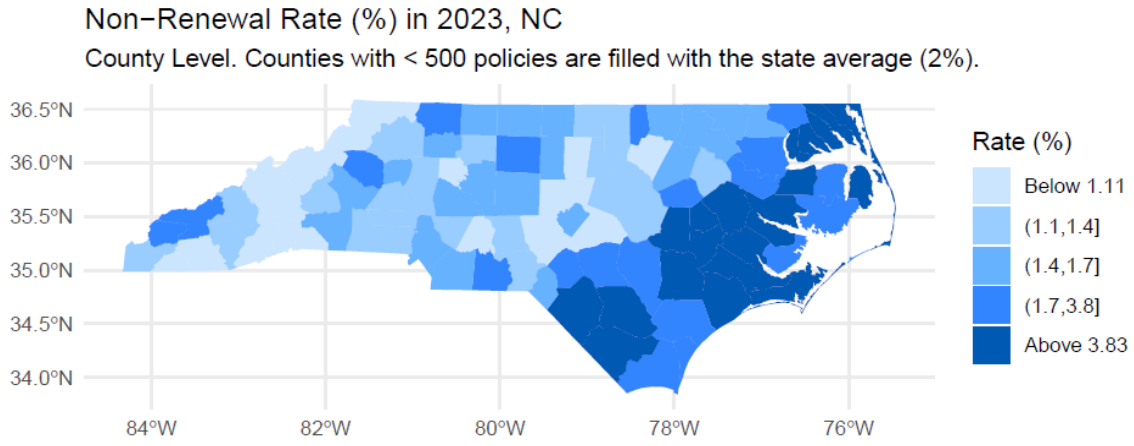
	County	State	Non-Renewal % 2018	Non-Renewal % 2023	Annual Prem. 2023	Prem. Change 2018 - 2023
1	GLADES	FL	0.46	16.23	3617	1637
2	DARE	NC	1.93	12.92	4560	1009
3	DUKES	MA	0.43	11.6	4631	1967
4	CHOWAN	NC	1.5	9.31	3356	1124
5	HIGHLANDS	FL	0.41	9.14	2744	1102
6	BLADEN	NC	2.11	8.16	2488	530
7	LAKE	CA	1.24	7.56	2707	1041
8	CURRITUCK	NC	2.43	7.51	2911	154
9	WAYNE	NC	2.43	7.39	2071	483
10	NANTUCKET	MA	0.22	7.3	5922	3332
11	TRINITY	CA	0.97	7.27	3710	2288
12	PASQUOTANK	NC	1.37	7.06	2447	377
13	HENDRY	FL	0.49	6.88	3606	1208
14	MARIPOSA	CA	2.68	6.87	3544	1768
15	BEAUFORT	NC	1.54	6.82	2430	280
16	CALAVERAS	CA	2.86	6.77	3335	1765
17	PLUMAS	CA	1.68	6.6	2422	903
18	NEVADA	CA	2.3	6.51	3868	1888
19	BARNSTABLE	MA	0.78	6.39	3057	880
20	LEVY	FL	1.18	6.25	3163	1529
21	TUOLUMNE	CA	7.33	6.1	NA	NA
22	GULF	FL	3.04	6.06	4245	1774
23	LENOIR	NC	1.76	5.77	2126	614
24	JACKSON	MS	0.32	5.55	4265	1395
25	DESOTO	FL	0.2	5.44	3439	1258
26	AMADOR	CA	2.31	5.42	2800	1092
27	ST.BERNARD	LA	0.42	5.36	3412	1490
28	TEHAMA	CA	0.89	5.29	NA	NA
29	HARRISON	MS	0.35	5.11	3485	911
30	ROBESON	NC	2.41	5.06	2464	415
31	ELDORADO	CA	2.28	5.01	NA	NA
32	DUPLIN	NC	3	5	2183	450
33	SHASTA	CA	1.05	4.92	2326	984
34	COLLIER	FL	0.53	4.92	5056	2047
35	CRAVEN	NC	1.35	4.86	2511	629
36	INDIANRIVER	FL	0.41	4.79	3867	1515
37	CHARLOTTE	FL	0.33	4.71	3784	1454
38	HARDEE	FL	0.52	4.64	3426	1258
39	BREVARD	FL	0.64	4.48	3592	1482
40	COLUMBUS	NC	2.54	4.43	2719	570
41	PLAQUEMINES	LA	0.35	4.39	5587	1929
42	VERMILION	LA	0.27	4.36	3463	1171
43	POLK	FL	0.58	4.32	NA	NA
44	MIAMI-DADE	FL	1.6	4.29	6228	1976
45	MONROE	FL	0.13	4.28	8658	2938
46	ONSLOW	NC	2.47	4.25	2645	838
47	PITT	NC	1.94	4.2	2139	434
48	CARTERET	NC	2.42	4.18	4026	1236
49	LASSEN	CA	1.11	4.14	2008	641
50	MENDOCINO	CA	0.87	4.12	2523	974
51	FLAGLER	FL	0.55	4.12	2865	1342
52	NEWYORK	NY	1.25	4.11	12256	6052
53	BEAUFORT	SC	0.22	4.11	3483	752
54	CADDO	OK	0.55	4.01	3062	861
55	ACCOMACK	VA	0.8	3.99	2446	434
56	CHARLESTON	SC	0.45	3.97	3976	938
57	OSCEOLA	FL	1.03	3.96	3080	1250
58	ST.JOHNTHEBAPTIST	LA	0.42	3.86	4393	2164
59	ORLEANS	LA	0.44	3.78	6188	1883
60	JACKSON	OK	1.11	3.77	2909	793
61	SAMPSON	NC	1.78	3.74	2148	569
62	TETON	WY	0.25	3.74	4766	2628
63	PINELLAS	FL	0.4	3.7	4070	1461
64	MARTIN	FL	0.33	3.68	5403	2589
65	LAFOURCHE	LA	0.24	3.64	3252	1182
66	JEFFERSON	LA	0.38	3.61	4715	1724
67	ST.CHARLES	LA	0.26	3.58	4583	1917
68	SARASOTA	FL	0.4	3.5	3493	1372
69	PALMBEACH	FL	0.8	3.44	5769	2750
70	SEMINOLE	OK	0.67	3.41	2843	774
71	TERREBONNE	LA	0.28	3.39	3926	1522
72	PENDER	NC	1.58	3.37	3621	913
73	SANMIGUEL	CO	0.68	3.35	3500	980
74	CHAMBERS	TX	0.32	3.34	3237	401
75	BROWARD	FL	2.07	3.3	6057	2464
76	BOURBON	KY	0.4	3.26	NA	NA
77	BUTTE	CA	1.69	3.24	1992	NA
78	ATHENS	OH	0.92	3.24	1886	NA
79	SISKIYOU	CA	1.31	3.18	2272	903
80	MANATEE	FL	0.4	3.16	3513	NA
81	NEWHANOVER	NC	1.62	3.14	3598	948
82	INYO	CA	0.67	3.1	1809	354
83	WALTON	FL	1.39	2.99	4363	1802
84	HERNANDO	FL	0.58	2.94	2545	1010
85	CHOCTAW	OK	1.07	2.94	3001	1230
86	HUGHES	OK	0.79	2.93	2511	631
87	BOISE	ID	0.98	2.87	1851	637
88	ST.MARY	LA	0.41	2.87	NA	NA
89	BECKHAM	OK	1.14	2.87	3303	799
90	MADERA	CA	0.99	2.85	1847	463
91	MORGAN	OH	1	2.83	1941	369
92	SANMIGUEL	NM	1.56	2.81	2390	610
93	BLAINE	ID	0.54	2.8	2289	929
94	BOXBUTTE	NE	1.14	2.8	3453	1304
95	MARION	SC	0.57	2.77	2344	649
96	MARTIN	NC	2.43	2.75	2190	522
97	MONO	CA	0.68	2.72	3929	2058
98	NASSAU	FL	0.39	2.7	3180	1137
99	MCCURTAIN	OK	0.57	2.68	3492	1500
100	TAYLOR	FL	0.76	2.65	3257	1504

Table 3. 100 counties with the highest non-renewal rate in 2023 and > 1,000 policies



Map 8.G. Select County-Level State Maps: North Carolina

This finding is of particular concern for two reasons. First, these counties are home to metropolitan areas such as Charlotte, Greensboro, and Fayetteville. An insurance availability crisis that spreads inland will necessarily affect more people than one that remains confined to the immediate coast. Second, Hurricane Helene made landfall nearly a full year after the data covered by the Committee's investigation, so the destructive potential far inland in a warming world was being recognized even before that storm. With the experience of Hurricane Helene, non-renewal rates in these inland counties will likely continue to rise.

Land-locked Oklahoma has not typically been on the radar of most analyses as a state at high risk of insurance collapse — but it ranked 7 of 10 by non-renewal rate in 2023 *and* 5th among states with the highest growth in non-renewal rate from 2018 through 2023. High rates of non-renewal in Oklahoma are likely explained by increasing winds and hail from severe convective storms. Although the relationship between a warming planet and the frequency and

intensity of severe convective storms is not fully established, these storms are becoming more violent and widespread in the central United States.[38] Oklahoma is also on the frontline of rapidly increasing wildfire risk.[39]

Table 5: **States by Non-Renewal Rate 2023**

	State	Non-Renewal % 2018	Non-Renewal % 2023	Non-Renewal Change 2018 - 2023
1	FL	0.79	2.99	2.2
2	LA	0.49	1.8	1.31
3	NC	2.07	1.79	-0.28
4	CA	0.94	1.72	0.77
5	MA	1.18	1.51	0.34
6	MS	0.96	1.49	0.53
7	OK	0.72	1.45	0.74
8	RI	0.69	1.37	0.68
9	CT	0.86	1.34	0.48
10	HI	0.42	1.32	0.9
11	NM	0.97	1.27	0.3
12	DC	0.98	1.24	0.26
13	SC	0.52	1.24	0.71
14	SD	0.88	1.12	0.24
15	IA	0.96	1.06	0.1
16	UT	0.72	1.06	0.34
17	NE	0.88	1.05	0.17
18	MT	0.61	1.02	0.41
19	IN	1	0.98	-0.02
20	TN	0.98	0.96	-0.02
21	VA	0.7	0.95	0.25
22	MO	0.99	0.94	-0.06
23	OH	1.03	0.89	-0.14
24	ID	0.77	0.87	0.1
25	CO	1.1	0.86	-0.24
26	GA	1.16	0.86	-0.3
27	ND	0.64	0.86	0.22
28	KS	0.81	0.85	0.04
29	NV	0.63	0.85	0.21
30	VT	0.7	0.85	0.14
31	WY	0.51	0.84	0.34
32	TX	0.81	0.83	0.02
33	AL	1.01	0.82	-0.19
34	AZ	1.16	0.8	-0.36
35	NJ	0.47	0.8	0.33
36	KY	0.6	0.77	0.17
37	WI	0.81	0.77	-0.04
38	DE	0.62	0.74	0.11
39	WV	0.45	0.74	0.29
40	AR	0.94	0.73	-0.2
41	WA	0.42	0.69	0.27
42	OR	0.83	0.68	-0.15
43	IL	0.54	0.66	0.12
44	MD	0.5	0.65	0.15
45	NH	1.25	0.63	-0.62
46	ME	0.4	0.61	0.2
47	MI	0.46	0.58	0.12
48	NY	0.39	0.57	0.18
49	AK	0.95	0.42	-0.53
50	PA	0.29	0.37	0.09
51	MN	0.58	0.32	-0.26

Table 5. States by Non-Renewal Rate 2023

In 2023, seven Oklahoma counties had some of the highest non-renewal rates nationwide among counties with at least 1,000 policies in force. Two additional counties were also among the top

[38] *See, e.g.*, Andreas F. Prein, *Thunderstorm straight line winds intensify with climate change*, NATURE CLIMATE CHANGE 13, 1353–59 (2023), https://www.nature.com/articles/s41558-023-01852-9; Evan Bush, *Hailstones may get bigger as the climate warms — bringing higher insurance costs*, NBC News (Sept. 2, 2024), https://www.nbcnews.com/science/environment/hail-bigger-climate-change-higher-insurance-costs-rcna168526.

[39] Celia Llopis-Jepsen, *Oklahoma may face 30 more days yearly of high wildfire risk as its climate changes*, KOSU NRP (Jan. 8, 2024), https://www.kosu.org/energy-environment/2024-01-08/oklahoma-may-face-30-more-days-yearly-of-high-wildfire-risk-as-its-climate-changes.

100 counties nationwide with at least 10,000 policies in force. Among them, Oklahoma County and its nearby counties — all of which were among those with the highest non-renewals nationwide — are home to the Oklahoma City metropolitan area, where over 35% of the state's population lives.[40]

Table 3: **100 counties with the highest non-renewal rate in 2023 and > 1,000 policies**

	County	State	Non-Renewal % 2018	Non-Renewal % 2023	Annual Prem. 2023	Prem. Change 2018 - 2023
1	GLADES	FL	0.46	16.23	3617	1637
2	DARE	NC	1.93	12.92	4560	1009
3	DUKES	MA	0.43	11.6	4631	1967
4	CHOWAN	NC	1.5	9.31	3356	1124
5	HIGHLANDS	FL	0.41	9.14	2744	1102
6	BLADEN	NC	2.11	8.16	2488	530
7	LAKE	CA	1.24	7.56	2707	1041
8	CURRITUCK	NC	2.43	7.51	2911	154
9	WAYNE	NC	2.43	7.39	2071	483
10	NANTUCKET	MA	0.22	7.3	5922	3332
11	TRINITY	CA	0.97	7.27	3710	2288
12	PASQUOTANK	NC	1.37	7.06	2447	377
13	HENDRY	FL	0.49	6.88	3606	1208
14	MARIPOSA	CA	2.68	6.87	3544	1768
15	BEAUFORT	NC	1.54	6.82	2430	280
16	CALAVERAS	CA	2.86	6.77	3335	1765
17	PLUMAS	CA	1.68	6.6	2422	903
18	NEVADA	CA	2.3	6.51	3868	1888
19	BARNSTABLE	MA	0.78	6.39	3057	880
20	LEVY	FL	1.18	6.25	3163	1529
21	TUOLUMNE	CA	7.33	6.1	NA	NA
22	GULF	FL	3.04	6.06	4245	1774
23	LENOIR	NC	1.76	5.77	2126	614
24	JACKSON	MS	0.32	5.55	4265	1395
25	DESOTO	FL	0.2	5.44	3439	1258
26	AMADOR	CA	2.31	5.42	2800	1092
27	ST.BERNARD	LA	0.42	5.36	3412	1490
28	TEHAMA	CA	0.89	5.29	NA	NA
29	HARRISON	MS	0.35	5.11	3485	911
30	ROBESON	NC	2.41	5.06	2464	415
31	ELDORADO	CA	2.28	5.01	NA	NA
32	DUPLIN	NC	3	5	2183	450
33	SHASTA	CA	1.05	4.92	2326	984
34	COLLIER	FL	0.53	4.92	5056	2047
35	CRAVEN	NC	1.35	4.86	2511	629
36	INDIANRIVER	FL	0.41	4.79	3867	1515
37	CHARLOTTE	FL	0.33	4.71	3784	1454
38	HARDEE	FL	0.52	4.64	3426	1258
39	BREVARD	FL	0.64	4.48	3592	1482
40	COLUMBUS	NC	2.54	4.43	2719	570
41	PLAQUEMINES	LA	0.35	4.39	5587	1929
42	VERMILION	LA	0.27	4.36	3463	1171
43	POLK	FL	0.58	4.32	NA	NA
44	MIAMI-DADE	FL	1.6	4.29	6228	1976
45	MONROE	FL	0.13	4.28	8658	2938
46	ONSLOW	NC	2.47	4.25	2645	838
47	PITT	NC	1.94	4.2	2139	434
48	CARTERET	NC	2.42	4.18	4026	1236
49	LASSEN	CA	1.11	4.14	2008	641
50	MENDOCINO	CA	0.87	4.12	2523	974
51	FLAGLER	FL	0.55	4.12	2865	1342
52	NEWYORK	NY	1.25	4.11	12256	6052
53	BEAUFORT	SC	0.22	4.11	3483	752
54	CADDO	OK	0.55	4.01	3062	861
55	ACCOMACK	VA	0.8	3.99	2446	434
56	CHARLESTON	SC	0.45	3.97	3976	938
57	OSCEOLA	FL	1.03	3.96	3080	1250
58	ST.JOHNTHEBAPTIST	LA	0.42	3.86	4393	2164
59	ORLEANS	LA	0.44	3.78	6188	1883
60	JACKSON	OK	1.11	3.77	2909	793
61	SAMPSON	NC	1.78	3.74	2148	569
62	TETON	WY	0.25	3.74	4766	2628
63	PINELLAS	FL	0.4	3.7	4070	1461
64	MARTIN	FL	0.33	3.68	5403	2589
65	LAFOURCHE	LA	0.24	3.64	3252	1182
66	JEFFERSON	LA	0.38	3.61	4715	1724
67	ST.CHARLES	LA	0.26	3.58	4583	1917
68	SARASOTA	FL	0.4	3.5	3493	1372
69	PALMBEACH	FL	0.8	3.44	5769	2750
70	SEMINOLE	OK	0.67	3.41	2843	774
71	TERREBONNE	LA	0.28	3.39	3926	1522
72	PENDER	NC	1.58	3.37	3621	913
73	SANMIGUEL	CO	0.68	3.35	3500	980
74	CHAMBERS	TX	0.32	3.34	3237	401
75	BROWARD	FL	2.07	3.3	6057	2464
76	BOURBON	KY	0.4	3.26	NA	NA
77	BUTTE	CA	1.69	3.24	1992	NA
78	ATHENS	OH	0.92	3.24	1886	NA
79	SISKIYOU	CA	1.31	3.18	2272	903
80	MANATEE	FL	0.4	3.16	3513	NA
81	NEWHANOVER	NC	1.62	3.14	3598	948
82	INYO	CA	0.67	3.1	1809	354
83	WALTON	FL	1.39	2.99	4363	1802
84	HERNANDO	FL	0.58	2.94	2545	1010
85	CHOCTAW	OK	1.07	2.94	3001	1230
86	HUGHES	OK	0.79	2.93	2511	631
87	BOISE	ID	0.98	2.87	1851	637
88	ST.MARY	LA	0.41	2.87	NA	NA
89	BECKHAM	OK	1.14	2.87	3303	799
90	MADERA	CA	0.99	2.85	1847	463
91	MORGAN	OH	1	2.83	1941	369
92	SANMIGUEL	NM	1.56	2.81	2390	610
93	BLAINE	ID	0.54	2.8	2289	929
94	BOXBUTTE	NE	1.14	2.8	3453	1304
95	MARION	SC	0.57	2.77	2344	649
96	MARTIN	NC	2.43	2.75	2190	522
97	MONO	CA	0.68	2.72	3929	2058
98	NASSAU	FL	0.39	2.7	3180	1137
99	MCCURTAIN	OK	0.57	2.68	3492	1500
100	TAYLOR	FL	0.76	2.65	3257	1504

Table 3. 100 counties with the highest non-renewal rate in 2023 and > 1,000 policies

[40] *Oklahoma City, OK Metro Area*, Census Reporter, https://censusreporter.org/profiles/31000US36420-oklahoma-city-ok-metro-area/ (last visited Dec. 17, 2024); *Oklahoma*, Census Reporter, https://censusreporter.org/profiles/04000US40-oklahoma/ (last visited Dec. 17, 2024).

Table 1: **100 counties with the highest non-renewal rate in 2023 and > 10,000 policies**

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2	NEVADA	CA	2.3	6.51	3868	1888
3	BARNSTABLE	MA	0.78	6.39	3057	880
4	TUOLUMNE	CA	7.33	6.1	NA	NA
5	JACKSON	MS	0.32	5.55	4265	1395
6	TEHAMA	CA	0.89	5.29	NA	NA
7	HARRISON	MS	0.35	5.11	3485	911
8	ELDORADO	CA	2.28	5.01	NA	NA
9	SHASTA	CA	1.05	4.92	2326	984
10	COLLIER	FL	0.53	4.92	5056	2047
11	INDIANRIVER	FL	0.41	4.79	3867	1515
12	CHARLOTTE	FL	0.33	4.71	3784	1454
13	BREVARD	FL	0.64	4.48	3592	1482
14	POLK	FL	0.58	4.32	NA	NA
15	MIAMI-DADE	FL	1.6	4.29	6228	1976
16	ONSLOW	NC	2.47	4.25	2645	838
17	PITT	NC	1.94	4.2	2139	434
18	MENDOCINO	CA	0.87	4.12	2523	974
19	FLAGLER	FL	0.55	4.12	2865	1342
20	NEWYORK	NY	1.25	4.11	12256	6052
21	BEAUFORT	SC	0.22	4.11	3483	752
22	CHARLESTON	SC	0.45	3.97	3976	938
23	OSCEOLA	FL	1.03	3.96	3080	1250
24	ORLEANS	LA	0.44	3.78	6188	1883
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32	BROWARD	FL	2.07	3.3	6057	2464
33	BUTTE	CA	1.69	3.24	1992	NA
34	MANATEE	FL	0.4	3.16	3513	NA
35	NEWHANOVER	NC	1.62	3.14	3598	948
36	WALTON	FL	1.39	2.99	4363	1802
37	HERNANDO	FL	0.58	2.94	2545	1010
38	MADERA	CA	0.99	2.85	1847	463
39	PASCO	FL	0.59	2.64	3207	1316
40	SUMMIT	UT	0.89	2.59	3806	1922
41	BAY	FL	0.54	2.54	3476	1409
42	LEE	FL	0.39	2.53	4098	1689
43	HILLSBOROUGH	FL	0.7	2.52	3716	1444
44	COMANCHE	OK	1.09	2.42	2873	731
45	ST.LUCIE	FL	0.57	2.41	3734	1706
46	TANGIPAHOA	LA	0.31	2.4	2576	991
47	JOSEPHINE	OR	1.18	2.4	1564	405
48	ST.JOHNS	FL	0.39	2.36	3479	1248
49	YUBA	CA	1.14	2.32	1748	469
50	BRUNSWICK	NC	1.39	2.32	3190	795
51	BERKELEY	SC	0.51	2.31	NA	NA
52	ORANGE	FL	0.91	2.3	3467	1478
53	RIVERSIDE	CA	1.3	2.29	1997	243
54	CUMBERLAND	NC	2.35	2.29	2092	548
55	PLACER	CA	1.16	2.19	2113	553
56	CITRUS	FL	0.45	2.17	2792	1273
57	HAMPTON	VA	1.36	2.17	2497	634
58	SANDIEGO	CA	1.11	2.16	2436	738
59	GEORGETOWN	SC	0.43	2.16	3741	1248
60	ESCAMBIA	FL	0.76	2.12	3775	1652
61	NORFOLK	VA	1.15	2.11	2313	429
62	SANTACRUZ	CA	0.47	2.03	2706	714
63	NEWPORT	RI	0.37	2.03	3288	832
64	SANBERNARDINO	CA	1.31	2.01	NA	NA
65	LAKE	FL	0.31	2.01	NA	NA
66	KERN	CA	1.3	2	1543	194
67	ASCENSION	LA	0.39	2	2531	710
68	DORCHESTER	SC	0.54	2	2685	767
69	OKALOOSA	FL	0.52	1.98	3937	1792
70	SEMINOLE	FL	1	1.94	3542	1597
71	ST.TAMMANY	LA	0.32	1.94	4586	2322
72	VENTURA	CA	0.9	1.93	2134	486
73	VOLUSIA	FL	0.78	1.93	2961	1267
74	SANTAROSA	FL	0.93	1.91	3620	1651
75	HUMBOLDT	CA	0.61	1.9	1673	414
76	DUVAL	FL	0.73	1.9	2989	1334
77	EAGLE	CO	0.7	1.84	3067	1120
78	EASTBATONROUGE	LA	0.66	1.84	2576	606
79	OKLAHOMA	OK	0.59	1.81	3448	719
80	GUILFORD	NC	2.53	1.77	2017	762
81	VIRGINIABEACH	VA	0.69	1.73	2537	562
82	MARION	FL	0.49	1.71	2485	1123
83	ALAMANCE	NC	1.93	1.69	1443	258
84	MECKLENBURG	NC	2.57	1.69	1884	406
85	RICHMOND	GA	1.49	1.67	2026	524
86	ALACHUA	FL	0.54	1.65	2662	1066
87	PLYMOUTH	MA	1.33	1.63	2996	NA
88	LIVINGSTON	LA	0.42	1.62	2545	783
89	FAIRFIELD	CT	0.81	1.59	3467	1183
90	LAUDERDALE	MS	1.14	1.59	2455	559
91	HORRY	SC	0.46	1.59	2817	885
92	MUSCOGEE	GA	1.8	1.58	2137	573
93	UNION	NC	2.18	1.58	1995	306
94	NEWHAVEN	CT	0.93	1.57	2475	561
95	ESSEX	MA	1.19	1.56	2439	538
96	FRESNO	CA	0.75	1.54	NA	NA
97	HINDS	MS	1.49	1.54	2783	517
98	HONOLULU	HI	0.39	1.53	3286	1110
99	SANJOAQUIN	CA	0.8	1.52	NA	NA
100	NASH	NC	1.77	1.52	2300	488

Table 1. 100 counties with the highest non-renewal rate in 2023 and > 10,000 policies

Comparing non-renewal rate data in 2023 to growth in non-renewals from 2018 through 2023 reveals areas where insurance unavailability has skyrocketed rapidly *and* recently. In Rhode Island, which has more than 400 miles of coastline, coastal Newport County is among those with the highest non-renewals in 2023 for counties with 10,000 policies or more *and* those with the highest *growth* in non-renewal rates over the six-year period on which the Committee collected data. It ranks 36th overall by non-renewal rate change from 2018 through 2023, bringing it to the 63rd spot overall on the 2023 list.

Notably, this story rings true in many geographies throughout the United States (10,000 policies or more). New York County (Manhattan), NY, ranked 19th in rate change and 20th overall; Berkeley County, SC ranked 33rd in rate change and 51st in 2023; Summit County, UT ranked 35th in rate change and 40th in 2023; Oklahoma, OK, ranked 48th in rate change and 79th in 2023; Eagle County, CO, ranked 56th in rate change and 77th in 2023; and Fairfield County, CT, ranked 77th in rate change and 89th in 2023.

Table 2: **100 counties with the highest non-renewal rate change 2018 - 2023 and > 10,000 policies**

	County	State	Non-Renewal Change 2018 - 2023	Non-Renewal % 2018	Non-Renewal % 2023	Prem. Change 2018 - 2023
1	LAKE	CA	6.32	1.24	7.56	1041
2	JACKSON	MS	5.23	0.32	5.55	1395
3	HARRISON	MS	4.77	0.35	5.11	911
4	COLLIER	FL	4.39	0.53	4.92	2047
5	NEVADA	CA	4.22	2.3	6.51	1888
6	BEAUFORT	SC	3.89	0.22	4.11	752
7	SHASTA	CA	3.88	1.05	4.92	984
8	BREVARD	FL	3.84	0.64	4.48	1482
9	POLK	FL	3.74	0.58	4.32	NA
10	FLAGLER	FL	3.57	0.55	4.12	1342
11	CHARLESTON	SC	3.52	0.45	3.97	938
12	ORLEANS	LA	3.34	0.44	3.78	1883
13	PINELLAS	FL	3.3	0.4	3.7	1461
14	MENDOCINO	CA	3.25	0.87	4.12	974
15	JEFFERSON	LA	3.23	0.38	3.61	1724
16	TERREBONNE	LA	3.11	0.28	3.39	1522
17	SARASOTA	FL	3.1	0.4	3.5	1372
18	OSCEOLA	FL	2.93	1.03	3.96	1250
19	NEWYORK	NY	2.87	1.25	4.11	6052
20	MANATEE	FL	2.77	0.4	3.16	NA
21	ELDORADO	CA	2.73	2.28	5.01	NA
22	MIAMI-DADE	FL	2.69	1.6	4.29	1976
23	PALMBEACH	FL	2.64	0.8	3.44	2750
24	HERNANDO	FL	2.36	0.58	2.94	1010
25	PITT	NC	2.26	1.94	4.2	434
26	LEE	FL	2.15	0.39	2.53	1689
27	TANGIPAHOA	LA	2.09	0.31	2.4	991
28	PASCO	FL	2.05	0.59	2.64	1316
29	ST.JOHNS	FL	1.97	0.39	2.36	1248
30	MADERA	CA	1.86	0.99	2.85	463
31	ST.LUCIE	FL	1.84	0.57	2.41	1706
32	HILLSBOROUGH	FL	1.82	0.7	2.52	1444
33	BERKELEY	SC	1.8	0.51	2.31	NA
34	LAKE	FL	1.71	0.31	2.01	NA
35	SUMMIT	UT	1.71	0.89	2.59	1922
36	NEWPORT	RI	1.66	0.37	2.03	832
37	ST.TAMMANY	LA	1.62	0.32	1.94	2322
38	ASCENSION	LA	1.61	0.39	2	710
39	SANTACRUZ	CA	1.56	0.47	2.03	714
40	BUTTE	CA	1.55	1.69	3.24	NA
41	NEWHANOVER	NC	1.52	1.62	3.14	948
42	DORCHESTER	SC	1.46	0.54	2	767
43	SUMTER	FL	1.42	0.1	1.51	NA
44	ORANGE	FL	1.39	0.91	2.3	1478
45	ESCAMBIA	FL	1.36	0.76	2.12	1652
46	HUMBOLDT	CA	1.29	0.61	1.9	414
47	BROWARD	FL	1.23	2.07	3.3	2464
48	OKLAHOMA	OK	1.22	0.59	1.81	719
49	JOSEPHINE	OR	1.22	1.18	2.4	405
50	MARION	FL	1.21	0.49	1.71	1123
51	LIVINGSTON	LA	1.21	0.42	1.62	783
52	EASTBATONROUGE	LA	1.18	0.66	1.84	606
53	DUVAL	FL	1.17	0.73	1.9	1334
54	VOLUSIA	FL	1.15	0.78	1.93	1267
55	HONOLULU	HI	1.15	0.39	1.53	1110
56	EAGLE	CO	1.14	0.7	1.84	1120
57	HORRY	SC	1.14	0.46	1.59	885
58	ALACHUA	FL	1.11	0.54	1.65	1066
59	SANDIEGO	CA	1.05	1.11	2.16	738
60	WASHINGTON	RI	1.05	0.37	1.42	535
61	PLACER	CA	1.04	1.16	2.19	553
62	VIRGINIABEACH	VA	1.04	0.69	1.73	562
63	VENTURA	CA	1.03	0.9	1.93	486
64	RIVERSIDE	CA	0.99	1.3	2.29	243
65	CAPEMAY	NJ	0.97	0.48	1.45	251
66	NORFOLK	VA	0.96	1.15	2.11	429
67	SEMINOLE	FL	0.95	1	1.94	1597
68	BRUNSWICK	NC	0.94	1.39	2.32	795
69	MAUI	HI	0.93	0.5	1.43	886
70	NAPA	CA	0.92	0.51	1.43	736
71	KINGS	CA	0.9	0.6	1.49	288
72	CANADIAN	OK	0.89	0.47	1.36	771
73	HAMPTON	VA	0.81	1.36	2.17	634
74	CLAY	FL	0.8	0.48	1.28	1030
75	FLATHEAD	MT	0.79	0.71	1.51	388
76	FRESNO	CA	0.78	0.75	1.54	NA
77	FAIRFIELD	CT	0.77	0.81	1.59	1183
78	LAFAYETTE	LA	0.77	0.42	1.19	289
79	SANJOAQUIN	CA	0.71	0.8	1.52	NA
80	SONOMA	CA	0.71	0.68	1.39	NA
81	KERN	CA	0.7	1.3	2	194
82	SANBERNARDINO	CA	0.7	1.31	2.01	NA
83	LAPLATA	CO	0.68	0.83	1.5	950
84	SUFFOLK	NY	0.68	0.36	1.04	772
85	GALVESTON	TX	0.68	0.79	1.47	346
86	SOLANO	CA	0.67	0.58	1.24	427
87	CLEVELAND	OK	0.66	0.61	1.27	511
88	PITTSYLVANIA	VA	0.66	0.79	1.46	496
89	NEWHAVEN	CT	0.65	0.93	1.57	561
90	CHELAN	WA	0.65	0.59	1.24	510
91	STANISLAUS	CA	0.64	0.69	1.33	269
92	LITCHFIELD	CT	0.64	0.64	1.29	NA
93	LEWISANDCLARK	MT	0.64	0.7	1.33	459
94	BRAZORIA	TX	0.64	0.63	1.27	491
95	BALDWIN	AL	0.63	0.29	0.93	1117
96	MISSOULA	MT	0.63	0.46	1.09	507
97	SANJUAN	NM	0.62	0.76	1.38	166
98	ATLANTIC	NJ	0.58	0.55	1.13	586
99	HUDSON	NJ	0.58	0.45	1.04	1249
100	ALAMEDA	CA	0.57	0.59	1.16	619

Table 2. 100 counties with the highest non-renewal rate change 2018 – 2023 and > 10,000 policies

This is also true for many states at the state level. Florida and Louisiana — the top two states by non-renewal rate in 2023 — also experienced 280% and 267% increases, respectively, in non-renewal rate percent change from 2018 – 2023. Hawaii, which rounded out the top 10 in 2023, experienced a 216% rate percent change over that same period; South Carolina, just outside the top 10 for 2023 non-renewal rate, jumped 136%; and Oklahoma, which ranked 7th by 2023 non-renewal rate, experienced a 102% increase.

Table 7: **States by Non-Renewal Rate Percent Change 2018 - 2023**

	State	Non-Renewal % 2018	Non-Renewal % 2023	Non-Renewal Percent Change 2018 - 2023
1	FL	0.79	2.99	279.97
2	LA	0.49	1.8	267.17
3	HI	0.42	1.32	215.83
4	SC	0.52	1.24	136
5	OK	0.72	1.45	102.82
6	RI	0.69	1.37	99.79
7	CA	0.94	1.72	81.99
8	NJ	0.47	0.8	69.54
9	MT	0.61	1.02	67.42
10	WY	0.51	0.84	66.67
11	WV	0.45	0.74	65.06
12	WA	0.42	0.69	64.56
13	CT	0.86	1.34	55.67
14	MS	0.96	1.49	55.63
15	ME	0.4	0.61	51.05
16	UT	0.72	1.06	46.87
17	NY	0.39	0.57	46.84
18	VA	0.7	0.95	35.81
19	ND	0.64	0.86	34.16
20	NV	0.63	0.85	33.77
21	NM	0.97	1.27	31.38
22	PA	0.29	0.37	29.77
23	MD	0.5	0.65	29.7
24	KY	0.6	0.77	29.26
25	MA	1.18	1.51	28.73
26	SD	0.88	1.12	26.74
27	DC	0.98	1.24	26.45
28	MI	0.46	0.58	26.25
29	IL	0.54	0.66	22.91
30	VT	0.7	0.85	20.59
31	NE	0.88	1.05	19.51
32	DE	0.62	0.74	18.13
33	ID	0.77	0.87	13.22
34	IA	0.96	1.06	10.24
35	KS	0.81	0.85	5.42
36	TX	0.81	0.83	1.96
37	IN	1	0.98	-1.81
38	TN	0.98	0.96	-2.48
39	WI	0.81	0.77	-5.13
40	MO	0.99	0.94	-5.76
41	NC	2.07	1.79	-13.6
42	OH	1.03	0.89	-13.77
43	OR	0.83	0.68	-18.13
44	AL	1.01	0.82	-18.98
45	CO	1.1	0.86	-21.5
46	AR	0.94	0.73	-21.86
47	GA	1.16	0.86	-25.5
48	AZ	1.16	0.8	-31.06
49	MN	0.58	0.32	-44.1
50	NH	1.25	0.63	-49.56
51	AK	0.95	0.42	-55.76

Table 7. States by Non-Renewal Rate Change 2018 – 2023 (Percentage Rate Increase)

Another interesting data point demonstrates that, within states, non-renewals can spill over beyond known high-risk counties. The top 100 counties with the highest growth in non-renewal rates from 2018 to 2023 (10,000 policies or more in force) include a number of such counties. California has known high-risk coastal and wildfire counties, but several counties that are neither on the coast, nor on NRI's list of high or relatively high-risk wildfire counties, nevertheless appear in the top 100 major counties (10,000 policies or more) with the highest 2018-2023 growth in non-renewal rates. These include Napa, Kings, San Joaquin, and Stanislaus counties.

Table 2: **100 counties with the highest non-renewal rate change 2018 - 2023 and > 10,000 policies**

	County	State	Non-Renewal Change 2018 - 2023	Non-Renewal % 2018	Non-Renewal % 2023	Prem. Change 2018 - 2023
1	LAKE	CA	6.32	1.24	7.56	1041
2	JACKSON	MS	5.23	0.32	5.55	1395
3	HARRISON	MS	4.77	0.35	5.11	911
4	COLLIER	FL	4.39	0.53	4.92	2047
5	NEVADA	CA	4.22	2.3	6.51	1888
6	BEAUFORT	SC	3.89	0.22	4.11	752
7	SHASTA	CA	3.88	1.05	4.92	984
8	BREVARD	FL	3.84	0.64	4.48	1482
9	POLK	FL	3.74	0.58	4.32	NA
10	FLAGLER	FL	3.57	0.55	4.12	1342
11	CHARLESTON	SC	3.52	0.45	3.97	938
12	ORLEANS	LA	3.34	0.44	3.78	1883
13	PINELLAS	FL	3.3	0.4	3.7	1461
14	MENDOCINO	CA	3.25	0.87	4.12	974
15	JEFFERSON	LA	3.23	0.38	3.61	1724
16	TERREBONNE	LA	3.11	0.28	3.39	1522
17	SARASOTA	FL	3.1	0.4	3.5	1372
18	OSCEOLA	FL	2.93	1.03	3.96	1250
19	NEWYORK	NY	2.87	1.25	4.11	6052
20	MANATEE	FL	2.77	0.4	3.16	NA
21	ELDORADO	CA	2.73	2.28	5.01	NA
22	MIAMLDADE	FL	2.69	1.6	4.29	1976
23	PALMBEACH	FL	2.64	0.8	3.44	2750
24	HERNANDO	FL	2.36	0.58	2.94	1010
25	PITT	NC	2.26	1.94	4.2	434
26	LEE	FL	2.15	0.39	2.53	1689
27	TANGIPAHOA	LA	2.09	0.31	2.4	991
28	PASCO	FL	2.05	0.59	2.64	1316
29	ST.JOHNS	FL	1.97	0.39	2.36	1248
30	MADERA	CA	1.86	0.99	2.85	463
31	ST.LUCIE	FL	1.84	0.57	2.41	1706
32	HILLSBOROUGH	FL	1.82	0.7	2.52	1444
33	BERKELEY	SC	1.8	0.51	2.31	NA
34	LAKE	FL	1.71	0.31	2.01	NA
35	SUMMIT	UT	1.71	0.89	2.59	1922
36	NEWPORT	RI	1.66	0.37	2.03	832
37	ST.TAMMANY	LA	1.62	0.32	1.94	2322
38	ASCENSION	LA	1.61	0.39	2	710
39	SANTACRUZ	CA	1.56	0.47	2.03	714
40	BUTTE	CA	1.55	1.69	3.24	NA
41	NEWHANOVER	NC	1.52	1.62	3.14	948
42	DORCHESTER	SC	1.46	0.54	2	767
43	SUMTER	FL	1.42	0.1	1.51	NA
44	ORANGE	FL	1.39	0.91	2.3	1478
45	ESCAMBIA	FL	1.36	0.76	2.12	1652
46	HUMBOLDT	CA	1.29	0.61	1.9	414
47	BROWARD	FL	1.23	2.07	3.3	2464
48	OKLAHOMA	OK	1.22	0.59	1.81	719
49	JOSEPHINE	OR	1.22	1.18	2.4	405
50	MARION	FL	1.21	0.49	1.71	1123
51	LIVINGSTON	LA	1.21	0.42	1.62	783
52	EASTBATONROUGE	LA	1.18	0.66	1.84	606
53	DUVAL	FL	1.17	0.73	1.9	1334
54	VOLUSIA	FL	1.15	0.78	1.93	1267
55	HONOLULU	HI	1.15	0.39	1.53	1110
56	EAGLE	CO	1.14	0.7	1.84	1120
57	HORRY	SC	1.14	0.46	1.59	885
58	ALACHUA	FL	1.11	0.54	1.65	1066
59	SANDIEGO	CA	1.05	1.11	2.16	738
60	WASHINGTON	RI	1.05	0.37	1.42	535
61	PLACER	CA	1.04	1.16	2.19	553
62	VIRGINIABEACH	VA	1.04	0.69	1.73	562
63	VENTURA	CA	1.03	0.9	1.93	486
64	RIVERSIDE	CA	0.99	1.3	2.29	243
65	CAPEMAY	NJ	0.97	0.48	1.45	251
66	NORFOLK	VA	0.96	1.15	2.11	429
67	SEMINOLE	FL	0.95	1	1.94	1597
68	BRUNSWICK	NC	0.94	1.39	2.32	795
69	MAUI	HI	0.93	0.5	1.43	886
70	NAPA	CA	0.92	0.51	1.43	736
71	KINGS	CA	0.9	0.6	1.49	288
72	CANADIAN	OK	0.89	0.47	1.36	771
73	HAMPTON	VA	0.81	1.36	2.17	634
74	CLAY	FL	0.8	0.48	1.28	1030
75	FLATHEAD	MT	0.79	0.71	1.51	388
76	FRESNO	CA	0.78	0.75	1.54	NA
77	FAIRFIELD	CT	0.77	0.81	1.59	1183
78	LAFAYETTE	LA	0.77	0.42	1.19	289
79	SANJOAQUIN	CA	0.71	0.8	1.52	NA
80	SONOMA	CA	0.71	0.68	1.39	NA
81	KERN	CA	0.7	1.3	2	194
82	SANBERNARDINO	CA	0.7	1.31	2.01	NA
83	LAPLATA	CO	0.68	0.83	1.5	950
84	SUFFOLK	NY	0.68	0.36	1.04	772
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87	CLEVELAND	OK	0.66	0.61	1.27	511
88	PITTSYLVANIA	VA	0.66	0.79	1.46	496
89	NEWHAVEN	CT	0.65	0.93	1.57	561
90	CHELAN	WA	0.65	0.59	1.24	510
91	STANISLAUS	CA	0.64	0.69	1.33	269
92	LITCHFIELD	CT	0.64	0.64	1.29	NA
93	LEWISANDCLARK	MT	0.64	0.7	1.33	459
94	BRAZORIA	TX	0.64	0.63	1.27	491
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96	MISSOULA	MT	0.63	0.46	1.09	507
97	SANJUAN	NM	0.62	0.76	1.38	166
98	ATLANTIC	NJ	0.58	0.55	1.13	586
99	HUDSON	NJ	0.58	0.45	1.04	1249
100	ALAMEDA	CA	0.57	0.59	1.16	619

Table 2. 100 counties with the highest non-renewal rate change 2018 – 2023 and > 10,000 policies

Even counties not yet considered to be at significant climate risk are beginning to experience significant insurance non-renewal risk, likely because insurance availability is at risk in proximate counties.

Across the country, growth in non-renewal rates—even where absolute non-renewals are relatively low—may indicate areas where the next dominoes are beginning to fall. For example, counties in coastal New Jersey and counties in Montana, where wildfire risk is increasing, were not among the counties ranked in the top 100 by non-renewal rate in 2023. But on the list of 100 counties with the highest non-renewal rate change from 2018 to 2023 (10,000 policies or more in force), there appear several major counties with alarming growth in non-renewal rates, ranking them among the top 100 nationwide for non-renewal rate increase. Furthermore, these county-level changes appear to have helped propel the two states themselves, with New Jersey ranking 8th by non-renewal rate percent change (compared to 35th by non-renewal percentage in 2023) and Montana ranking 9th by non-renewal rate change (compared to 18th by non-renewal percentage in 2023).

Table 2: **100 counties with the highest non-renewal rate change 2018 - 2023 and > 10,000 policies**

	County	State	Non-Renewal Change 2018 - 2023	Non-Renewal % 2018	Non-Renewal % 2023	Prem. Change 2018 - 2023
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4	COLLIER	FL	4.39	0.53	4.92	2047
5	NEVADA	CA	4.22	2.3	6.51	1888
6	BEAUFORT	SC	3.89	0.22	4.11	752
7	SHASTA	CA	3.88	1.05	4.92	984
8	BREVARD	FL	3.84	0.64	4.48	1482
9	POLK	FL	3.74	0.58	4.32	NA
10	FLAGLER	FL	3.57	0.55	4.12	1342
11	CHARLESTON	SC	3.52	0.45	3.97	938
12	ORLEANS	LA	3.34	0.44	3.78	1883
13	PINELLAS	FL	3.3	0.4	3.7	1461
14	MENDOCINO	CA	3.25	0.87	4.12	974
15	JEFFERSON	LA	3.23	0.38	3.61	1724
16	TERREBONNE	LA	3.11	0.28	3.39	1522
17	SARASOTA	FL	3.1	0.4	3.5	1372
18	OSCEOLA	FL	2.93	1.03	3.96	1250
19	NEWYORK	NY	2.87	1.25	4.11	6052
20	MANATEE	FL	2.77	0.4	3.16	NA
21	ELDORADO	CA	2.73	2.28	5.01	NA
22	MIAMI-DADE	FL	2.69	1.6	4.29	1976
23	PALMBEACH	FL	2.64	0.8	3.44	2750
24	HERNANDO	FL	2.36	0.58	2.94	1010
25	PITT	NC	2.26	1.94	4.2	434
26	LEE	FL	2.15	0.39	2.53	1689
27	TANGIPAHOA	LA	2.09	0.31	2.4	991
28	PASCO	FL	2.05	0.59	2.64	1316
29	ST.JOHNS	FL	1.97	0.39	2.36	1248
30	MADERA	CA	1.86	0.99	2.85	463
31	ST.LUCIE	FL	1.84	0.57	2.41	1706
32	HILLSBOROUGH	FL	1.82	0.7	2.52	1444
33	BERKELEY	SC	1.8	0.51	2.31	NA
34	LAKE	FL	1.71	0.31	2.01	NA
35	SUMMIT	UT	1.71	0.89	2.59	1922
36	NEWPORT	RI	1.66	0.37	2.03	832
37	ST.TAMMANY	LA	1.62	0.32	1.94	2322
38	ASCENSION	LA	1.61	0.39	2	710
39	SANTACRUZ	CA	1.56	0.47	2.03	714
40	BUTTE	CA	1.55	1.69	3.24	NA
41	NEWHANOVER	NC	1.52	1.62	3.14	948
42	DORCHESTER	SC	1.46	0.54	2	767
43	SUMTER	FL	1.42	0.1	1.51	NA
44	ORANGE	FL	1.39	0.91	2.3	1478
45	ESCAMBIA	FL	1.36	0.76	2.12	1652
46	HUMBOLDT	CA	1.29	0.61	1.9	414
47	BROWARD	FL	1.23	2.07	3.3	2464
48	OKLAHOMA	OK	1.22	0.59	1.81	719
49	JOSEPHINE	OR	1.22	1.18	2.4	405
50	MARION	FL	1.21	0.49	1.71	1123
51	LIVINGSTON	LA	1.21	0.42	1.62	783
52	EASTBATONROUGE	LA	1.18	0.66	1.84	606
53	DUVAL	FL	1.17	0.73	1.9	1334
54	VOLUSIA	FL	1.15	0.78	1.93	1267
55	HONOLULU	HI	1.15	0.39	1.53	1110
56	EAGLE	CO	1.14	0.7	1.84	1120
57	HORRY	SC	1.14	0.46	1.59	885
58	ALACHUA	FL	1.11	0.54	1.65	1066
59	SANDIEGO	CA	1.05	1.11	2.16	738
60	WASHINGTON	RI	1.05	0.37	1.42	535
61	PLACER	CA	1.04	1.16	2.19	553
62	VIRGINIABEACH	VA	1.04	0.69	1.73	562
63	VENTURA	CA	1.03	0.9	1.93	486
64	RIVERSIDE	CA	0.99	1.3	2.29	243
65	CAPEMAY	NJ	0.97	0.48	1.45	251
66	NORFOLK	VA	0.96	1.15	2.11	429
67	SEMINOLE	FL	0.95	1	1.94	1597
68	BRUNSWICK	NC	0.94	1.39	2.32	795
69	MAUI	HI	0.93	0.5	1.43	886
70	NAPA	CA	0.92	0.51	1.43	736
71	KINGS	CA	0.9	0.6	1.49	288
72	CANADIAN	OK	0.89	0.47	1.36	771
73	HAMPTON	VA	0.81	1.36	2.17	634
74	CLAY	FL	0.8	0.48	1.28	1030
75	FLATHEAD	MT	0.79	0.71	1.51	388
76	FRESNO	CA	0.78	0.75	1.54	NA
77	FAIRFIELD	CT	0.77	0.81	1.59	1183
78	LAFAYETTE	LA	0.77	0.42	1.19	289
79	SANJOAQUIN	CA	0.71	0.8	1.52	NA
80	SONOMA	CA	0.71	0.68	1.39	NA
81	KERN	CA	0.7	1.3	2	194
82	SANBERNARDINO	CA	0.7	1.31	2.01	NA
83	LAPLATA	CO	0.68	0.83	1.5	950
84	SUFFOLK	NY	0.68	0.36	1.04	772
85	GALVESTON	TX	0.68	0.79	1.47	346
86	SOLANO	CA	0.67	0.58	1.24	427
87	CLEVELAND	OK	0.66	0.61	1.27	511
88	PITTSYLVANIA	VA	0.66	0.79	1.46	496
89	NEWHAVEN	CT	0.65	0.93	1.57	561
90	CHELAN	WA	0.65	0.59	1.24	510
91	STANISLAUS	CA	0.64	0.69	1.33	269
92	LITCHFIELD	CT	0.64	0.64	1.29	NA
93	LEWISANDCLARK	MT	0.64	0.7	1.33	459
94	BRAZORIA	TX	0.64	0.63	1.27	491
95	BALDWIN	AL	0.63	0.29	0.93	1117
96	MISSOULA	MT	0.63	0.46	1.09	507
97	SANJUAN	NM	0.62	0.76	1.38	166
98	ATLANTIC	NJ	0.58	0.55	1.13	586
99	HUDSON	NJ	0.58	0.45	1.04	1249
100	ALAMEDA	CA	0.57	0.59	1.16	619

Table 2. 100 counties with the highest non-renewal rate change 2018 – 2023 and > 10,000 policies

Finally, there are several indications in the data, when viewed at a state level, that there is significant risk of insurance upheaval in states that are not viewed as among the riskiest states when considering only 2023 data. In addition to New Jersey and Montana, mentioned above, several other states that currently fall outside the top 15 ranked by 2023 non-renewal rate experienced significant jumps in non-renewal rate, as evidenced by non-renewal rate percent change data. New York, for example, ranked 48 of 51 (including the District of Columbia) on the 2023 list, but 17 of 51 when ranked by rate percent change (a 47% increase in its non-renewal rate); Maine was 46 overall in 2023, but 15 by rate percent change (a 51% increase); Washington was 41 overall in 2023, but 12 by rate percent change (a 65% increase); West Virginia was 39 overall in 2023, but 11 by rate percent increase (a 65% increase); and Wyoming was 31 overall in 2023, but 10 by rate percent change (a 67% increase).

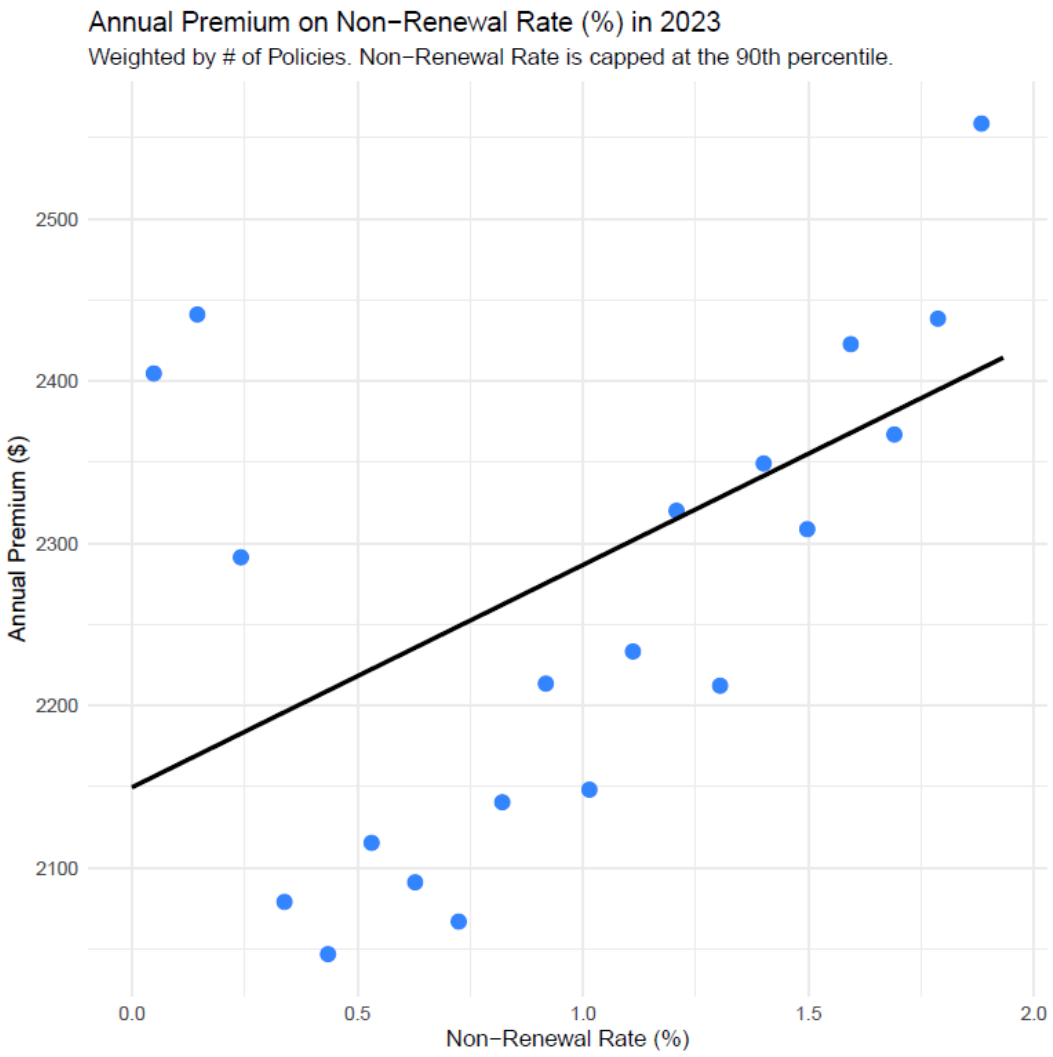
All of these states are either coastal states or states with increasing risk of wildfire, as determined by First Street — or both.[41]

C. There is a Strong Correlation Between Increasing Premiums and Increasing Non-Renewal Rates.

In July 2024, the *New York Times* published an exposé on how climate change is driving up home insurance premiums.[42] An analysis of the Committee's non-renewal data and the previously public premiums data shows a clear positive correlation between higher premiums and higher non-renewal rates.

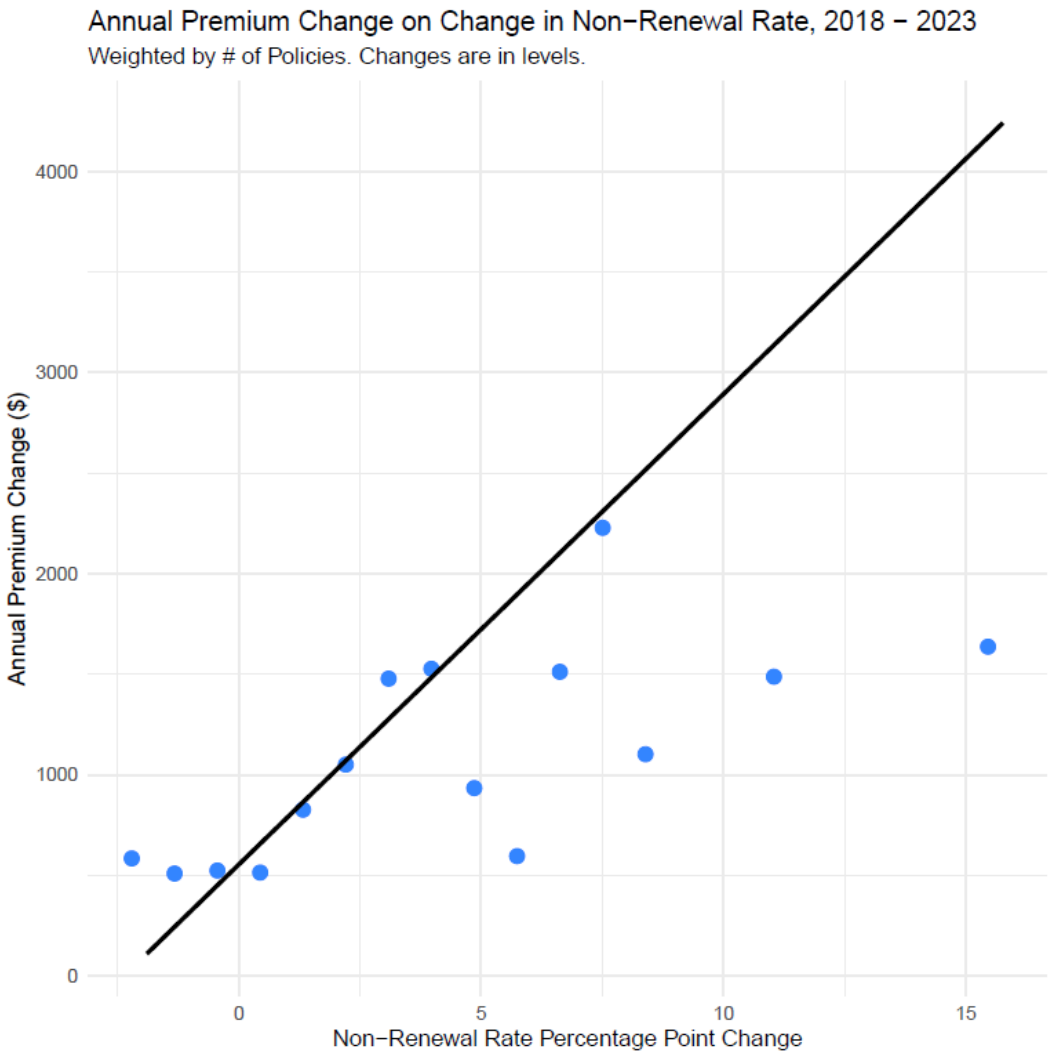
[41] The 9th National Risk Assessment, The Insurance Issue, *supra* note 33, at 15.

[42] Christopher Flavelle, *Home Insurance Rates in America Are Wildly Distorted. Here's Why*, N.Y. Times (July 8, 2024), https://www.nytimes.com/interactive/2024/07/08/climate/home-insurance-climate-change.html.



Graph 2. Annual Premium on Non-Renewal Rate (%) in 2023

Areas with higher premiums are also more likely to have higher non-renewal rates. Similarly, there is a positive correlation between annual premium rate *change* and non-renewal rate percentage point *change* from 2018 through 2023.



Graph 3. Annual Premium Change on Change in Non-Renewal Rate, 2018 – 2023

Growth in insurance rate premiums closely tracking growth in non-renewal rates makes intuitive sense: with riskier properties, insurance companies can raise rates or refuse to underwrite altogether. As climate risk grows, the option to pull out altogether can become a necessary business decision. It is well-reported around the country that premiums are skyrocketing, insurers are non-renewing customers or pulling out of risky markets altogether; as climate change gets worse, insurance availability and affordability will also get worse.

IV. CONCLUSION

The data obtained by the Senate Budget Committee provides a first-of-its-kind look into the perils that homeowners face as insurers, responding to climate risk, are increasingly declining to renew polices. It provides a new window into understanding the upheaval in insurance markets around the country: the current state and geography of non-renewals, the link between increasing premiums and non-renewals, and insight into which states and markets are likely to see serious trouble next.

Notably, the data make clear that insurance non-renewals are not only a problem for communities typically seen as being on the front lines of climate change. Florida, California, and Louisiana have been seen as the canaries in the coal mine; the Committee's data make clear that places such as southern New England, parts of Montana, New Mexico, coastal *and* inland North Carolina, and South Carolina, among others, are not far behind.

As climate change gets worse, so does trouble in insurance markets, threatening mortgage markets and property values. In certain communities, sky-high insurance premiums and unavailable coverage will make it nearly impossible for anyone who cannot buy a house in cash to get a mortgage and buy a home. Property values will eventually fall — just like in 2008 — sending household wealth tumbling. The United States could be looking at a systemic shock to the economy similar to the financial crisis of 2008 — if not greater. As the former Chief Economist of Freddie Mac said in testimony before the Senate Budget Committee: "A large share of homeowners' wealth is locked up in the equity in their homes. If those homes become uninsurable and unmarketable, the values of the homes will plummet. Unlike the experience of 2007/08, these homeowners will have no expectation that the values of their homes will ever recover."[43] The economy-wide shock could be devastating.

Such a catastrophe need not be inevitable. Individuals and policymakers can — and should — be knowledgeable and prepared for the growing insurability crisis. The Committee's new data — which include information about nearly every county in the United States — can help give homeowners, families, and policymakers important insights and the foundation to ask informative questions.

While this Committee may be the first entity to publish this kind of data, it should not be the last. More data and greater transparency as to what is occurring in insurance markets are needed to address mounting concerns. Just after this Committee launched its investigation, the Department of the Treasury provided public notice that its Federal Insurance Office (FIO) was engaging in a similar data call, requesting information from insurers to assess climate-related financial risk to consumers across the United States.

According to the FIO, it sought to "obtain previously unavailable insurance data at a ZIP code level on a consistent, granular and comparable basis from the largest homeowners insurance providers that collectively underwrite around 70% of homeowners insurance premiums nationwide."[44] Following FIO's public notice, it announced that it would collaborate with the

[43] *Risky Business: How Climate Change is Changing Insurance Markets: Hearing Before the Sen. Comm. on the Budget*, 118th Cong. (Mar. 22, 2023), https://www.budget.senate.gov/hearings/risky-business-how-climate-change-is-changing-insurance-markets.

[44] Press Release, U.S. Department of the Treasury, Treasury's Federal Insurance Office Advances First Insurer Data Call to Assess Climate-Related Financial Risk to Consumers (Nov. 1, 2023), https://home.treasury.gov/news/press-releases/jy1867.

NAIC and state insurance regulators to "collect and analyze data covering more than 80% of the U.S. property insurance market by premium volume."[45]

At the time of this Report, neither the NAIC nor FIO have published a final report or made data public.[46] The Committee is hopeful that the data collected by the NAIC will soon be made public. The potential economic consequences of climbing insurance premiums and declining insurance availability are simply too great to not have our headlights on, through regularly updated public data, to understand non-renewals and premium increases as the harbinger of broader insurance collapse.

[45] States Issue Property & Casualty Market Intelligence Data Call Covering Over 80% of U.S. Market, *supra* note 28.

[46] The Committee commends FIO's focus on this important issue and looks forward to its findings, which should similarly allow policymakers and consumers understand, at a local level, the increasing impacts of climate change on household budgets and help inform necessary legislative fixes at the state level.

ANNEX

Table 1: **100 counties with the highest non-renewal rate in 2023 and > 10,000 policies**

	County	State	Non-Renewal % 2018	Non-Renewal % 2023	Annual Prem. 2023	Prem. Change 2018 - 2023
1	LAKE	CA	1.24	7.56	2707	1041
2	NEVADA	CA	2.3	6.51	3868	1888
3	BARNSTABLE	MA	0.78	6.39	3057	880
4	TUOLUMNE	CA	7.33	6.1	NA	NA
5	JACKSON	MS	0.32	5.55	4265	1395
6	TEHAMA	CA	0.89	5.29	NA	NA
7	HARRISON	MS	0.35	5.11	3485	911
8	ELDORADO	CA	2.28	5.01	NA	NA
9	SHASTA	CA	1.05	4.92	2326	984
10	COLLIER	FL	0.53	4.92	5056	2047
11	INDIANRIVER	FL	0.41	4.79	3867	1515
12	CHARLOTTE	FL	0.33	4.71	3784	1454
13	BREVARD	FL	0.64	4.48	3592	1482
14	POLK	FL	0.58	4.32	NA	NA
15	MIAMI-DADE	FL	1.6	4.29	6228	1976
16	ONSLOW	NC	2.47	4.25	2645	838
17	PITT	NC	1.94	4.2	2139	434
18	MENDOCINO	CA	0.87	4.12	2523	974
19	FLAGLER	FL	0.55	4.12	2865	1342
20	NEWYORK	NY	1.25	4.11	12256	6052
21	BEAUFORT	SC	0.22	4.11	3483	752
22	CHARLESTON	SC	0.45	3.97	3976	938
23	OSCEOLA	FL	1.03	3.96	3080	1250
24	ORLEANS	LA	0.44	3.78	6188	1883
25	PINELLAS	FL	0.4	3.7	4070	1461
26	MARTIN	FL	0.33	3.68	5403	2589
27	LAFOURCHE	LA	0.24	3.64	3252	1182
28	JEFFERSON	LA	0.38	3.61	4715	1724
29	SARASOTA	FL	0.4	3.5	3493	1372
30	PALMBEACH	FL	0.8	3.44	5769	2750
31	TERREBONNE	LA	0.28	3.39	3926	1522
32	BROWARD	FL	2.07	3.3	6057	2464
33	BUTTE	CA	1.69	3.24	1992	NA
34	MANATEE	FL	0.4	3.16	3513	NA
35	NEWHANOVER	NC	1.62	3.14	3598	948
36	WALTON	FL	1.39	2.99	4363	1802
37	HERNANDO	FL	0.58	2.94	2545	1010
38	MADERA	CA	0.99	2.85	1847	463
39	PASCO	FL	0.59	2.64	3207	1316
40	SUMMIT	UT	0.89	2.59	3806	1922
41	BAY	FL	0.54	2.54	3476	1409
42	LEE	FL	0.39	2.53	4098	1689
43	HILLSBOROUGH	FL	0.7	2.52	3716	1444
44	COMANCHE	OK	1.09	2.42	2873	731
45	ST.LUCIE	FL	0.57	2.41	3734	1706
46	TANGIPAHOA	LA	0.31	2.4	2576	991
47	JOSEPHINE	OR	1.18	2.4	1564	405
48	ST.JOHNS	FL	0.39	2.36	3479	1248
49	YUBA	CA	1.14	2.32	1748	469
50	BRUNSWICK	NC	1.39	2.32	3190	795
51	BERKELEY	SC	0.51	2.31	NA	NA
52	ORANGE	FL	0.91	2.3	3467	1478

53	RIVERSIDE	CA	1.3	2.29	1997	243
54	CUMBERLAND	NC	2.35	2.29	2092	548
55	PLACER	CA	1.16	2.19	2113	553
56	CITRUS	FL	0.45	2.17	2792	1273
57	HAMPTON	VA	1.36	2.17	2497	634
58	SANDIEGO	CA	1.11	2.16	2436	738
59	GEORGETOWN	SC	0.43	2.16	3741	1248
60	ESCAMBIA	FL	0.76	2.12	3775	1652
61	NORFOLK	VA	1.15	2.11	2313	429
62	SANTACRUZ	CA	0.47	2.03	2706	714
63	NEWPORT	RI	0.37	2.03	3288	832
64	SANBERNARDINO	CA	1.31	2.01	NA	NA
65	LAKE	FL	0.31	2.01	NA	NA
66	KERN	CA	1.3	2	1543	194
67	ASCENSION	LA	0.39	2	2531	710
68	DORCHESTER	SC	0.54	2	2685	767
69	OKALOOSA	FL	0.52	1.98	3937	1792
70	SEMINOLE	FL	1	1.94	3542	1597
71	ST.TAMMANY	LA	0.32	1.94	4586	2322
72	VENTURA	CA	0.9	1.93	2134	486
73	VOLUSIA	FL	0.78	1.93	2961	1267
74	SANTAROSA	FL	0.93	1.91	3620	1651
75	HUMBOLDT	CA	0.61	1.9	1673	414
76	DUVAL	FL	0.73	1.9	2989	1334
77	EAGLE	CO	0.7	1.84	3067	1120
78	EASTBATONROUGE	LA	0.66	1.84	2576	606
79	OKLAHOMA	OK	0.59	1.81	3448	719
80	GUILFORD	NC	2.53	1.77	2017	762
81	VIRGINIABEACH	VA	0.69	1.73	2537	562
82	MARION	FL	0.49	1.71	2485	1123
83	ALAMANCE	NC	1.93	1.69	1443	258
84	MECKLENBURG	NC	2.57	1.69	1884	406
85	RICHMOND	GA	1.49	1.67	2026	524
86	ALACHUA	FL	0.54	1.65	2662	1066
87	PLYMOUTH	MA	1.33	1.63	2996	NA
88	LIVINGSTON	LA	0.42	1.62	2545	783
89	FAIRFIELD	CT	0.81	1.59	3467	1183
90	LAUDERDALE	MS	1.14	1.59	2455	559
91	HORRY	SC	0.46	1.59	2817	885
92	MUSCOGEE	GA	1.8	1.58	2137	573
93	UNION	NC	2.18	1.58	1995	306
94	NEWHAVEN	CT	0.93	1.57	2475	561
95	ESSEX	MA	1.19	1.56	2439	538
96	FRESNO	CA	0.75	1.54	NA	NA
97	HINDS	MS	1.49	1.54	2783	517
98	HONOLULU	HI	0.39	1.53	3286	1110
99	SANJOAQUIN	CA	0.8	1.52	NA	NA
100	NASH	NC	1.77	1.52	2300	488

Table 2: **100 counties with the highest non-renewal rate change 2018 - 2023 and > 10,000 policies**

	County	State	Non-Renewal Change 2018 - 2023	Non-Renewal % 2018	Non-Renewal % 2023	Prem. Change 2018 - 2023
1	LAKE	CA	6.32	1.24	7.56	1041
2	JACKSON	MS	5.23	0.32	5.55	1395
3	HARRISON	MS	4.77	0.35	5.11	911
4	COLLIER	FL	4.39	0.53	4.92	2047
5	NEVADA	CA	4.22	2.3	6.51	1888
6	BEAUFORT	SC	3.89	0.22	4.11	752
7	SHASTA	CA	3.88	1.05	4.92	984
8	BREVARD	FL	3.84	0.64	4.48	1482
9	POLK	FL	3.74	0.58	4.32	NA
10	FLAGLER	FL	3.57	0.55	4.12	1342
11	CHARLESTON	SC	3.52	0.45	3.97	938
12	ORLEANS	LA	3.34	0.44	3.78	1883
13	PINELLAS	FL	3.3	0.4	3.7	1461
14	MENDOCINO	CA	3.25	0.87	4.12	974
15	JEFFERSON	LA	3.23	0.38	3.61	1724
16	TERREBONNE	LA	3.11	0.28	3.39	1522
17	SARASOTA	FL	3.1	0.4	3.5	1372
18	OSCEOLA	FL	2.93	1.03	3.96	1250
19	NEWYORK	NY	2.87	1.25	4.11	6052
20	MANATEE	FL	2.77	0.4	3.16	NA
21	ELDORADO	CA	2.73	2.28	5.01	NA
22	MIAMI-DADE	FL	2.69	1.6	4.29	1976
23	PALMBEACH	FL	2.64	0.8	3.44	2750
24	HERNANDO	FL	2.36	0.58	2.94	1010
25	PITT	NC	2.26	1.94	4.2	434
26	LEE	FL	2.15	0.39	2.53	1689
27	TANGIPAHOA	LA	2.09	0.31	2.4	991
28	PASCO	FL	2.05	0.59	2.64	1316
29	ST.JOHNS	FL	1.97	0.39	2.36	1248
30	MADERA	CA	1.86	0.99	2.85	463
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32	HILLSBOROUGH	FL	1.82	0.7	2.52	1444
33	BERKELEY	SC	1.8	0.51	2.31	NA
34	LAKE	FL	1.71	0.31	2.01	NA
35	SUMMIT	UT	1.71	0.89	2.59	1922
36	NEWPORT	RI	1.66	0.37	2.03	832
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40	BUTTE	CA	1.55	1.69	3.24	NA
41	NEWHANOVER	NC	1.52	1.62	3.14	948
42	DORCHESTER	SC	1.46	0.54	2	767
43	SUMTER	FL	1.42	0.1	1.51	NA
44	ORANGE	FL	1.39	0.91	2.3	1478
45	ESCAMBIA	FL	1.36	0.76	2.12	1652
46	HUMBOLDT	CA	1.29	0.61	1.9	414
47	BROWARD	FL	1.23	2.07	3.3	2464
48	OKLAHOMA	OK	1.22	0.59	1.81	719
49	JOSEPHINE	OR	1.22	1.18	2.4	405
50	MARION	FL	1.21	0.49	1.71	1123
51	LIVINGSTON	LA	1.21	0.42	1.62	783

52	EASTBATONROUGE	LA	1.18	0.66	1.84	606
53	DUVAL	FL	1.17	0.73	1.9	1334
54	VOLUSIA	FL	1.15	0.78	1.93	1267
55	HONOLULU	HI	1.15	0.39	1.53	1110
56	EAGLE	CO	1.14	0.7	1.84	1120
57	HORRY	SC	1.14	0.46	1.59	885
58	ALACHUA	FL	1.11	0.54	1.65	1066
59	SANDIEGO	CA	1.05	1.11	2.16	738
60	WASHINGTON	RI	1.05	0.37	1.42	535
61	PLACER	CA	1.04	1.16	2.19	553
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64	RIVERSIDE	CA	0.99	1.3	2.29	243
65	CAPEMAY	NJ	0.97	0.48	1.45	251
66	NORFOLK	VA	0.96	1.15	2.11	429
67	SEMINOLE	FL	0.95	1	1.94	1597
68	BRUNSWICK	NC	0.94	1.39	2.32	795
69	MAUI	HI	0.93	0.5	1.43	886
70	NAPA	CA	0.92	0.51	1.43	736
71	KINGS	CA	0.9	0.6	1.49	288
72	CANADIAN	OK	0.89	0.47	1.36	771
73	HAMPTON	VA	0.81	1.36	2.17	634
74	CLAY	FL	0.8	0.48	1.28	1030
75	FLATHEAD	MT	0.79	0.71	1.51	388
76	FRESNO	CA	0.78	0.75	1.54	NA
77	FAIRFIELD	CT	0.77	0.81	1.59	1183
78	LAFAYETTE	LA	0.77	0.42	1.19	289
79	SANJOAQUIN	CA	0.71	0.8	1.52	NA
80	SONOMA	CA	0.71	0.68	1.39	NA
81	KERN	CA	0.7	1.3	2	194
82	SANBERNARDINO	CA	0.7	1.31	2.01	NA
83	LAPLATA	CO	0.68	0.83	1.5	950
84	SUFFOLK	NY	0.68	0.36	1.04	772
85	GALVESTON	TX	0.68	0.79	1.47	346
86	SOLANO	CA	0.67	0.58	1.24	427
87	CLEVELAND	OK	0.66	0.61	1.27	511
88	PITTSYLVANIA	VA	0.66	0.79	1.46	496
89	NEWHAVEN	CT	0.65	0.93	1.57	561
90	CHELAN	WA	0.65	0.59	1.24	510
91	STANISLAUS	CA	0.64	0.69	1.33	269
92	LITCHFIELD	CT	0.64	0.64	1.29	NA
93	LEWISANDCLARK	MT	0.64	0.7	1.33	459
94	BRAZORIA	TX	0.64	0.63	1.27	491
95	BALDWIN	AL	0.63	0.29	0.93	1117
96	MISSOULA	MT	0.63	0.46	1.09	507
97	SANJUAN	NM	0.62	0.76	1.38	166
98	ATLANTIC	NJ	0.58	0.55	1.13	586
99	HUDSON	NJ	0.58	0.45	1.04	1249
100	ALAMEDA	CA	0.57	0.59	1.16	619

Table 3: **100 counties with the highest non-renewal rate in 2023 and > 1,000 policies**

	County	State	Non-Renewal % 2018	Non-Renewal % 2023	Annual Prem. 2023	Prem. Change 2018 - 2023
1	GLADES	FL	0.46	16.23	3617	1637
2	DARE	NC	1.93	12.92	4560	1009
3	DUKES	MA	0.43	11.6	4631	1967
4	CHOWAN	NC	1.5	9.31	3356	1124
5	HIGHLANDS	FL	0.41	9.14	2744	1102
6	BLADEN	NC	2.11	8.16	2488	530
7	LAKE	CA	1.24	7.56	2707	1041
8	CURRITUCK	NC	2.43	7.51	2911	154
9	WAYNE	NC	2.43	7.39	2071	483
10	NANTUCKET	MA	0.22	7.3	5922	3332
11	TRINITY	CA	0.97	7.27	3710	2288
12	PASQUOTANK	NC	1.37	7.06	2447	377
13	HENDRY	FL	0.49	6.88	3606	1208
14	MARIPOSA	CA	2.68	6.87	3544	1768
15	BEAUFORT	NC	1.54	6.82	2430	280
16	CALAVERAS	CA	2.86	6.77	3335	1765
17	PLUMAS	CA	1.68	6.6	2422	903
18	NEVADA	CA	2.3	6.51	3868	1888
19	BARNSTABLE	MA	0.78	6.39	3057	880
20	LEVY	FL	1.18	6.25	3163	1529
21	TUOLUMNE	CA	7.33	6.1	NA	NA
22	GULF	FL	3.04	6.06	4245	1774
23	LENOIR	NC	1.76	5.77	2126	614
24	JACKSON	MS	0.32	5.55	4265	1395
25	DESOTO	FL	0.2	5.44	3439	1258
26	AMADOR	CA	2.31	5.42	2800	1092
27	ST.BERNARD	LA	0.42	5.36	3412	1490
28	TEHAMA	CA	0.89	5.29	NA	NA
29	HARRISON	MS	0.35	5.11	3485	911
30	ROBESON	NC	2.41	5.06	2464	415
31	ELDORADO	CA	2.28	5.01	NA	NA
32	DUPLIN	NC	3	5	2183	450
33	SHASTA	CA	1.05	4.92	2326	984
34	COLLIER	FL	0.53	4.92	5056	2047
35	CRAVEN	NC	1.35	4.86	2511	629
36	INDIANRIVER	FL	0.41	4.79	3867	1515
37	CHARLOTTE	FL	0.33	4.71	3784	1454
38	HARDEE	FL	0.52	4.64	3426	1258
39	BREVARD	FL	0.64	4.48	3592	1482
40	COLUMBUS	NC	2.54	4.43	2719	570
41	PLAQUEMINES	LA	0.35	4.39	5587	1929
42	VERMILION	LA	0.27	4.36	3463	1171
43	POLK	FL	0.58	4.32	NA	NA
44	MIAMI-DADE	FL	1.6	4.29	6228	1976
45	MONROE	FL	0.13	4.28	8658	2938
46	ONSLOW	NC	2.47	4.25	2645	838
47	PITT	NC	1.94	4.2	2139	434
48	CARTERET	NC	2.42	4.18	4026	1236
49	LASSEN	CA	1.11	4.14	2008	641
50	MENDOCINO	CA	0.87	4.12	2523	974
51	FLAGLER	FL	0.55	4.12	2865	1342
52	NEWYORK	NY	1.25	4.11	12256	6052

53	BEAUFORT	SC	0.22	4.11	3483	752
54	CADDO	OK	0.55	4.01	3062	861
55	ACCOMACK	VA	0.8	3.99	2446	434
56	CHARLESTON	SC	0.45	3.97	3976	938
57	OSCEOLA	FL	1.03	3.96	3080	1250
58	ST.JOHNTHEBAPTIST	LA	0.42	3.86	4393	2164
59	ORLEANS	LA	0.44	3.78	6188	1883
60	JACKSON	OK	1.11	3.77	2909	793
61	SAMPSON	NC	1.78	3.74	2148	569
62	TETON	WY	0.25	3.74	4766	2628
63	PINELLAS	FL	0.4	3.7	4070	1461
64	MARTIN	FL	0.33	3.68	5403	2589
65	LAFOURCHE	LA	0.24	3.64	3252	1182
66	JEFFERSON	LA	0.38	3.61	4715	1724
67	ST.CHARLES	LA	0.26	3.58	4583	1917
68	SARASOTA	FL	0.4	3.5	3493	1372
69	PALMBEACH	FL	0.8	3.44	5769	2750
70	SEMINOLE	OK	0.67	3.41	2843	774
71	TERREBONNE	LA	0.28	3.39	3926	1522
72	PENDER	NC	1.58	3.37	3621	913
73	SANMIGUEL	CO	0.68	3.35	3500	980
74	CHAMBERS	TX	0.32	3.34	3237	401
75	BROWARD	FL	2.07	3.3	6057	2464
76	BOURBON	KY	0.4	3.26	NA	NA
77	BUTTE	CA	1.69	3.24	1992	NA
78	ATHENS	OH	0.92	3.24	1886	NA
79	SISKIYOU	CA	1.31	3.18	2272	903
80	MANATEE	FL	0.4	3.16	3513	NA
81	NEWHANOVER	NC	1.62	3.14	3598	948
82	INYO	CA	0.67	3.1	1809	354
83	WALTON	FL	1.39	2.99	4363	1802
84	HERNANDO	FL	0.58	2.94	2545	1010
85	CHOCTAW	OK	1.07	2.94	3001	1230
86	HUGHES	OK	0.79	2.93	2511	631
87	BOISE	ID	0.98	2.87	1851	637
88	ST.MARY	LA	0.41	2.87	NA	NA
89	BECKHAM	OK	1.14	2.87	3303	799
90	MADERA	CA	0.99	2.85	1847	463
91	MORGAN	OH	1	2.83	1941	369
92	SANMIGUEL	NM	1.56	2.81	2390	610
93	BLAINE	ID	0.54	2.8	2289	929
94	BOXBUTTE	NE	1.14	2.8	3453	1304
95	MARION	SC	0.57	2.77	2344	649
96	MARTIN	NC	2.43	2.75	2190	522
97	MONO	CA	0.68	2.72	3929	2058
98	NASSAU	FL	0.39	2.7	3180	1137
99	MCCURTAIN	OK	0.57	2.68	3492	1500
100	TAYLOR	FL	0.76	2.65	3257	1504

Table 4: **100 counties with the highest non-renewal rate change 2018 - 2023 and > 1,000 policies**

	County	State	Non-Renewal Change 2018 - 2023	Non-Renewal % 2018	Non-Renewal % 2023	Prem. Change 2018 - 2023
1	GLADES	FL	15.77	0.46	16.23	1637
2	DUKES	MA	11.17	0.43	11.6	1967
3	DARE	NC	10.99	1.93	12.92	1009
4	HIGHLANDS	FL	8.73	0.41	9.14	1102
5	CHOWAN	NC	7.81	1.5	9.31	1124
6	NANTUCKET	MA	7.07	0.22	7.3	3332
7	HENDRY	FL	6.4	0.49	6.88	1208
8	LAKE	CA	6.32	1.24	7.56	1041
9	TRINITY	CA	6.3	0.97	7.27	2288
10	BLADEN	NC	6.05	2.11	8.16	530
11	PASQUOTANK	NC	5.69	1.37	7.06	377
12	BARNSTABLE	MA	5.6	0.78	6.39	880
13	BEAUFORT	NC	5.28	1.54	6.82	280
14	DESOTO	FL	5.24	0.2	5.44	1258
15	JACKSON	MS	5.23	0.32	5.55	1395
16	CURRITUCK	NC	5.08	2.43	7.51	154
17	LEVY	FL	5.06	1.18	6.25	1529
18	WAYNE	NC	4.97	2.43	7.39	483
19	ST.BERNARD	LA	4.94	0.42	5.36	1490
20	PLUMAS	CA	4.92	1.68	6.6	903
21	HARRISON	MS	4.77	0.35	5.11	911
22	TEHAMA	CA	4.4	0.89	5.29	NA
23	COLLIER	FL	4.39	0.53	4.92	2047
24	CHARLOTTE	FL	4.38	0.33	4.71	1454
25	INDIANRIVER	FL	4.37	0.41	4.79	1515
26	NEVADA	CA	4.22	2.3	6.51	1888
27	MARIPOSA	CA	4.18	2.68	6.87	1768
28	MONROE	FL	4.15	0.13	4.28	2938
29	HARDEE	FL	4.11	0.52	4.64	1258
30	VERMILION	LA	4.09	0.27	4.36	1171
31	PLAQUEMINES	LA	4.04	0.35	4.39	1929
32	LENOIR	NC	4	1.76	5.77	614
33	CALAVERAS	CA	3.91	2.86	6.77	1765
34	BEAUFORT	SC	3.89	0.22	4.11	752
35	SHASTA	CA	3.88	1.05	4.92	984
36	BREVARD	FL	3.84	0.64	4.48	1482
37	POLK	FL	3.74	0.58	4.32	NA
38	FLAGLER	FL	3.57	0.55	4.12	1342
39	CRAVEN	NC	3.52	1.35	4.86	629
40	CHARLESTON	SC	3.52	0.45	3.97	938
41	TETON	WY	3.49	0.25	3.74	2628
42	CADDO	OK	3.45	0.55	4.01	861
43	ST.JOHNTHEBAPTIST	LA	3.44	0.42	3.86	2164
44	LAFOURCHE	LA	3.4	0.24	3.64	1182
45	MARTIN	FL	3.35	0.33	3.68	2589
46	ORLEANS	LA	3.34	0.44	3.78	1883
47	ST.CHARLES	LA	3.32	0.26	3.58	1917
48	PINELLAS	FL	3.3	0.4	3.7	1461
49	MENDOCINO	CA	3.25	0.87	4.12	974
50	JEFFERSON	LA	3.23	0.38	3.61	1724
51	ACCOMACK	VA	3.2	0.8	3.99	434

52	AMADOR	CA	3.11	2.31	5.42	1092
53	TERREBONNE	LA	3.11	0.28	3.39	1522
54	SARASOTA	FL	3.1	0.4	3.5	1372
55	LASSEN	CA	3.03	1.11	4.14	641
56	GULF	FL	3.02	3.04	6.06	1774
57	CHAMBERS	TX	3.02	0.32	3.34	401
58	OSCEOLA	FL	2.93	1.03	3.96	1250
59	BOURBON	KY	2.87	0.4	3.26	NA
60	NEWYORK	NY	2.87	1.25	4.11	6052
61	MANATEE	FL	2.77	0.4	3.16	NA
62	SEMINOLE	OK	2.74	0.67	3.41	774
63	ELDORADO	CA	2.73	2.28	5.01	NA
64	MIAMI-DADE	FL	2.69	1.6	4.29	1976
65	SANMIGUEL	CO	2.67	0.68	3.35	980
66	JACKSON	OK	2.67	1.11	3.77	793
67	ROBESON	NC	2.65	2.41	5.06	415
68	PALMBEACH	FL	2.64	0.8	3.44	2750
69	ST.MARY	LA	2.46	0.41	2.87	NA
70	INYO	CA	2.43	0.67	3.1	354
71	HERNANDO	FL	2.36	0.58	2.94	1010
72	ATHENS	OH	2.32	0.92	3.24	NA
73	NASSAU	FL	2.31	0.39	2.7	1137
74	BLAINE	ID	2.26	0.54	2.8	929
75	PITT	NC	2.26	1.94	4.2	434
76	MARION	SC	2.2	0.57	2.77	649
77	STONE	MS	2.19	0.33	2.51	1192
78	LEE	FL	2.15	0.39	2.53	1689
79	ASSUMPTION	LA	2.14	0.47	2.61	1647
80	HUGHES	OK	2.14	0.79	2.93	631
81	HANCOCK	MS	2.11	0.16	2.28	1522
82	MCCURTAIN	OK	2.11	0.57	2.68	1500
83	TANGIPAHOA	LA	2.09	0.31	2.4	991
84	PASCO	FL	2.05	0.59	2.64	1316
85	MONO	CA	2.04	0.68	2.72	2058
86	BAY	FL	2.01	0.54	2.54	1409
87	DUPLIN	NC	2	3	5	450
88	ST.JOHNS	FL	1.97	0.39	2.36	1248
89	YORK	NE	1.97	0.37	2.34	629
90	SAMPSON	NC	1.96	1.78	3.74	569
91	GEORGE	MS	1.92	0.18	2.1	857
92	TAYLOR	FL	1.89	0.76	2.65	1504
93	BOISE	ID	1.89	0.98	2.87	637
94	COLUMBUS	NC	1.89	2.54	4.43	570
95	SISKIYOU	CA	1.87	1.31	3.18	903
96	CHOCTAW	OK	1.87	1.07	2.94	1230
97	MADERA	CA	1.86	0.99	2.85	463
98	ST.LUCIE	FL	1.84	0.57	2.41	1706
99	MORGAN	OH	1.83	1	2.83	369
100	HILLSBOROUGH	FL	1.82	0.7	2.52	1444

Table 5: **States by Non-Renewal Rate 2023**

	State	Non-Renewal % 2018	Non-Renewal % 2023	Non-Renewal Change 2018 - 2023
1	FL	0.79	2.99	2.2
2	LA	0.49	1.8	1.31
3	NC	2.07	1.79	-0.28
4	CA	0.94	1.72	0.77
5	MA	1.18	1.51	0.34
6	MS	0.96	1.49	0.53
7	OK	0.72	1.45	0.74
8	RI	0.69	1.37	0.68
9	CT	0.86	1.34	0.48
10	HI	0.42	1.32	0.9
11	NM	0.97	1.27	0.3
12	DC	0.98	1.24	0.26
13	SC	0.52	1.24	0.71
14	SD	0.88	1.12	0.24
15	IA	0.96	1.06	0.1
16	UT	0.72	1.06	0.34
17	NE	0.88	1.05	0.17
18	MT	0.61	1.02	0.41
19	IN	1	0.98	-0.02
20	TN	0.98	0.96	-0.02
21	VA	0.7	0.95	0.25
22	MO	0.99	0.94	-0.06
23	OH	1.03	0.89	-0.14
24	ID	0.77	0.87	0.1
25	CO	1.1	0.86	-0.24
26	GA	1.16	0.86	-0.3
27	ND	0.64	0.86	0.22
28	KS	0.81	0.85	0.04
29	NV	0.63	0.85	0.21
30	VT	0.7	0.85	0.14
31	WY	0.51	0.84	0.34
32	TX	0.81	0.83	0.02
33	AL	1.01	0.82	-0.19
34	AZ	1.16	0.8	-0.36
35	NJ	0.47	0.8	0.33
36	KY	0.6	0.77	0.17
37	WI	0.81	0.77	-0.04
38	DE	0.62	0.74	0.11
39	WV	0.45	0.74	0.29
40	AR	0.94	0.73	-0.2
41	WA	0.42	0.69	0.27
42	OR	0.83	0.68	-0.15
43	IL	0.54	0.66	0.12
44	MD	0.5	0.65	0.15
45	NH	1.25	0.63	-0.62
46	ME	0.4	0.61	0.2
47	MI	0.46	0.58	0.12
48	NY	0.39	0.57	0.18
49	AK	0.95	0.42	-0.53
50	PA	0.29	0.37	0.09
51	MN	0.58	0.32	-0.26

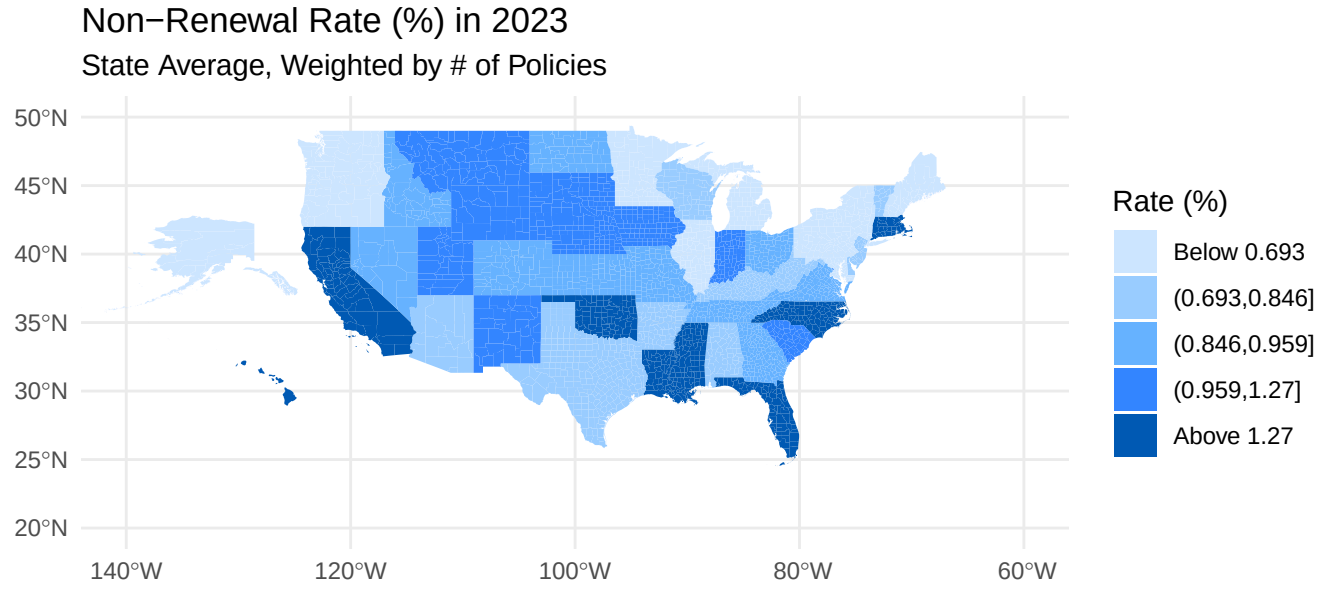
Table 6: **States by Non-Renewal Rate Change 2018 - 2023**

	State	Non-Renewal % 2018	Non-Renewal % 2023	Non-Renewal Change 2018 - 2023
1	FL	0.79	2.99	2.2
2	LA	0.49	1.8	1.31
3	HI	0.42	1.32	0.9
4	CA	0.94	1.72	0.77
5	OK	0.72	1.45	0.74
6	SC	0.52	1.24	0.71
7	RI	0.69	1.37	0.68
8	MS	0.96	1.49	0.53
9	CT	0.86	1.34	0.48
10	MT	0.61	1.02	0.41
11	MA	1.18	1.51	0.34
12	UT	0.72	1.06	0.34
13	WY	0.51	0.84	0.34
14	NJ	0.47	0.8	0.33
15	NM	0.97	1.27	0.3
16	WV	0.45	0.74	0.29
17	WA	0.42	0.69	0.27
18	DC	0.98	1.24	0.26
19	VA	0.7	0.95	0.25
20	SD	0.88	1.12	0.24
21	ND	0.64	0.86	0.22
22	NV	0.63	0.85	0.21
23	ME	0.4	0.61	0.2
24	NY	0.39	0.57	0.18
25	KY	0.6	0.77	0.17
26	NE	0.88	1.05	0.17
27	MD	0.5	0.65	0.15
28	VT	0.7	0.85	0.14
29	IL	0.54	0.66	0.12
30	MI	0.46	0.58	0.12
31	DE	0.62	0.74	0.11
32	IA	0.96	1.06	0.1
33	ID	0.77	0.87	0.1
34	PA	0.29	0.37	0.09
35	KS	0.81	0.85	0.04
36	TX	0.81	0.83	0.02
37	IN	1	0.98	-0.02
38	TN	0.98	0.96	-0.02
39	WI	0.81	0.77	-0.04
40	MO	0.99	0.94	-0.06
41	OH	1.03	0.89	-0.14
42	OR	0.83	0.68	-0.15
43	AL	1.01	0.82	-0.19
44	AR	0.94	0.73	-0.2
45	CO	1.1	0.86	-0.24
46	MN	0.58	0.32	-0.26
47	NC	2.07	1.79	-0.28
48	GA	1.16	0.86	-0.3
49	AZ	1.16	0.8	-0.36
50	AK	0.95	0.42	-0.53
51	NH	1.25	0.63	-0.62

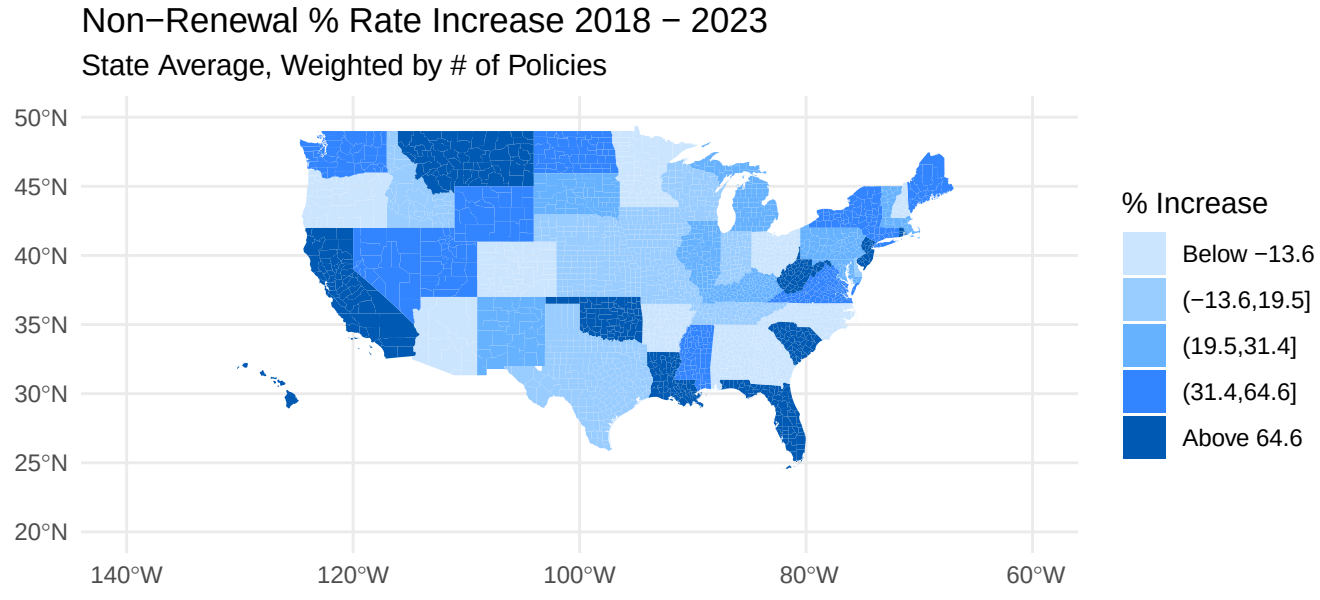
Table 7: **States by Non-Renewal Rate Percent Change 2018 - 2023**

	State	Non-Renewal % 2018	Non-Renewal % 2023	Non-Renewal Percent Change 2018 - 2023
1	FL	0.79	2.99	279.97
2	LA	0.49	1.8	267.17
3	HI	0.42	1.32	215.83
4	SC	0.52	1.24	136
5	OK	0.72	1.45	102.82
6	RI	0.69	1.37	99.79
7	CA	0.94	1.72	81.99
8	NJ	0.47	0.8	69.54
9	MT	0.61	1.02	67.42
10	WY	0.51	0.84	66.67
11	WV	0.45	0.74	65.06
12	WA	0.42	0.69	64.56
13	CT	0.86	1.34	55.67
14	MS	0.96	1.49	55.63
15	ME	0.4	0.61	51.05
16	UT	0.72	1.06	46.87
17	NY	0.39	0.57	46.84
18	VA	0.7	0.95	35.81
19	ND	0.64	0.86	34.16
20	NV	0.63	0.85	33.77
21	NM	0.97	1.27	31.38
22	PA	0.29	0.37	29.77
23	MD	0.5	0.65	29.7
24	KY	0.6	0.77	29.26
25	MA	1.18	1.51	28.73
26	SD	0.88	1.12	26.74
27	DC	0.98	1.24	26.45
28	MI	0.46	0.58	26.25
29	IL	0.54	0.66	22.91
30	VT	0.7	0.85	20.59
31	NE	0.88	1.05	19.51
32	DE	0.62	0.74	18.13
33	ID	0.77	0.87	13.22
34	IA	0.96	1.06	10.24
35	KS	0.81	0.85	5.42
36	TX	0.81	0.83	1.96
37	IN	1	0.98	-1.81
38	TN	0.98	0.96	-2.48
39	WI	0.81	0.77	-5.13
40	MO	0.99	0.94	-5.76
41	NC	2.07	1.79	-13.6
42	OH	1.03	0.89	-13.77
43	OR	0.83	0.68	-18.13
44	AL	1.01	0.82	-18.98
45	CO	1.1	0.86	-21.5
46	AR	0.94	0.73	-21.86
47	GA	1.16	0.86	-25.5
48	AZ	1.16	0.8	-31.06
49	MN	0.58	0.32	-44.1
50	NH	1.25	0.63	-49.56
51	AK	0.95	0.42	-55.76

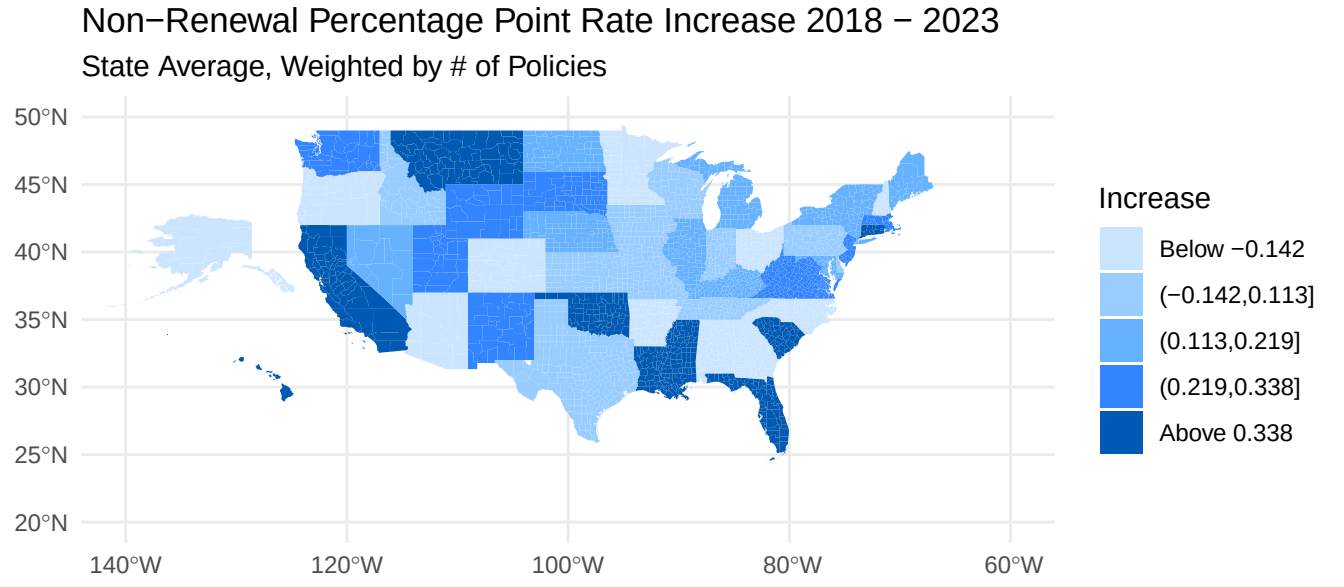
Map 1: **Non-Renewal Rate (%) in 2023 (State Level)**



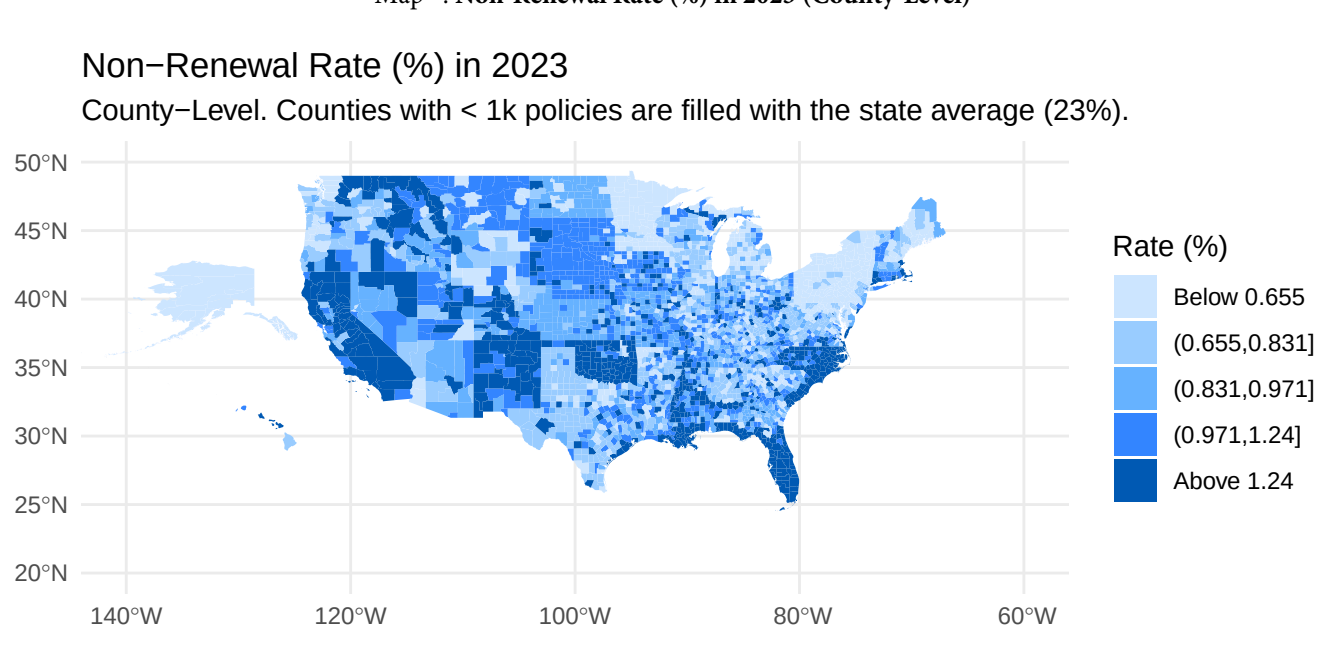
Map 2: **Non-Renewal % Rate Increase 2018 – 2023 (State Level)**



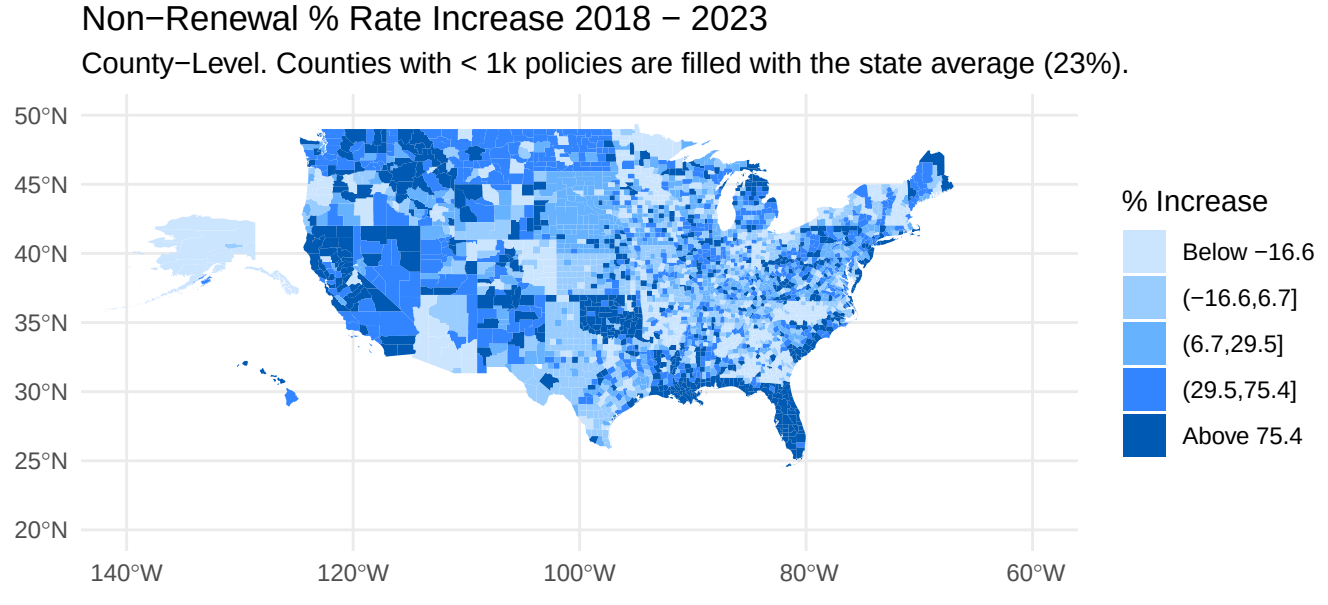
Map 3: **Non-Renewal Percentage Point Rate Increase 2018 – 2023 (State Level)**



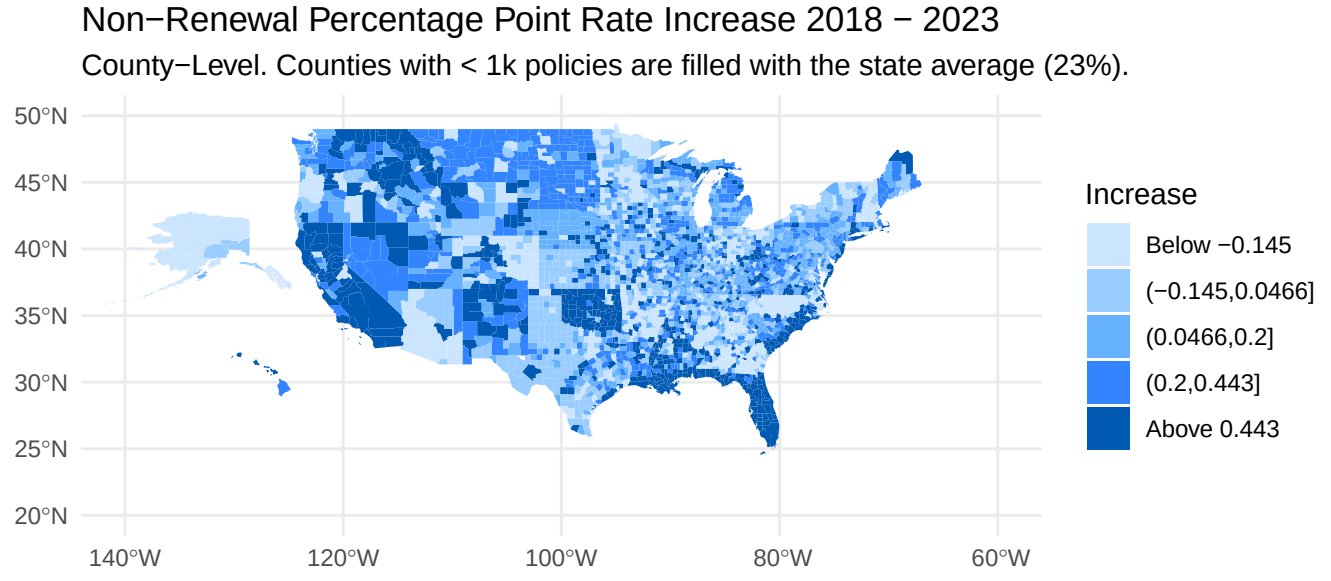
Map : **Non-Renewal Rate (%) in 2023 (County-Level)**



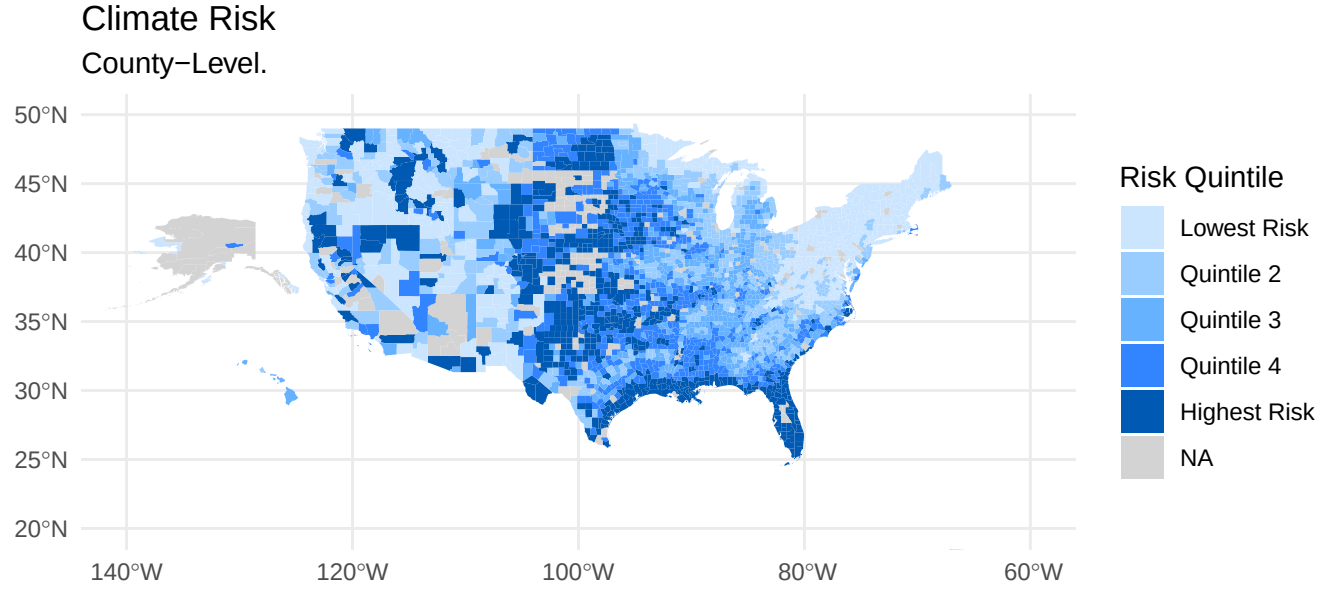
Map 5: **Non-Renewal % Rate Increase 2018 – 2023 (County Level)**



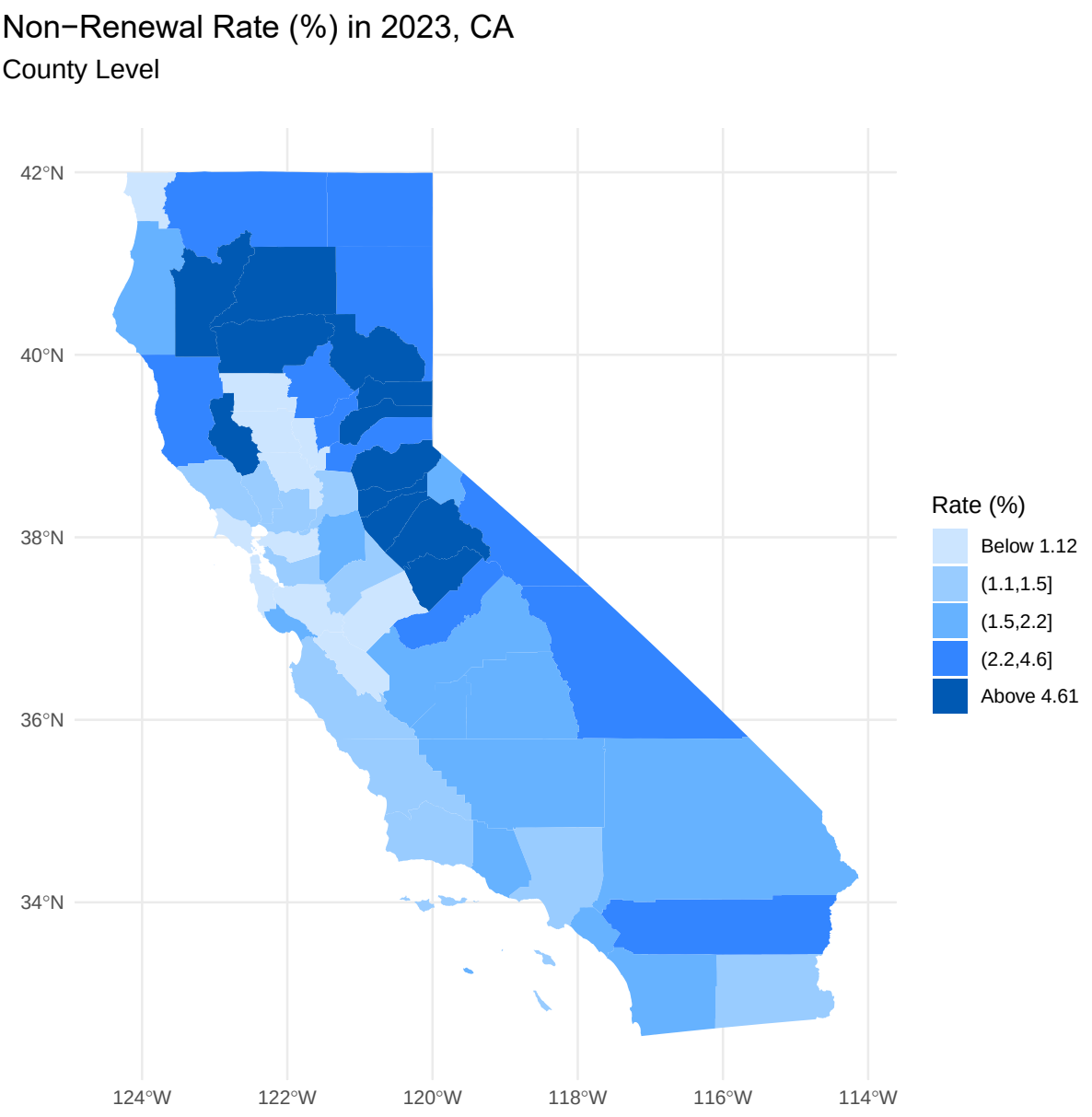
Map 6: **Non-Renewal Percentage Point Rate Increase 2018 – 2023 (County Level)**

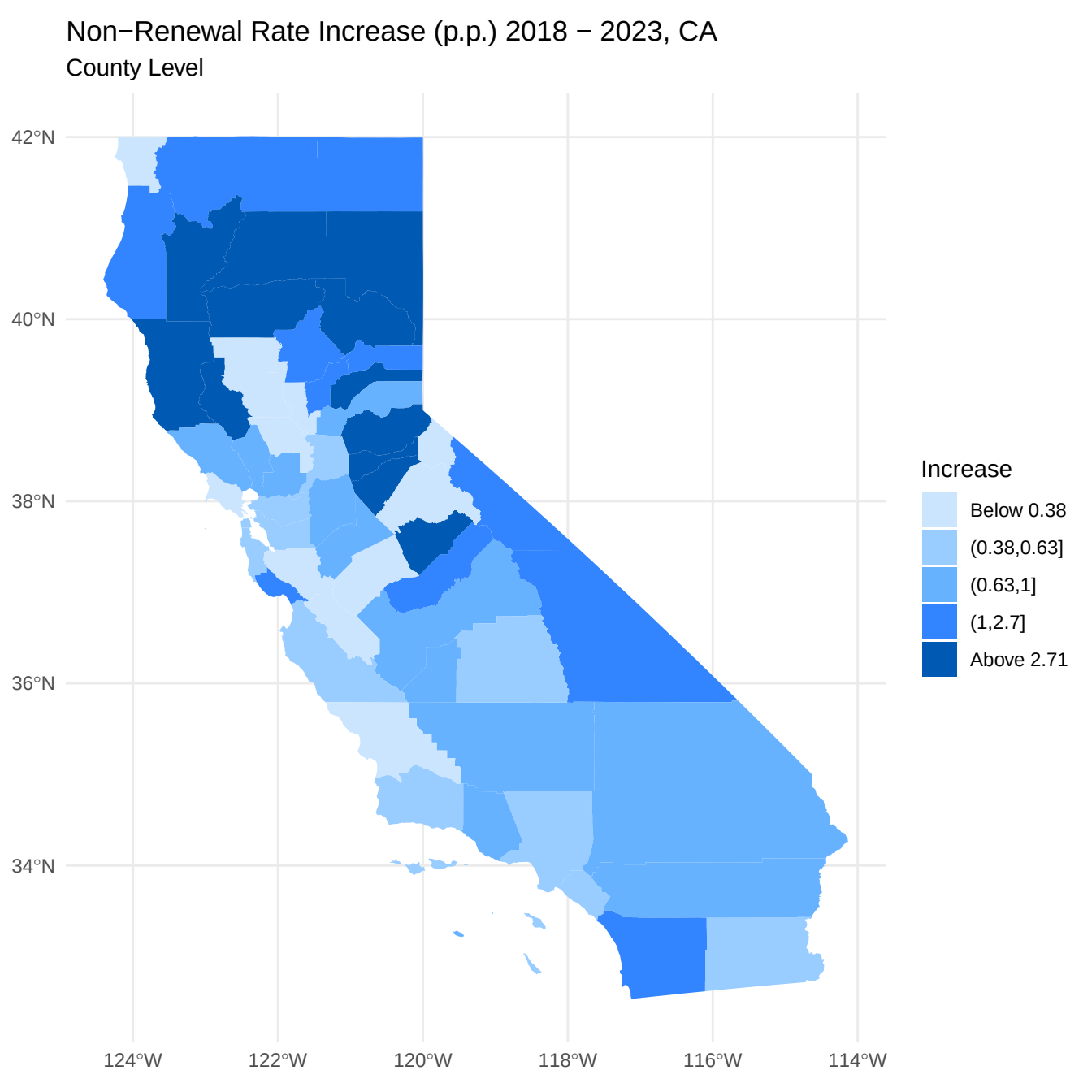


Map 7: **Climate Risk (County Level)**



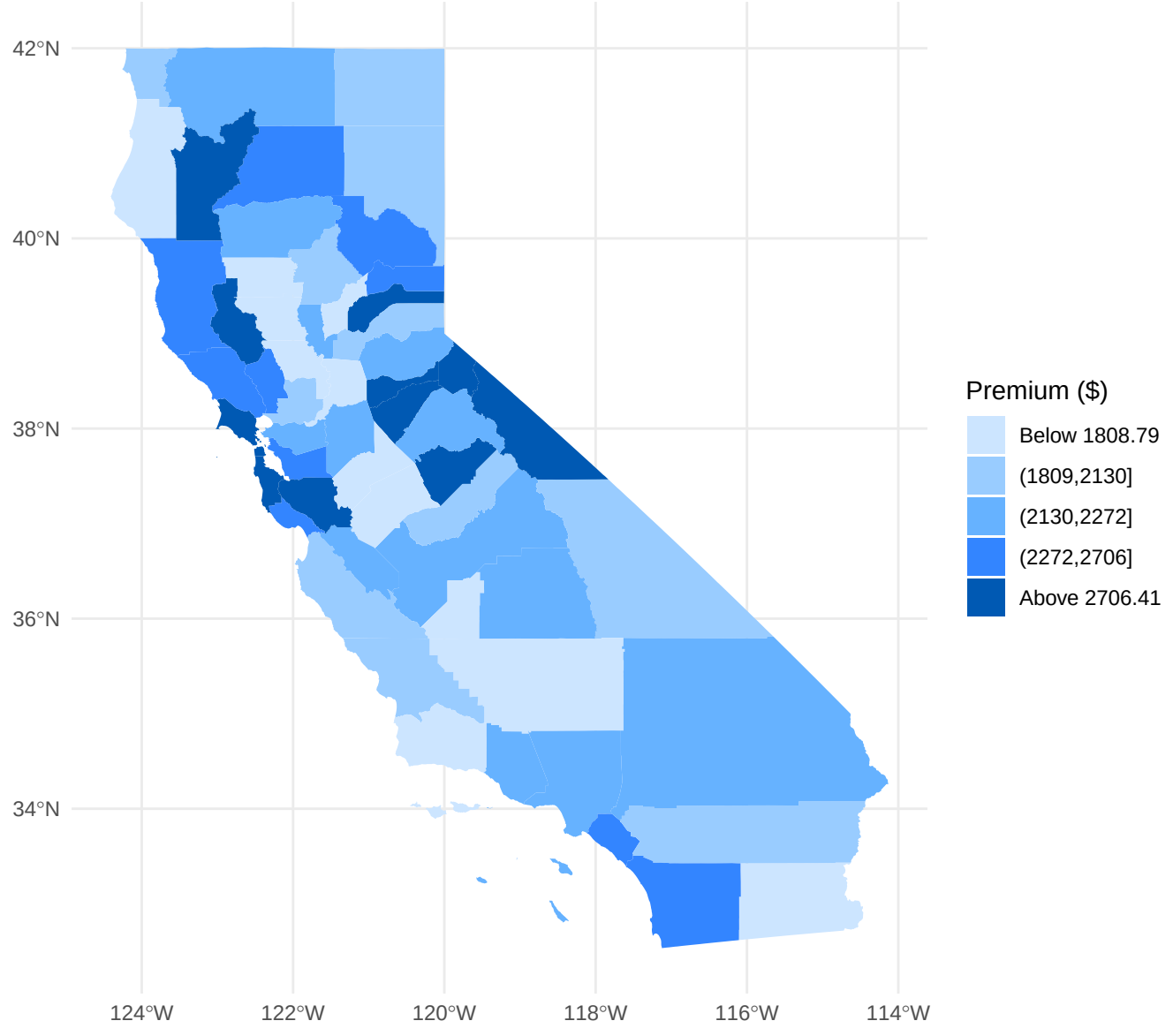
Map 8.A: **Select County-Level State Maps [California]**

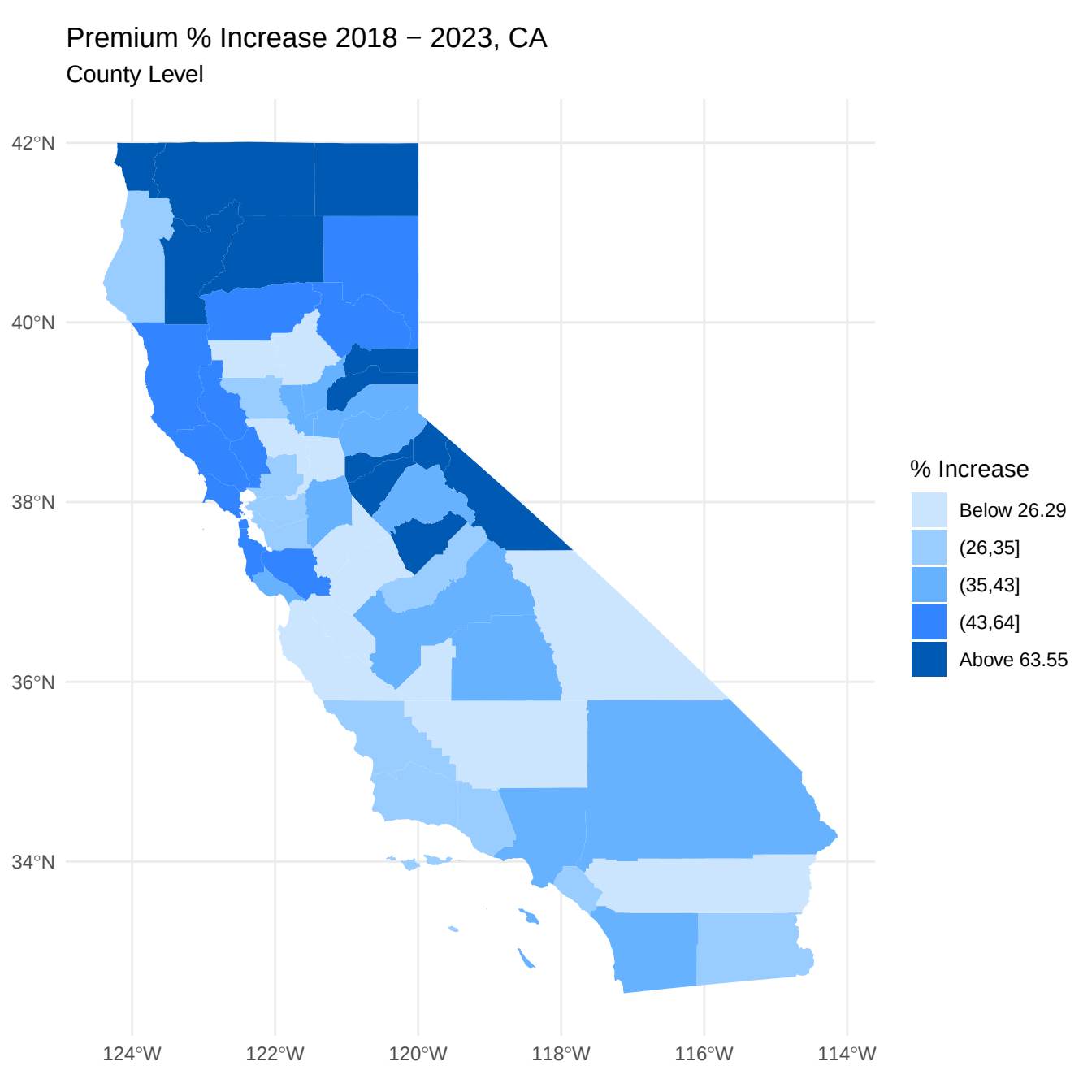



Non−Renewal Rate Increase (p.p.) 2018 − 2023, CA
County Level
42°N
40°N
38°N
36°N
34°N
124°W
122°W
120°W
118°W
116°W
114°W
Increase
Below 0.38
(0.38,0.63]
(0.63,1]
(1,2.7]
Above 2.71

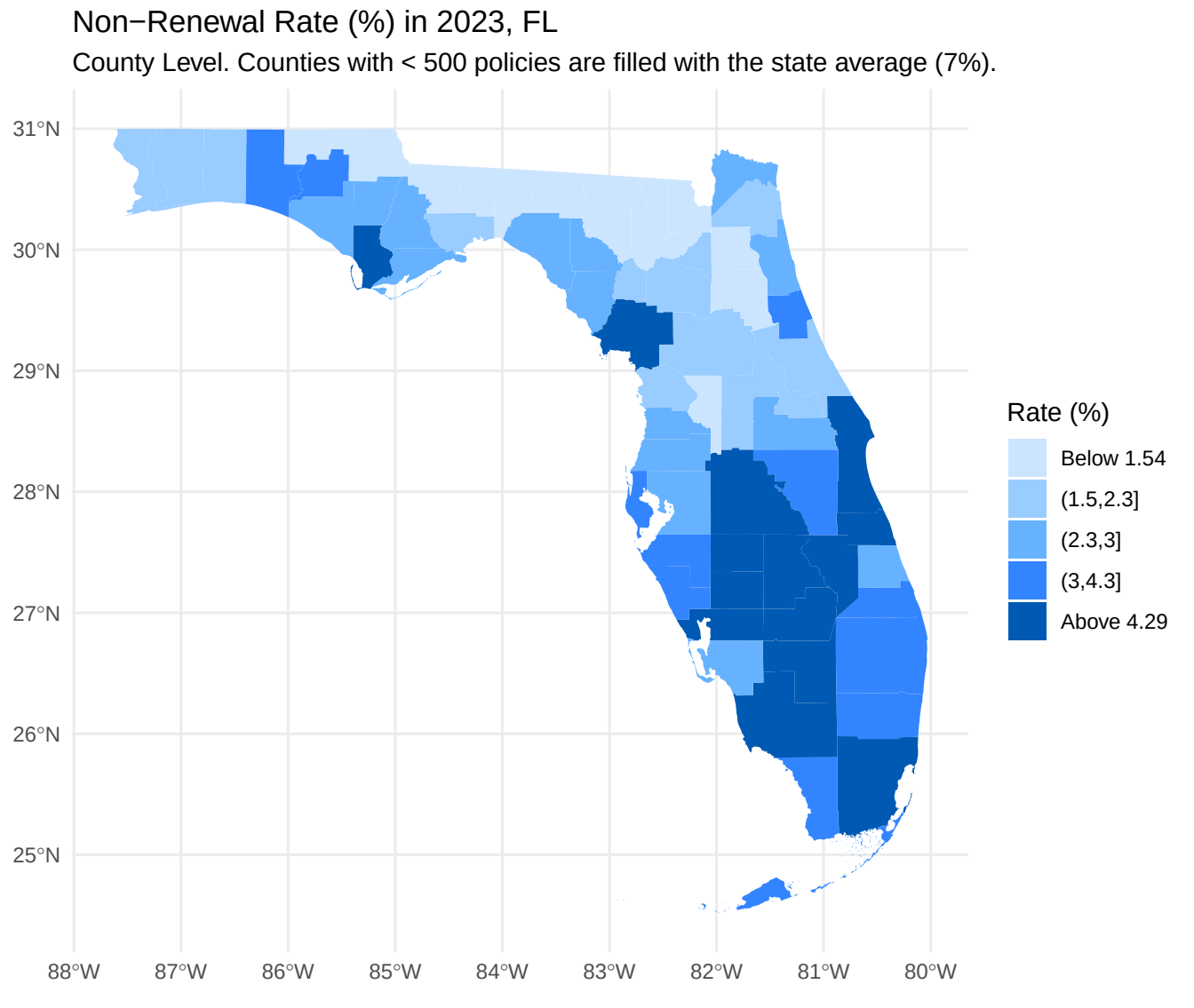
Annual Premium ($) in 2023, CA

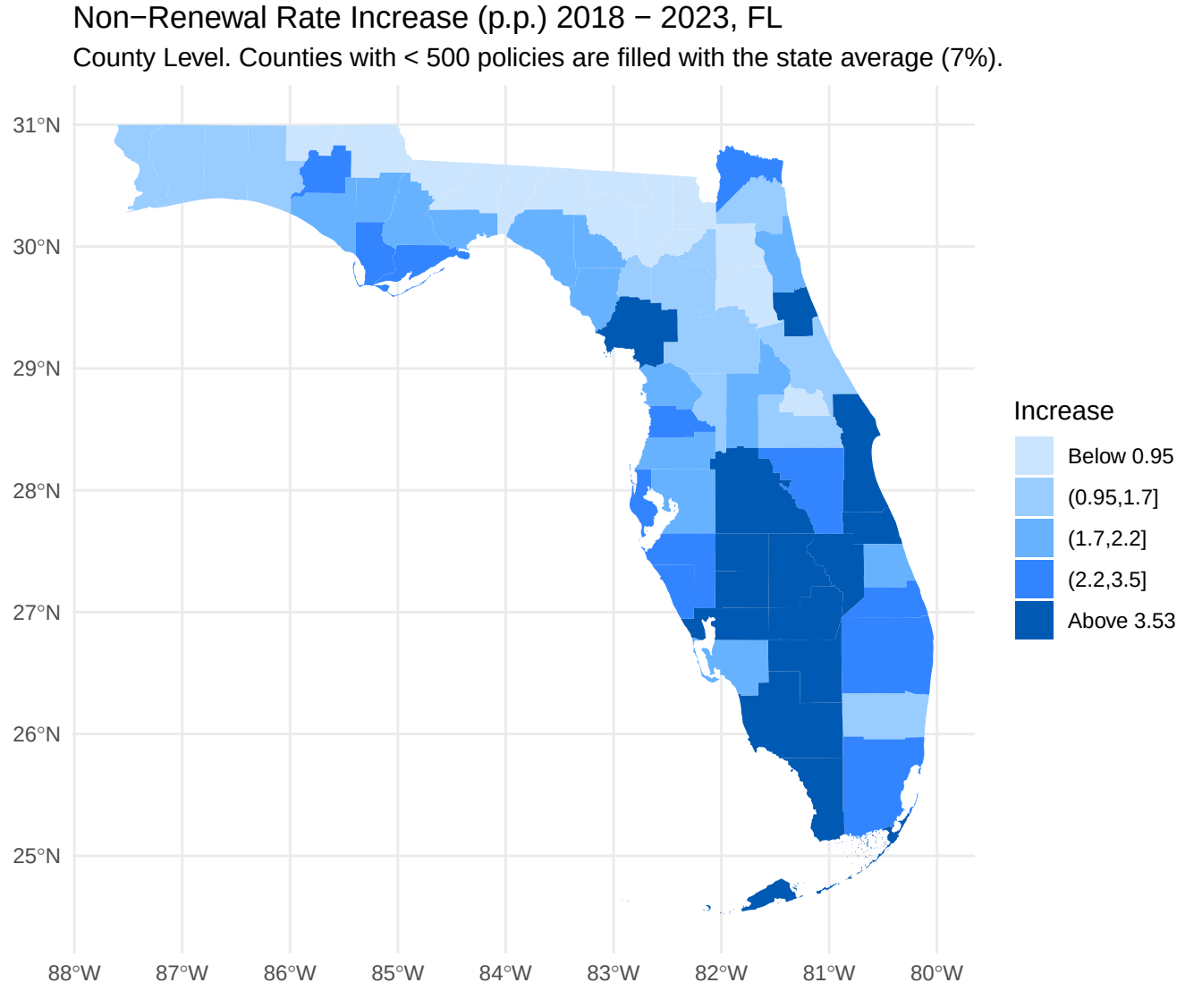
County Level

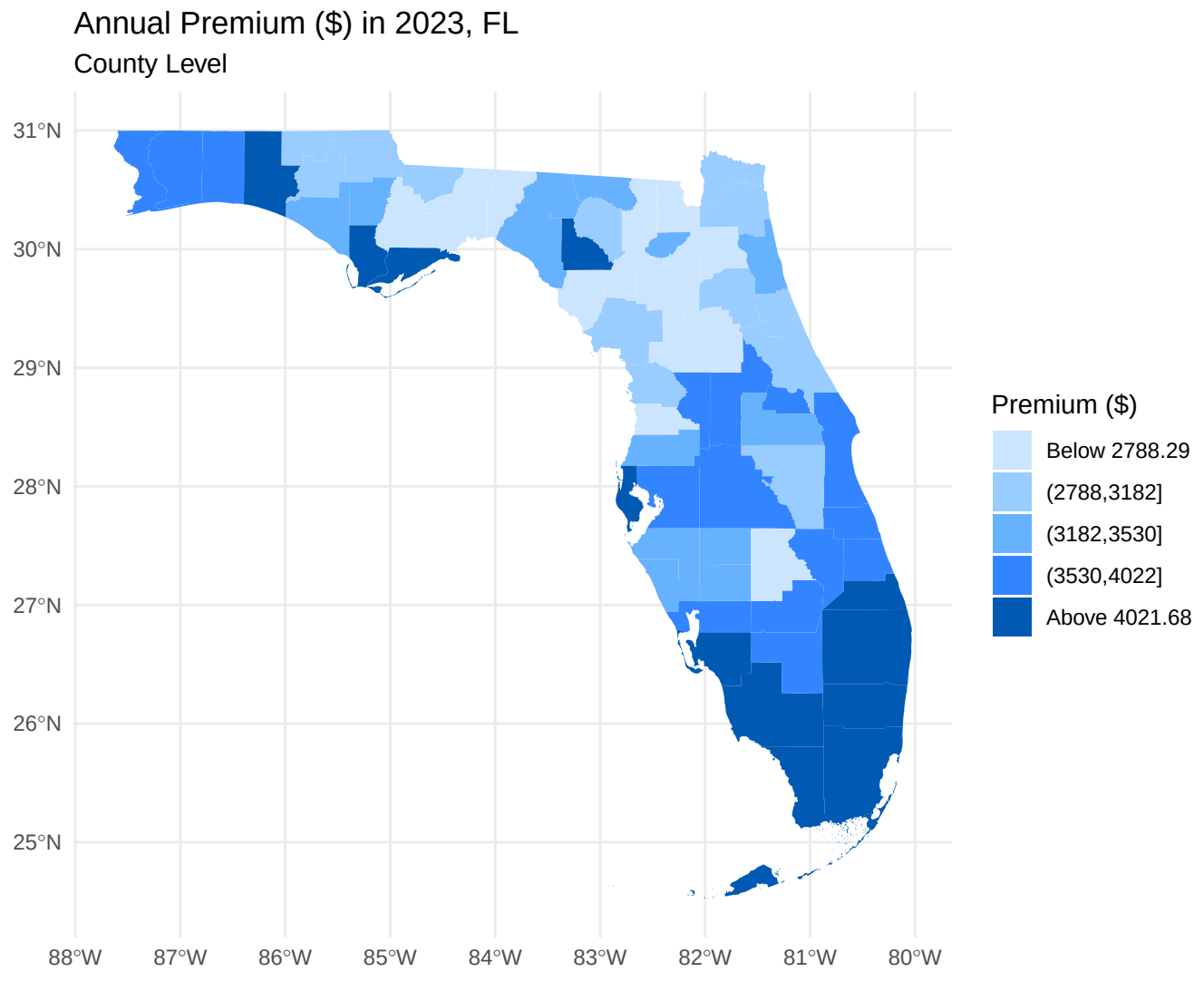


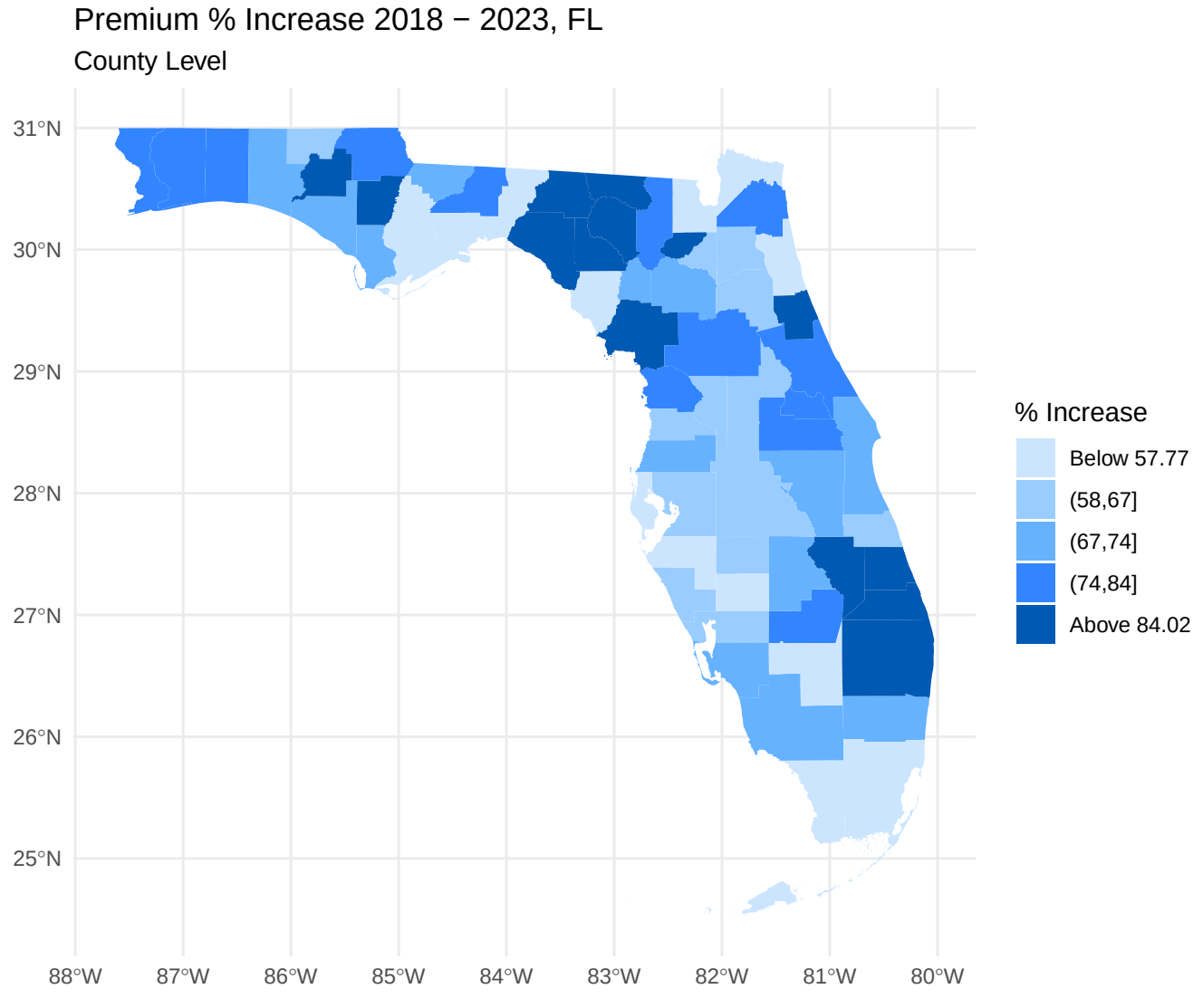

Premium % Increase 2018 − 2023, CA
County Level
42°N
40°N
38°N
36°N
34°N
124°W
122°W
120°W
118°W
116°W
114°W
% Increase
Below 26.29
(26,35]
(35,43]
(43,64]
Above 63.55

Map 8.B: **Select County-Level State Maps [Florida]**

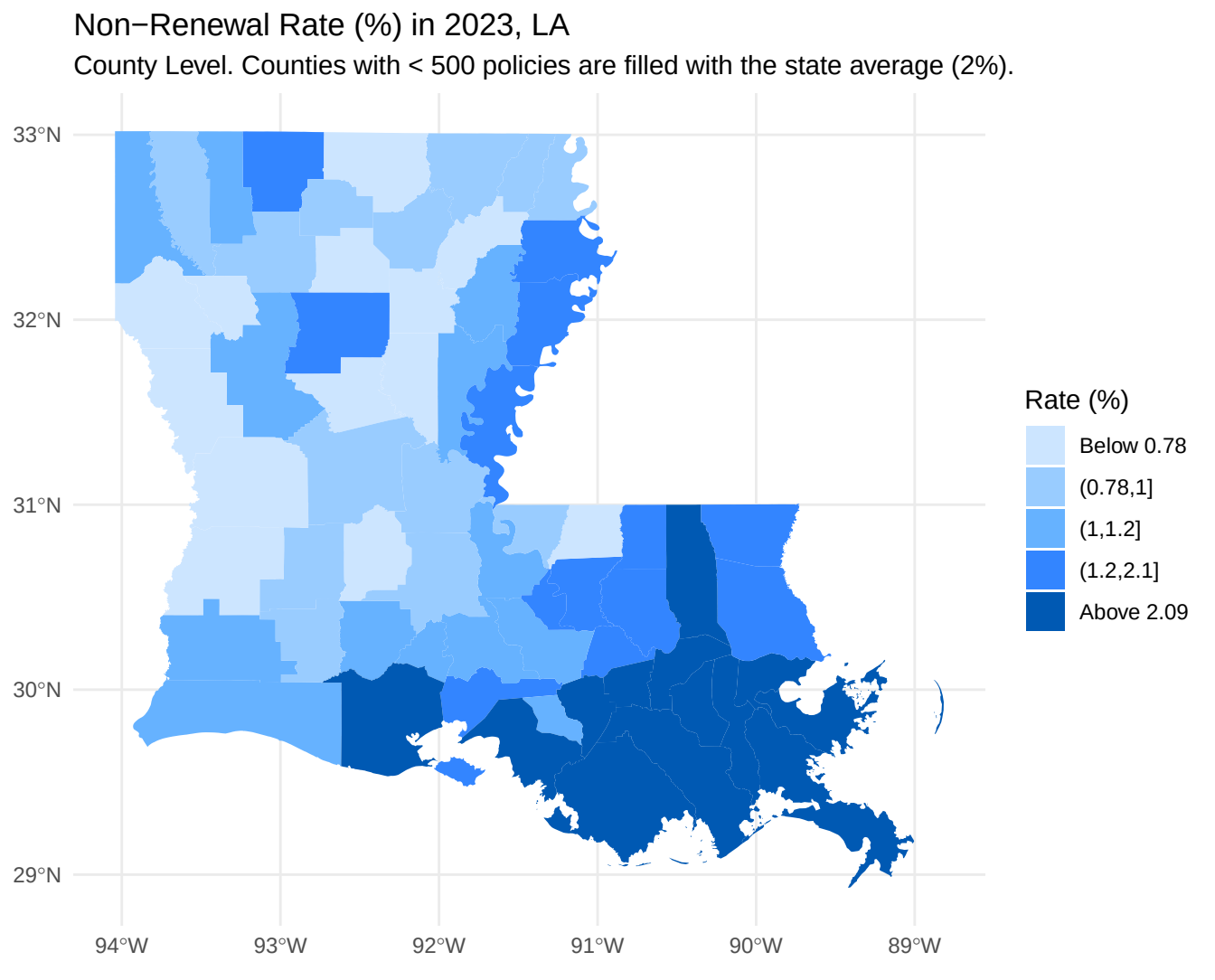



Non−Renewal Rate Increase (p.p.) 2018 − 2023, FL
County Level. Counties with < 500 policies are filled with the state average (7%).
31°N
30°N
29°N
28°N
27°N
26°N
25°N
88°W
87°W
86°W
85°W
84°W
83°W
82°W
81°W
80°W
Increase
Below 0.95
(0.95,1.7]
(1.7,2.2]
(2.2,3.5]
Above 3.53


Annual Premium ($) in 2023, FL
County Level
31°N
30°N
29°N
28°N
27°N
26°N
25°N
88°W
87°W
86°W
85°W
84°W
83°W
82°W
81°W
80°W
Premium ($)
Below 2788.29
(2788,3182]
(3182,3530]
(3530,4022]
Above 4021.68

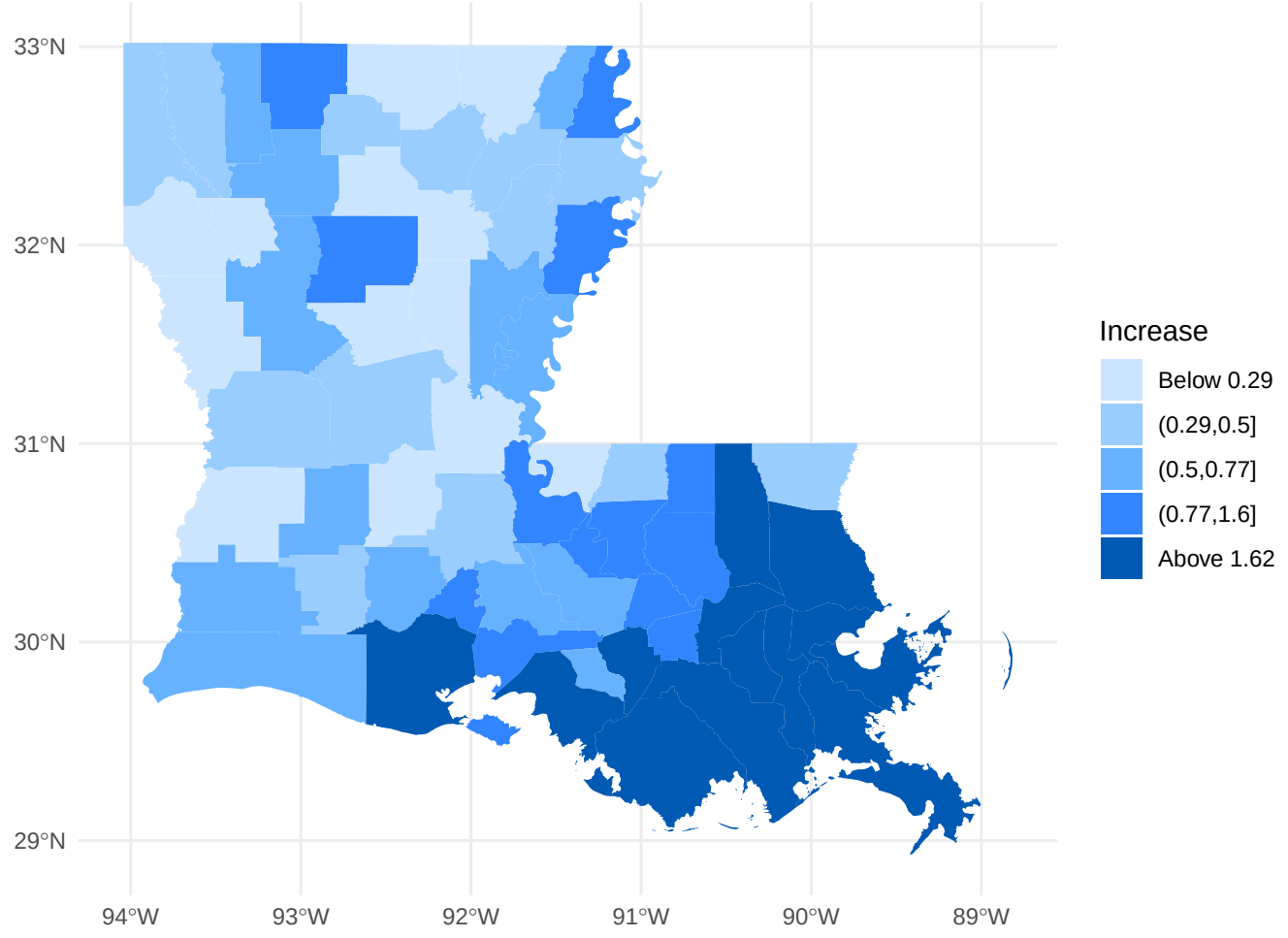

Premium % Increase 2018 − 2023, FL
County Level
31°N
30°N
29°N
28°N
27°N
26°N
25°N
88°W
87°W
86°W
85°W
84°W
83°W
82°W
81°W
80°W
% Increase
Below 57.77
(58,67]
(67,74]
(74,84]
Above 84.02

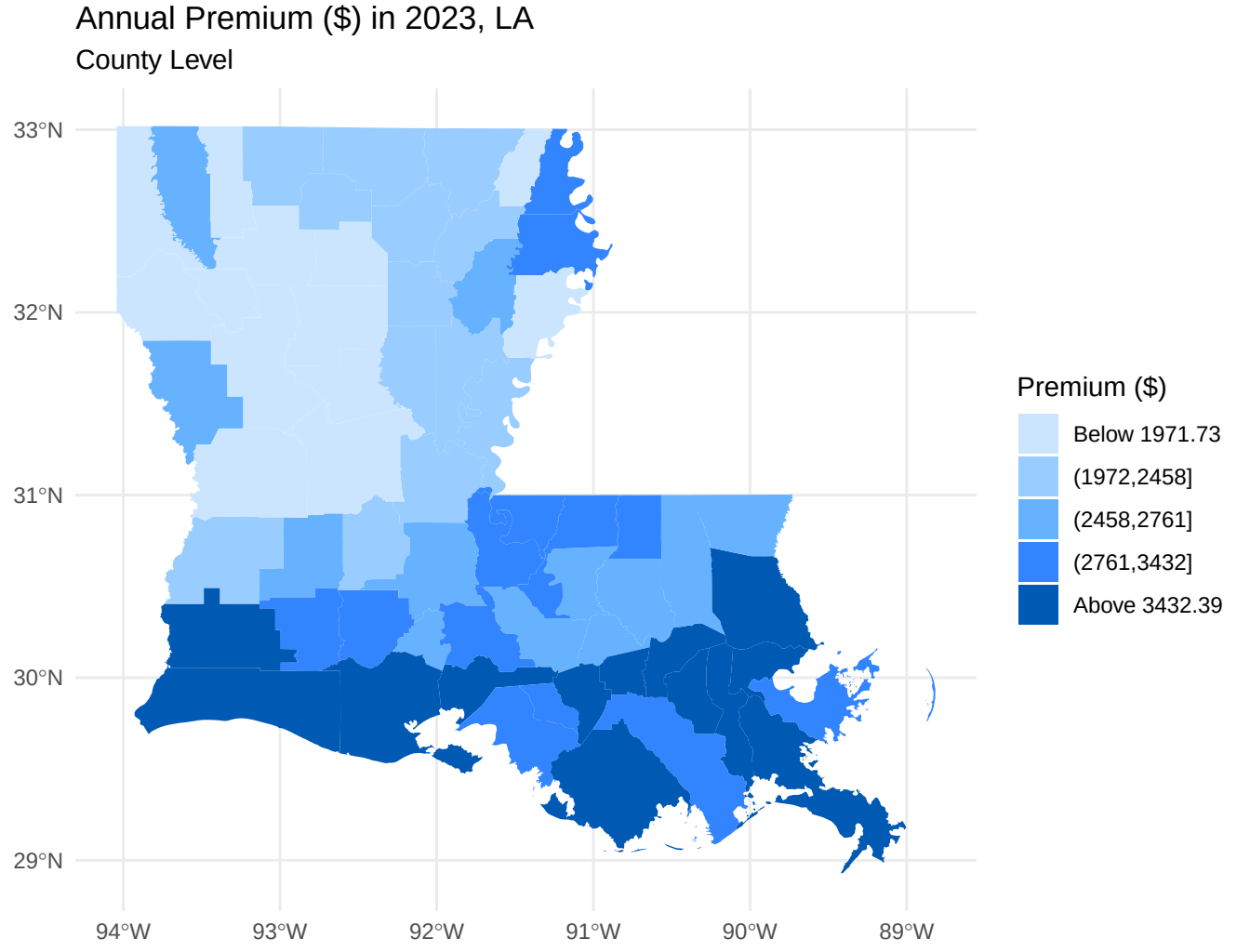
Map 8.C: **Select County-Level State Maps [Louisiana]**

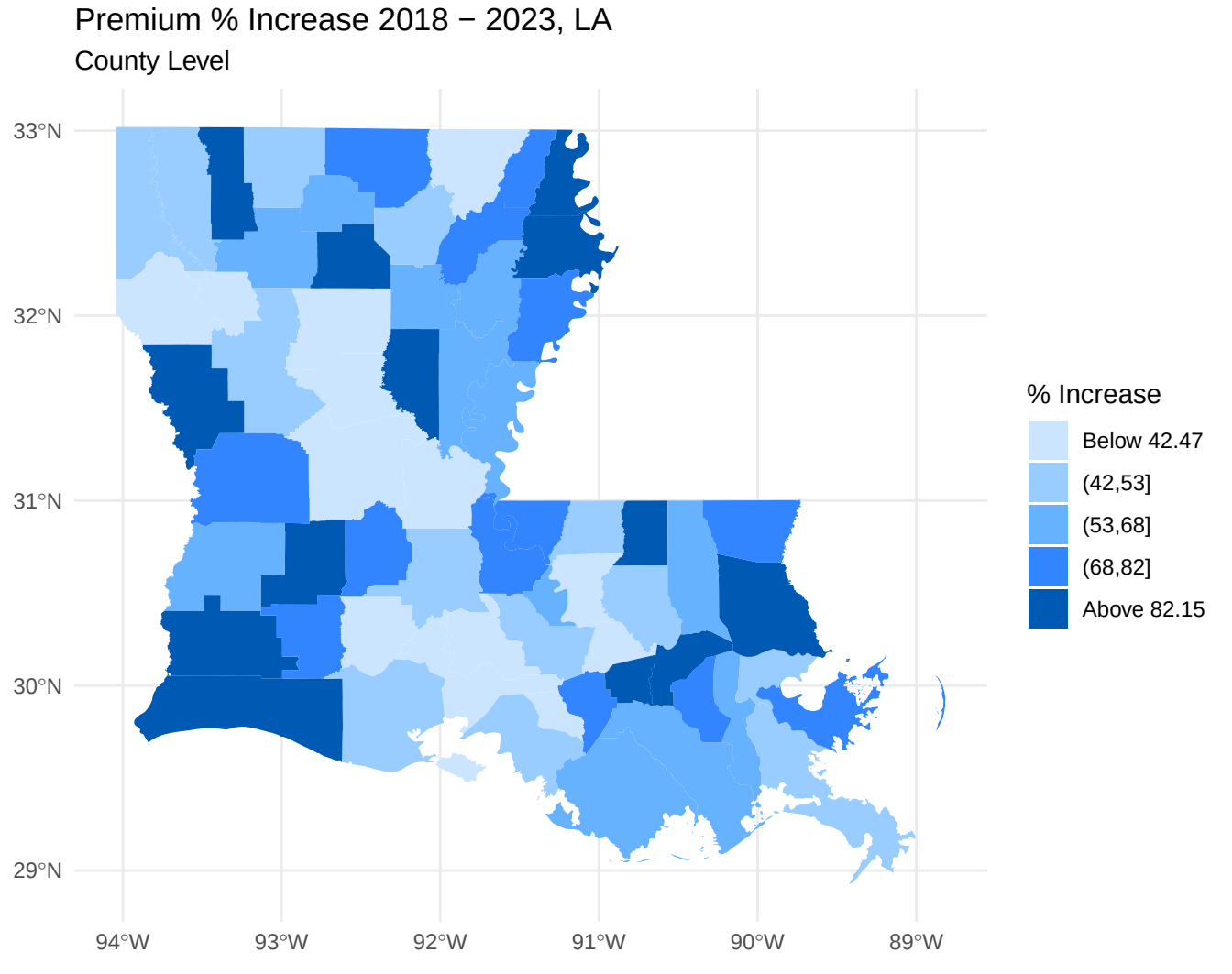


Non−Renewal Rate Increase (p.p.) 2018 − 2023, LA

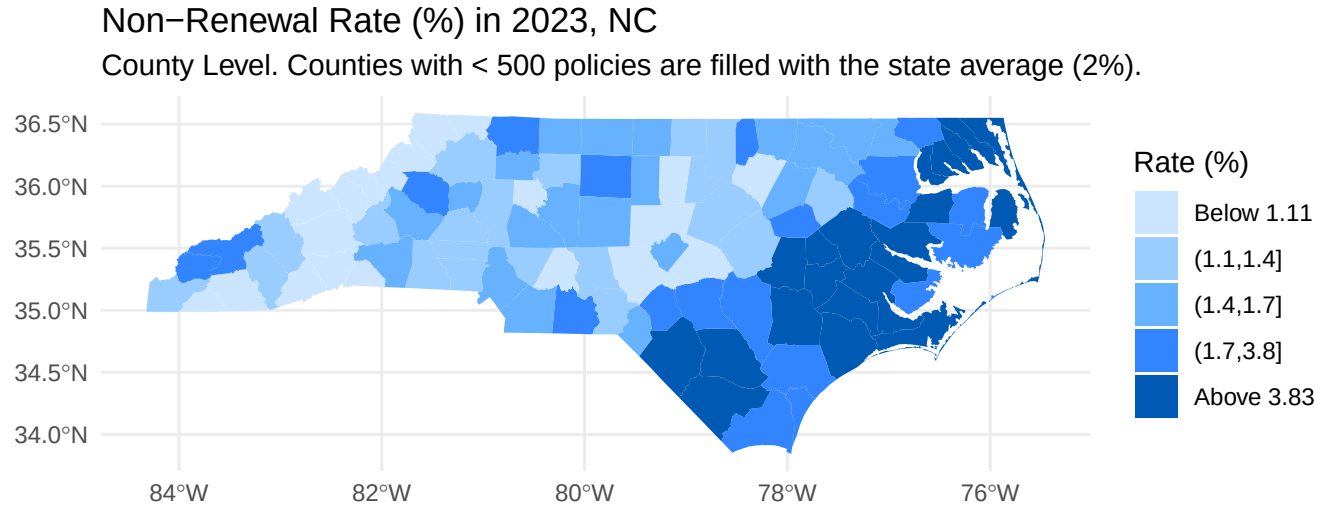
County Level. Counties with < 500 policies are filled with the state average (2%).




Annual Premium ($) in 2023, LA
County Level
33°N
32°N
31°N
30°N
29°N
94°W
93°W
92°W
91°W
90°W
89°W
Premium ($)
Below 1971.73
(1972,2458]
(2458,2761]
(2761,3432]
Above 3432.39

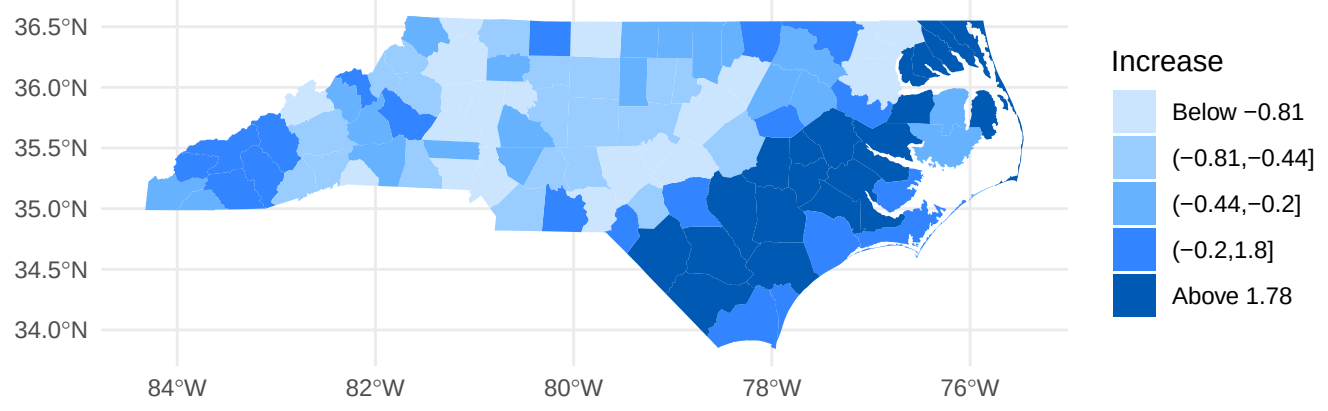

Premium % Increase 2018 − 2023, LA
County Level
33°N
32°N
31°N
30°N
29°N
94°W
93°W
92°W
91°W
90°W
89°W
% Increase
Below 42.47
(42,53]
(53,68]
(68,82]
Above 82.15

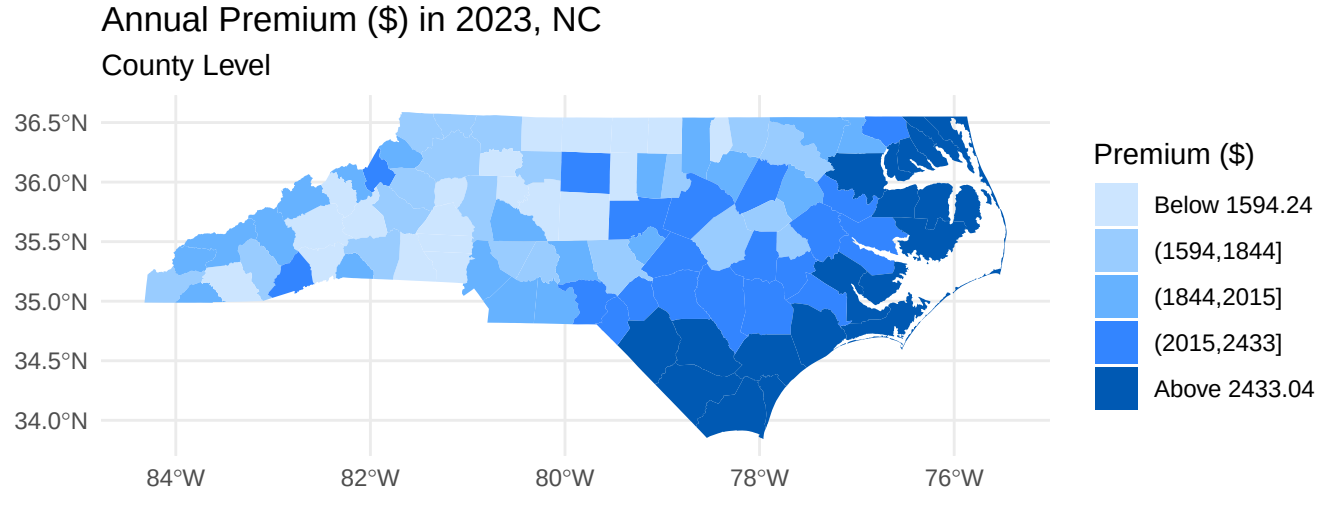
Map 8.D: **Select County-Level State Maps [North Carolina]**

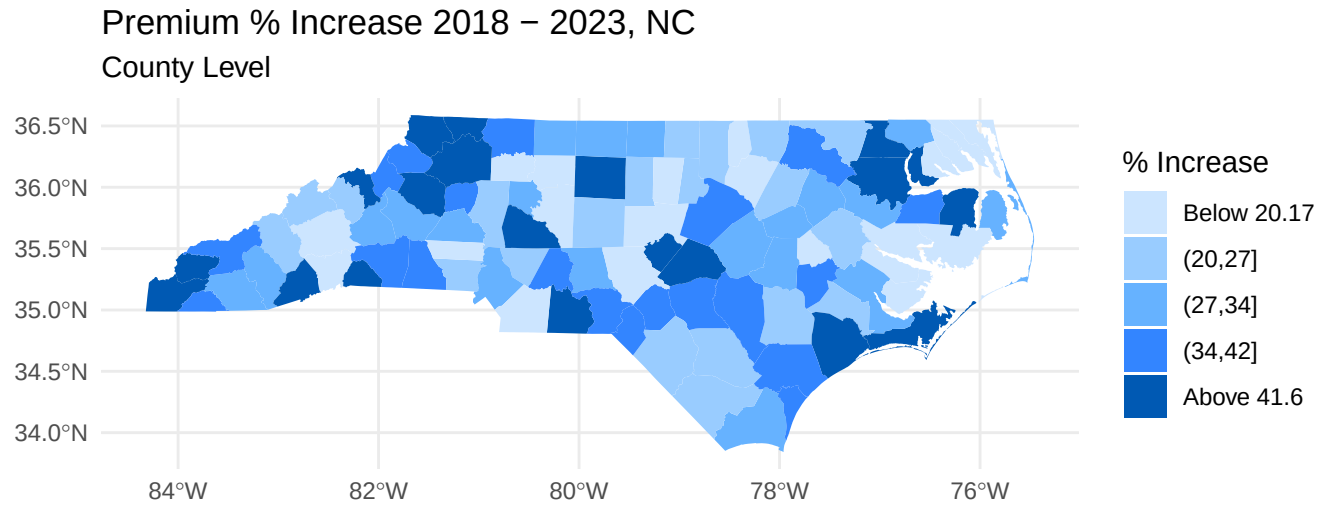


Non−Renewal Rate Increase (p.p.) 2018 − 2023, NC

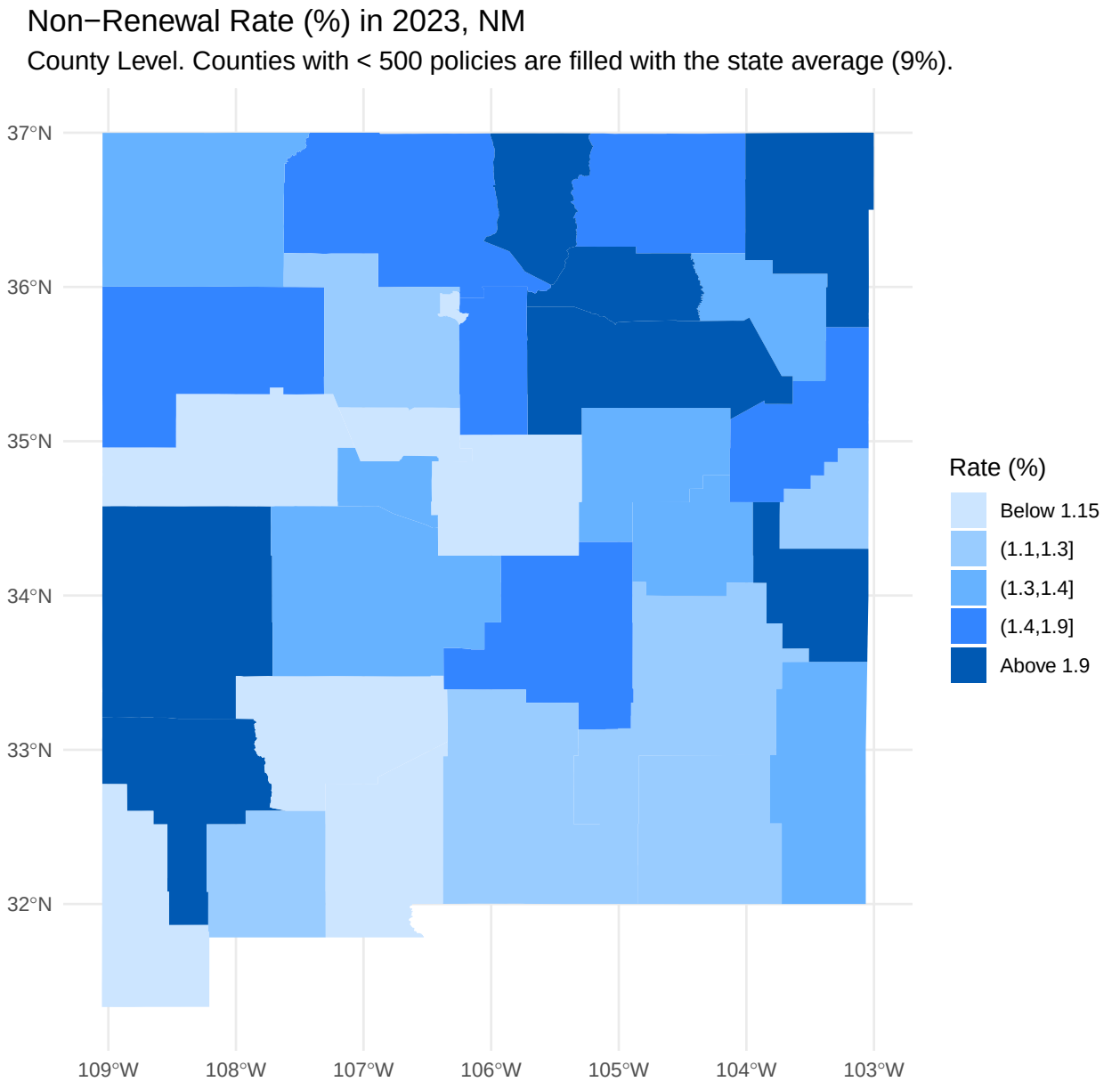
County Level. Counties with < 500 policies are filled with the state average (2%).




Annual Premium ($) in 2023, NC
County Level
36.5°N
36.0°N
35.5°N
35.0°N
34.5°N
34.0°N
84°W
82°W
80°W
78°W
76°W
Premium ($)
Below 1594.24
(1594,1844]
(1844,2015]
(2015,2433]
Above 2433.04

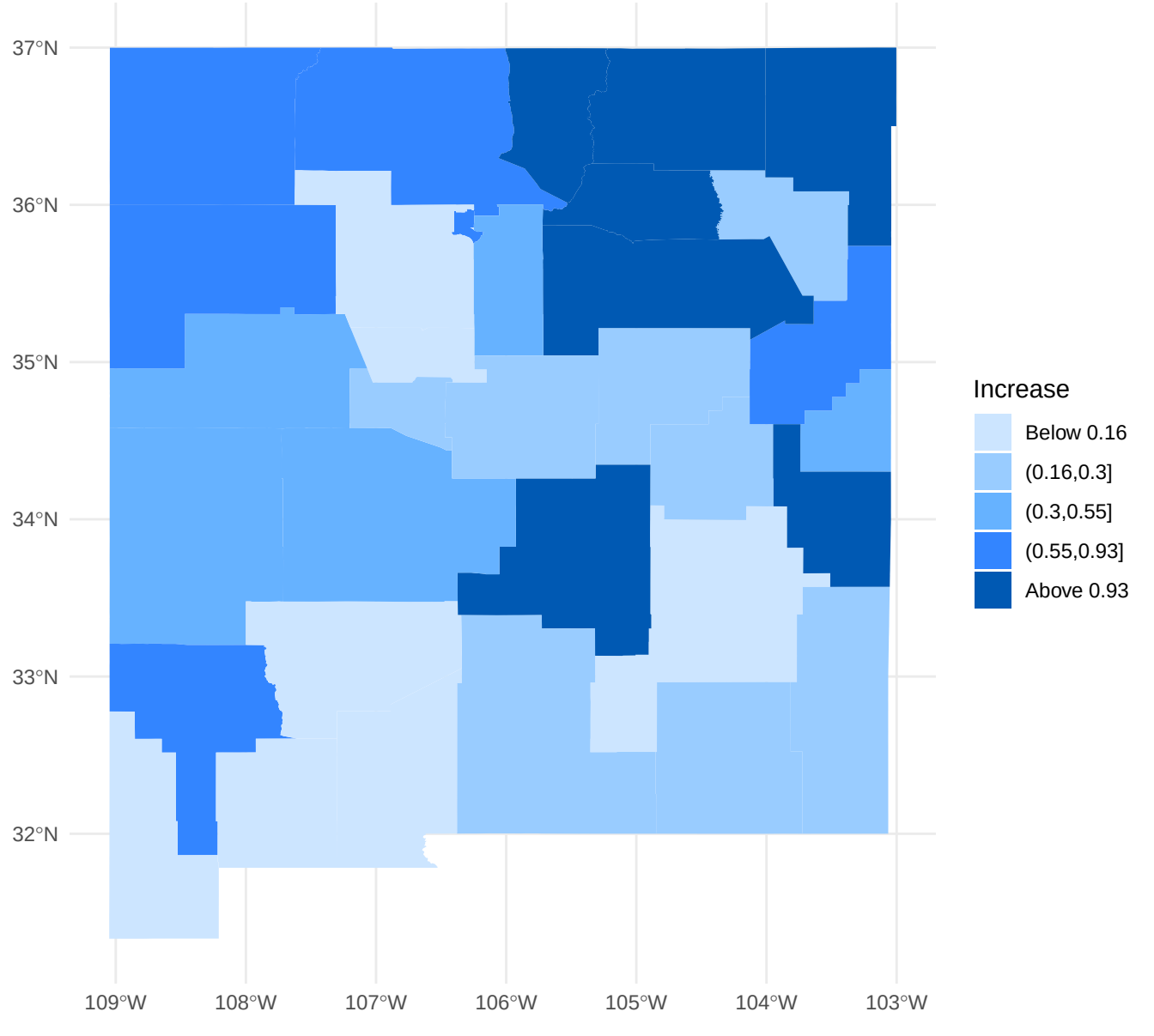

Premium % Increase 2018 − 2023, NC
County Level
36.5°N
36.0°N
35.5°N
35.0°N
34.5°N
34.0°N
84°W
82°W
80°W
78°W
76°W
% Increase
Below 20.17
(20,27]
(27,34]
(34,42]
Above 41.6

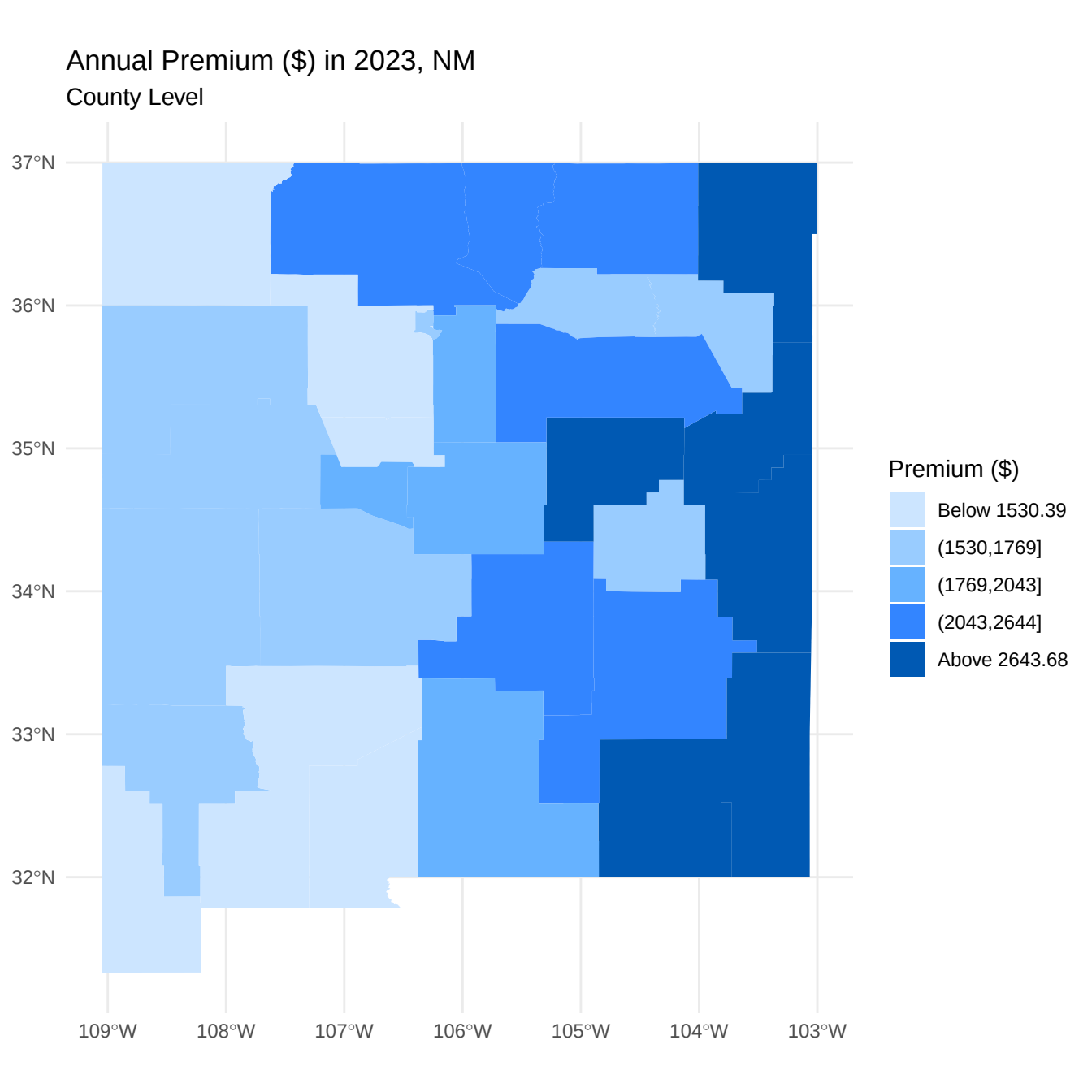
Map 8.E: **Select County-Level State Maps [New Mexico]**



Non−Renewal Rate Increase (p.p.) 2018 − 2023, NM

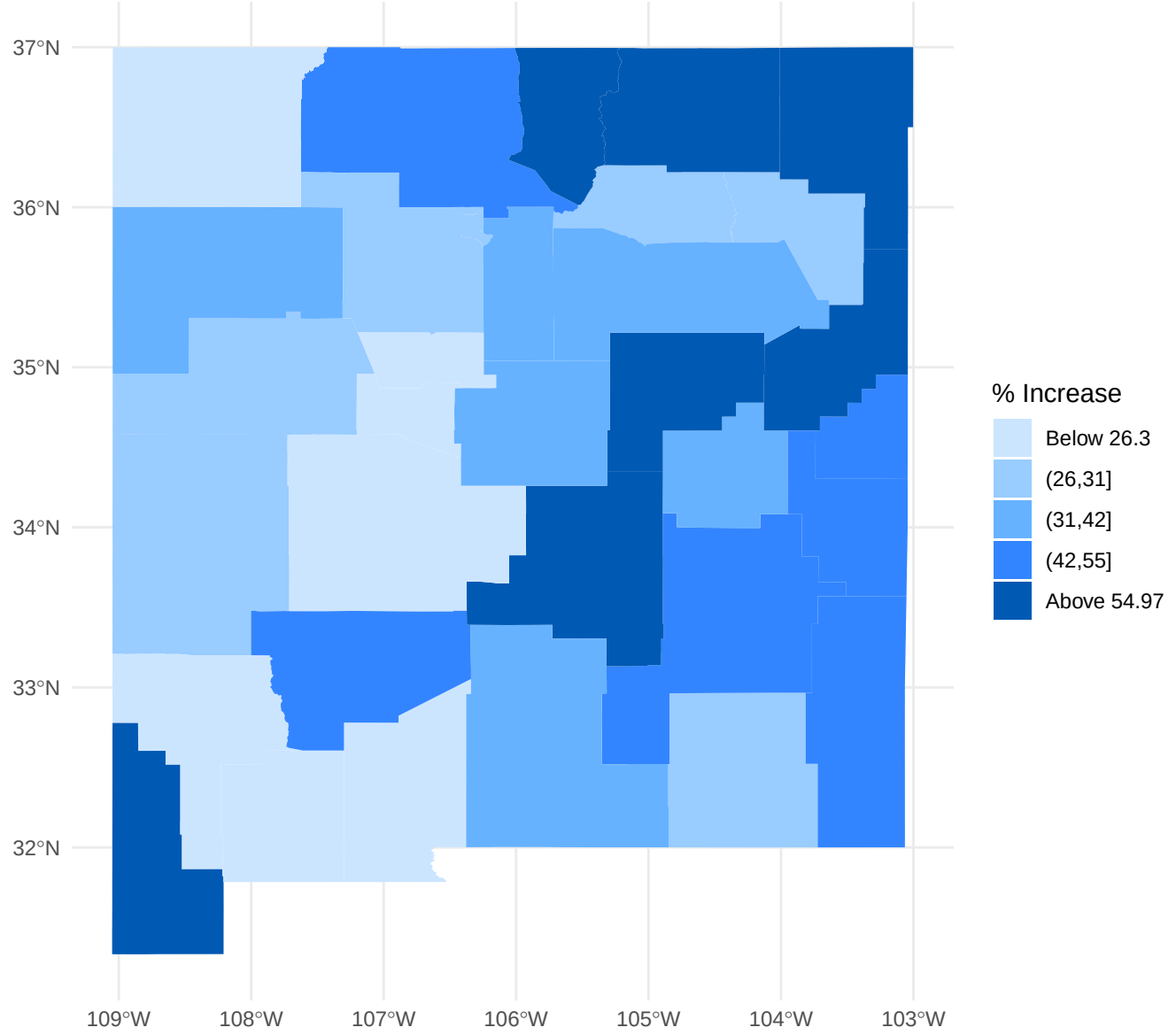
County Level. Counties with < 500 policies are filled with the state average (9%).



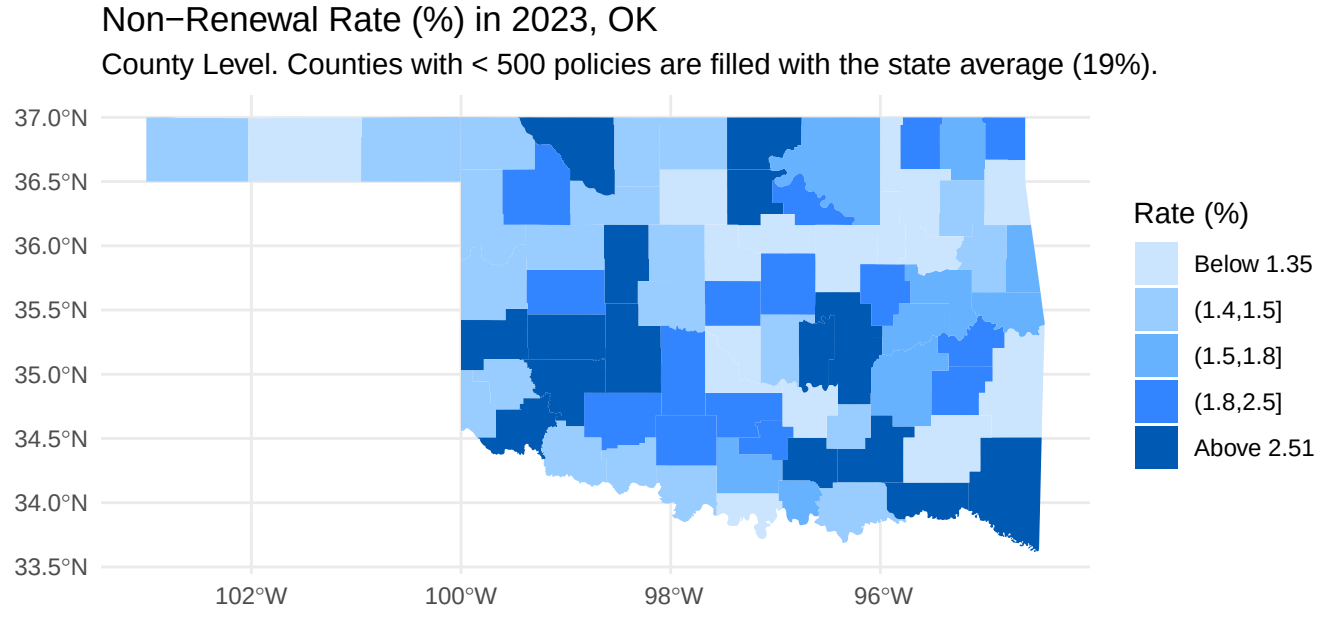

Annual Premium ($) in 2023, NM
County Level
37°N
36°N
35°N
34°N
33°N
32°N
109°W
108°W
107°W
106°W
105°W
104°W
103°W
Premium ($)
Below 1530.39
(1530,1769]
(1769,2043]
(2043,2644]
Above 2643.68

Premium % Increase 2018 − 2023, NM

County Level

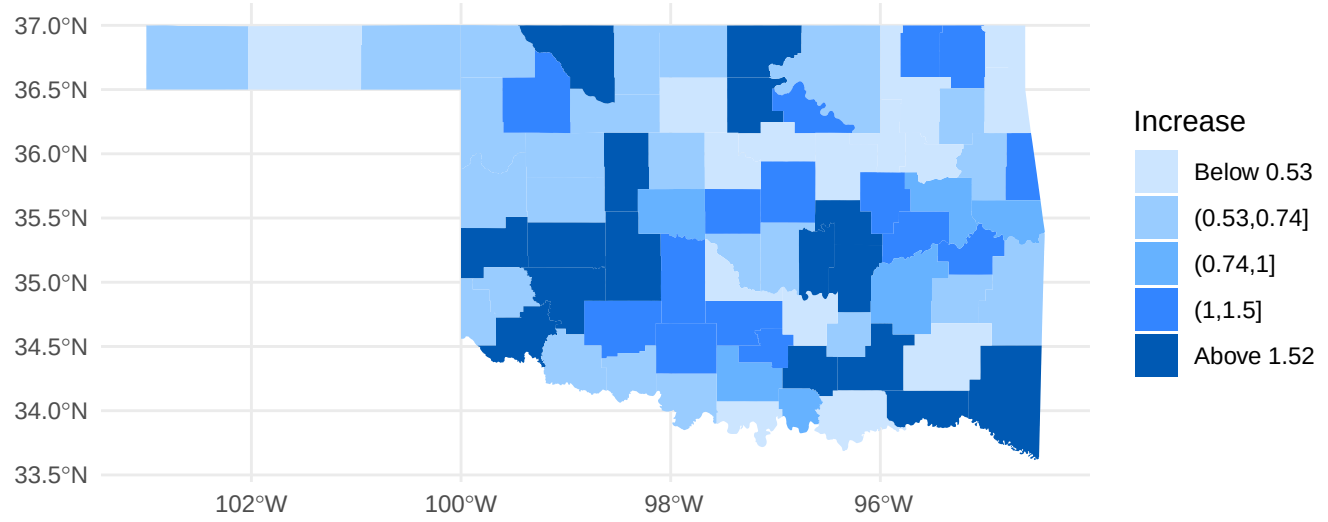


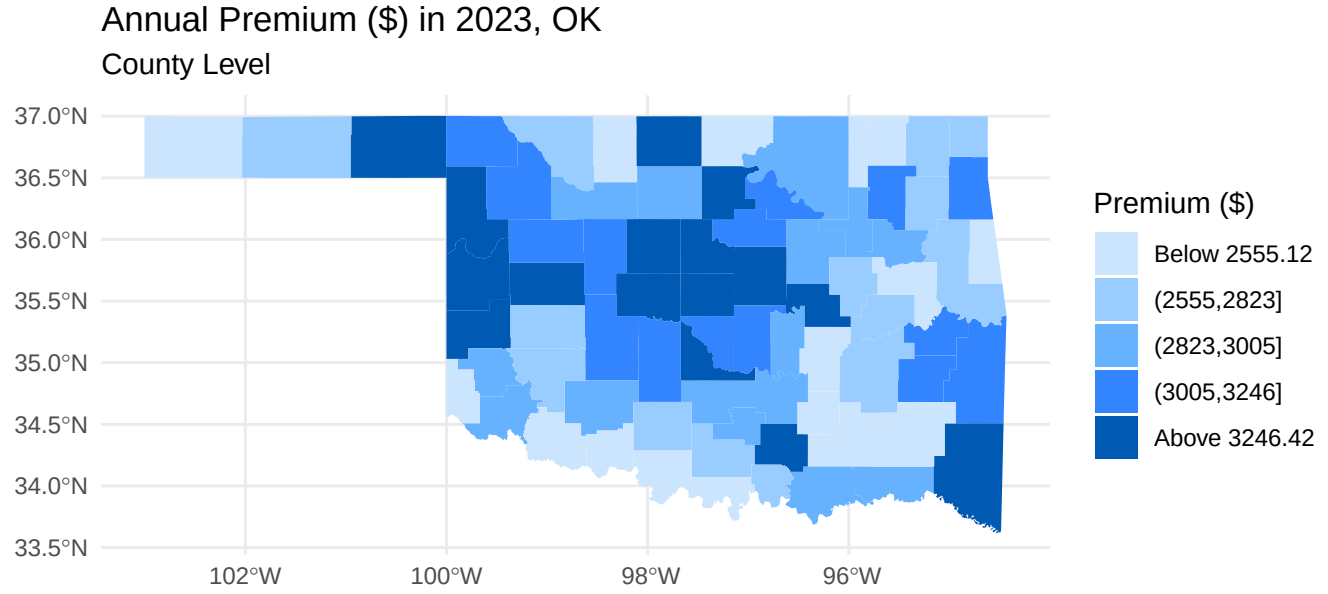
Map 8.F: **Select County-Level State Maps [Oklahoma]**

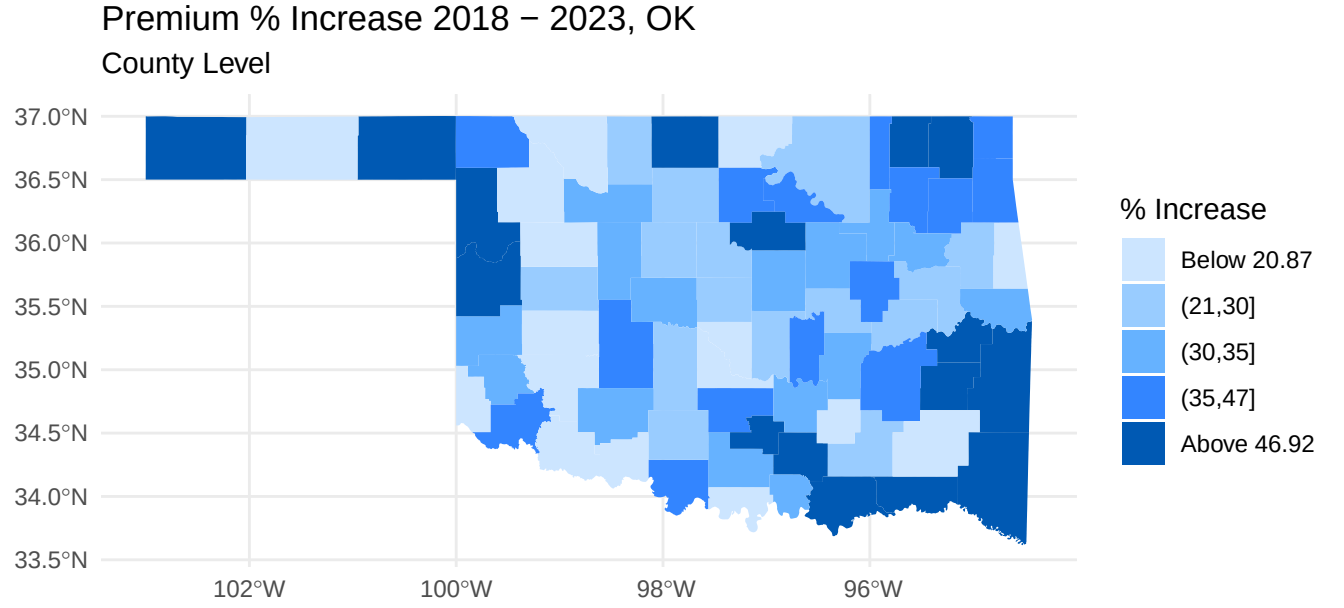


Non−Renewal Rate Increase (p.p.) 2018 − 2023, OK

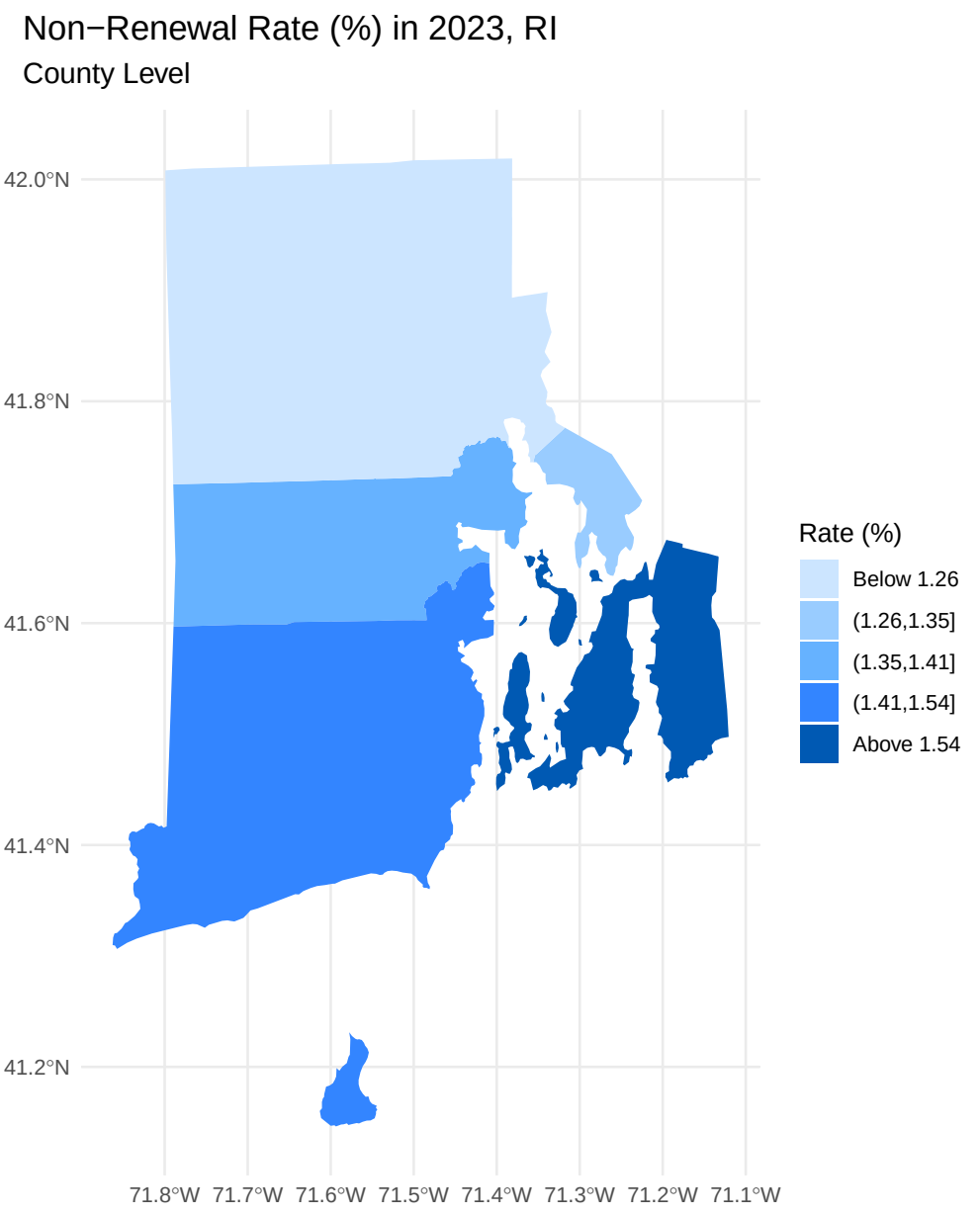
County Level. Counties with < 500 policies are filled with the state average (19%).

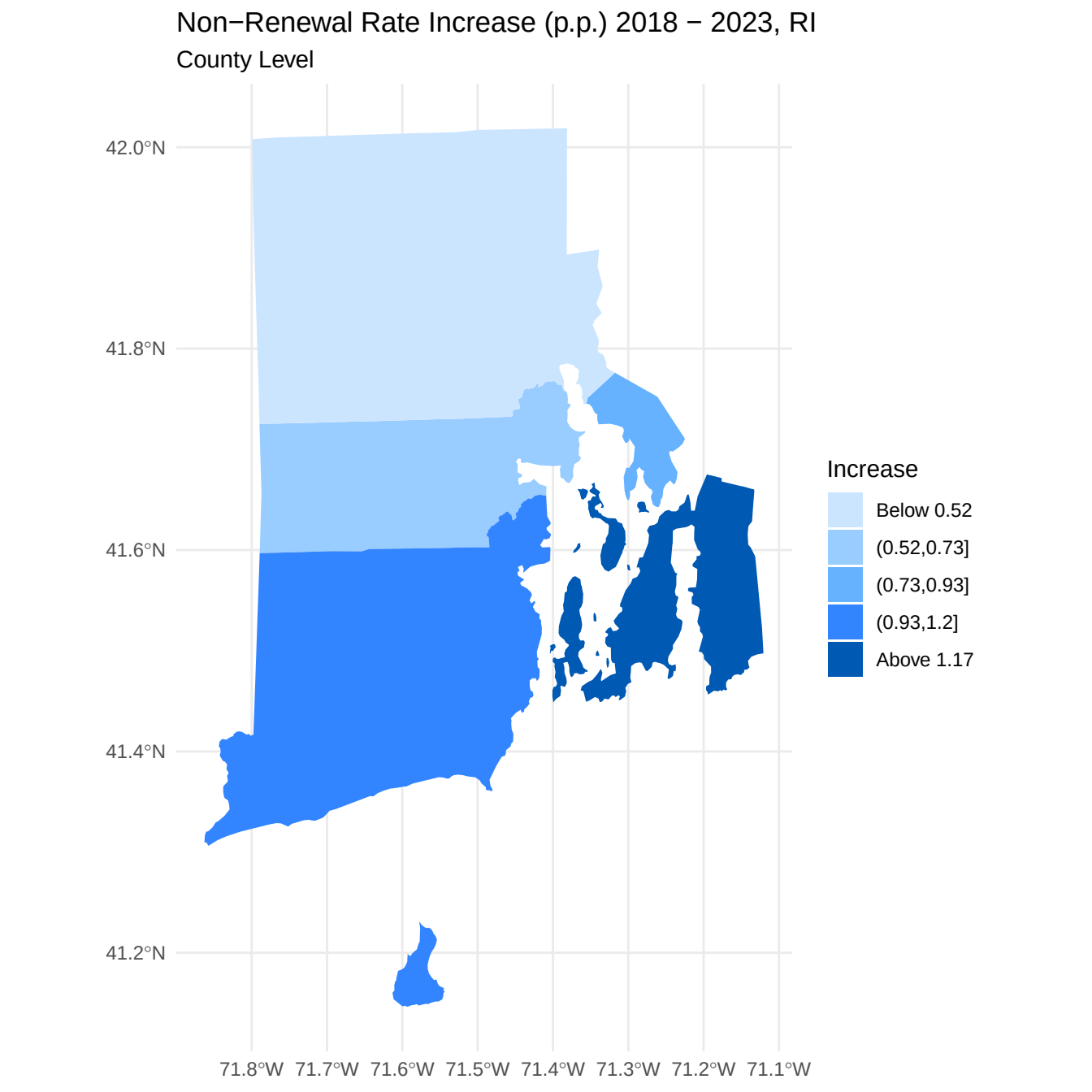


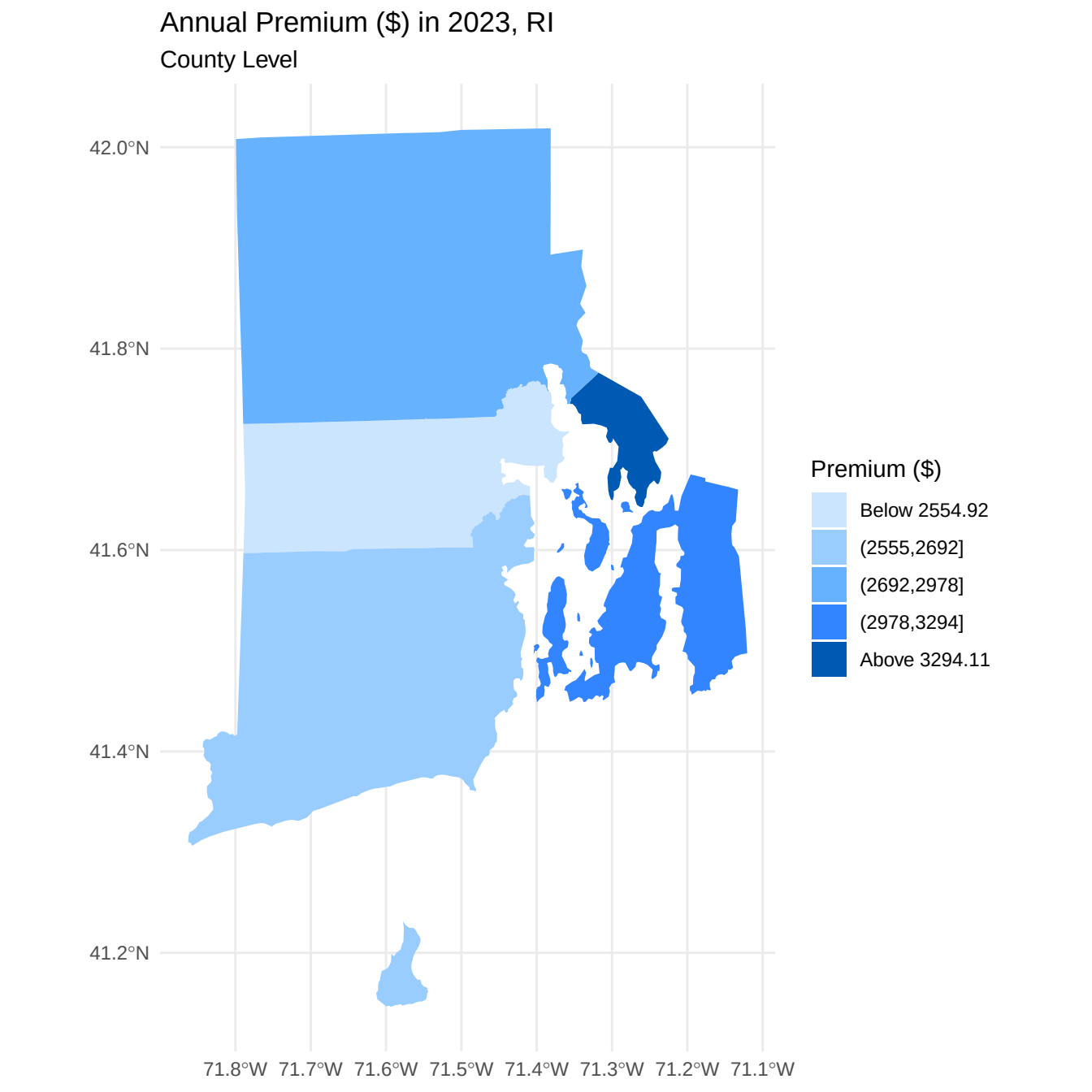

Annual Premium ($) in 2023, OK
County Level
37.0°N
36.5°N
36.0°N
35.5°N
35.0°N
34.5°N
34.0°N
33.5°N
102°W
100°W
98°W
96°W
Premium ($)
Below 2555.12
(2555,2823]
(2823,3005]
(3005,3246]
Above 3246.42

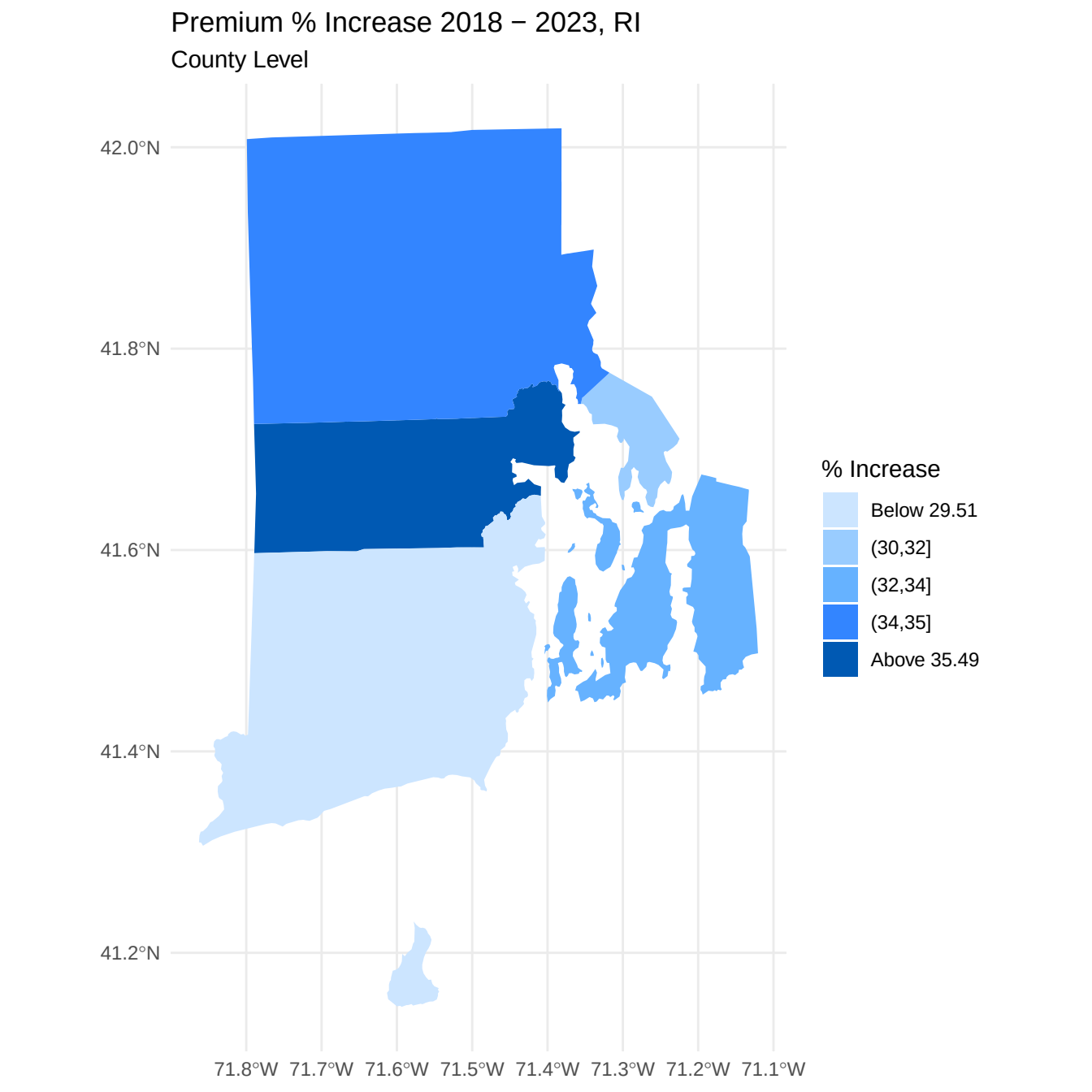

Premium % Increase 2018 − 2023, OK
County Level
37.0°N
36.5°N
36.0°N
35.5°N
35.0°N
34.5°N
34.0°N
33.5°N
102°W
100°W
98°W
96°W
% Increase
Below 20.87
(21,30]
(30,35]
(35,47]
Above 46.92

Map 8.G: **Select County-Level State Maps [Rhode Island]**

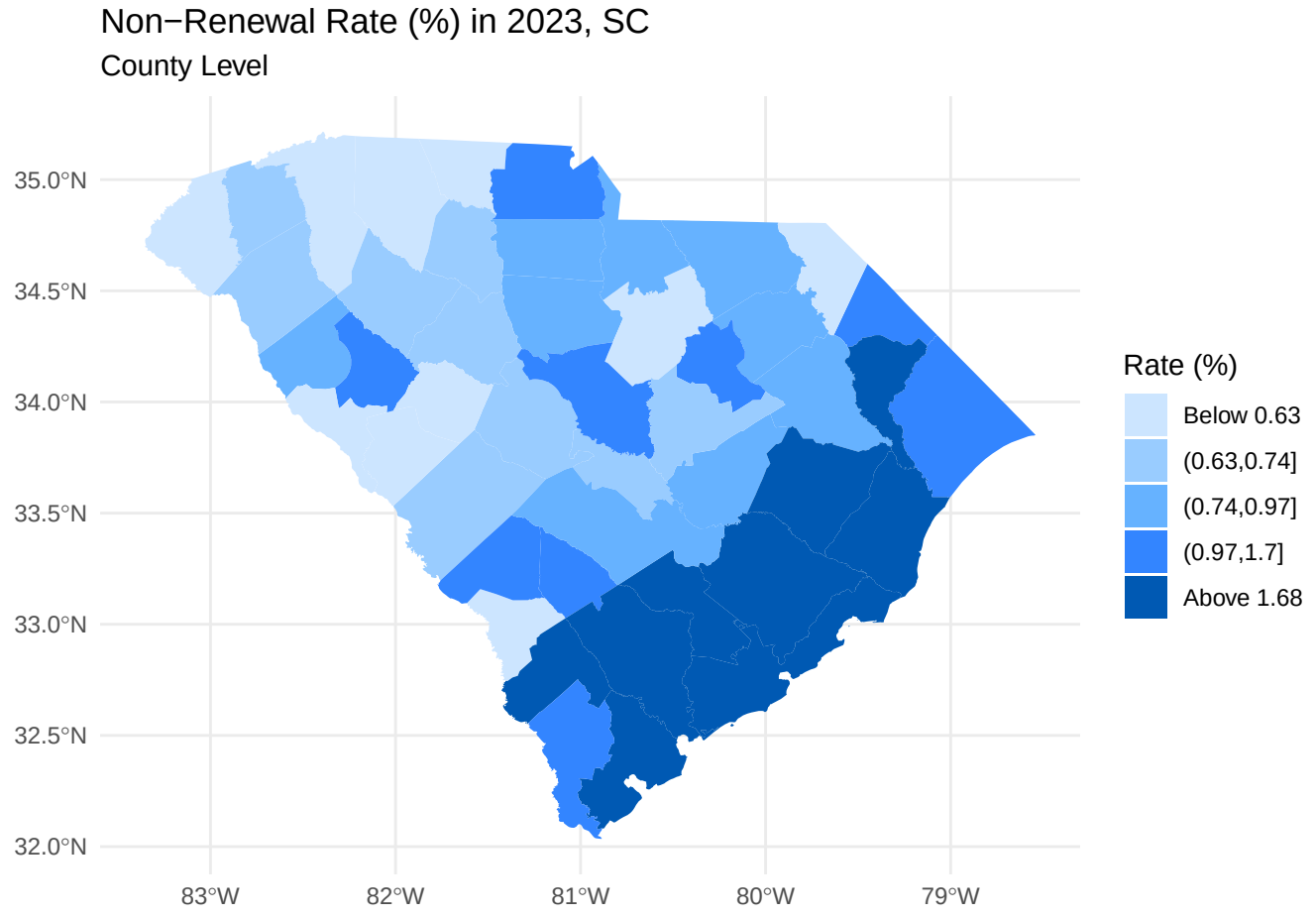


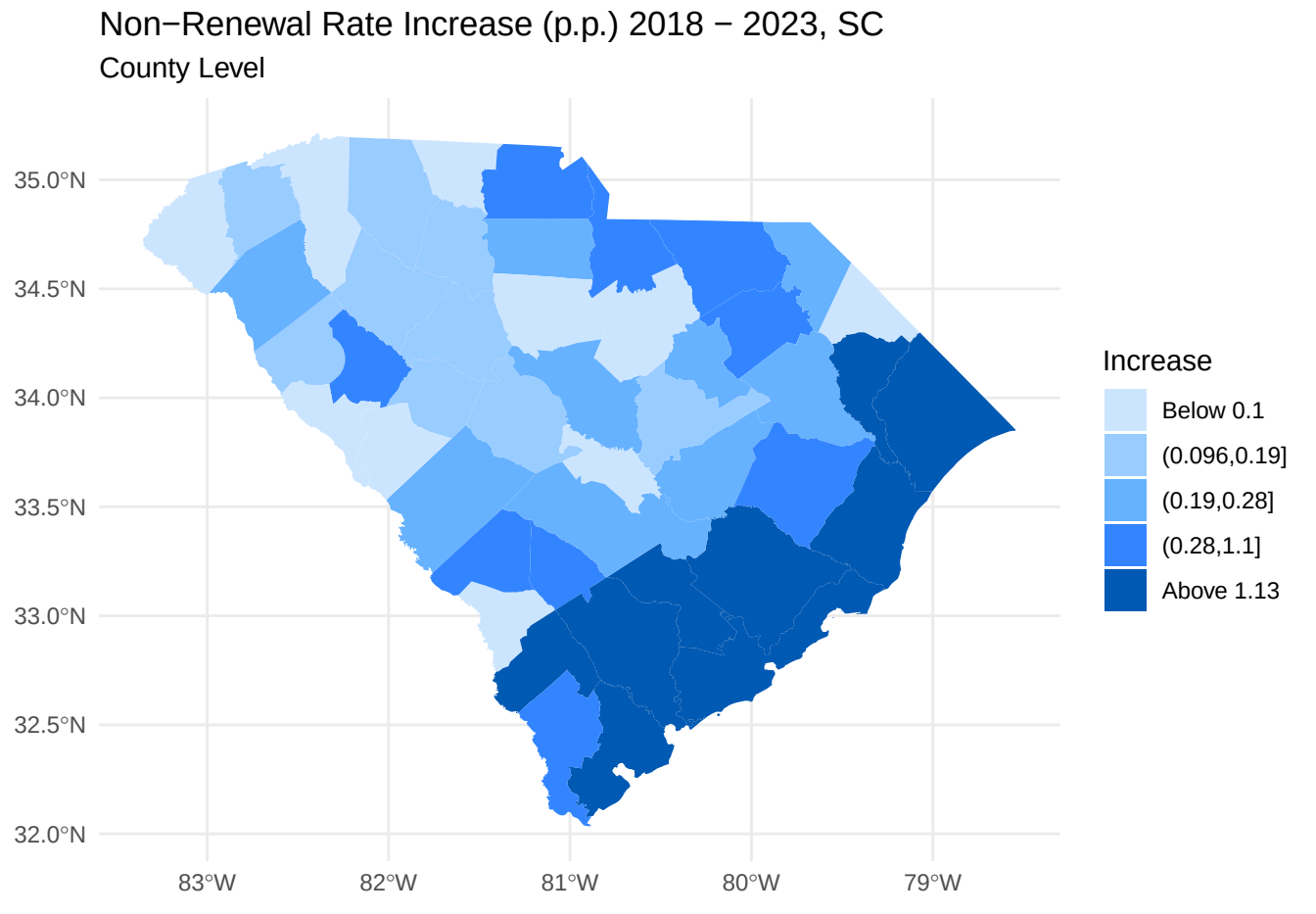

Non−Renewal Rate Increase (p.p.) 2018 − 2023, RI
County Level
42.0°N
41.8°N
41.6°N
41.4°N
41.2°N
71.8°W
71.7°W
71.6°W
71.5°W
71.4°W
71.3°W
71.2°W
71.1°W
Increase
Below 0.52
(0.52,0.73]
(0.73,0.93]
(0.93,1.2]
Above 1.17

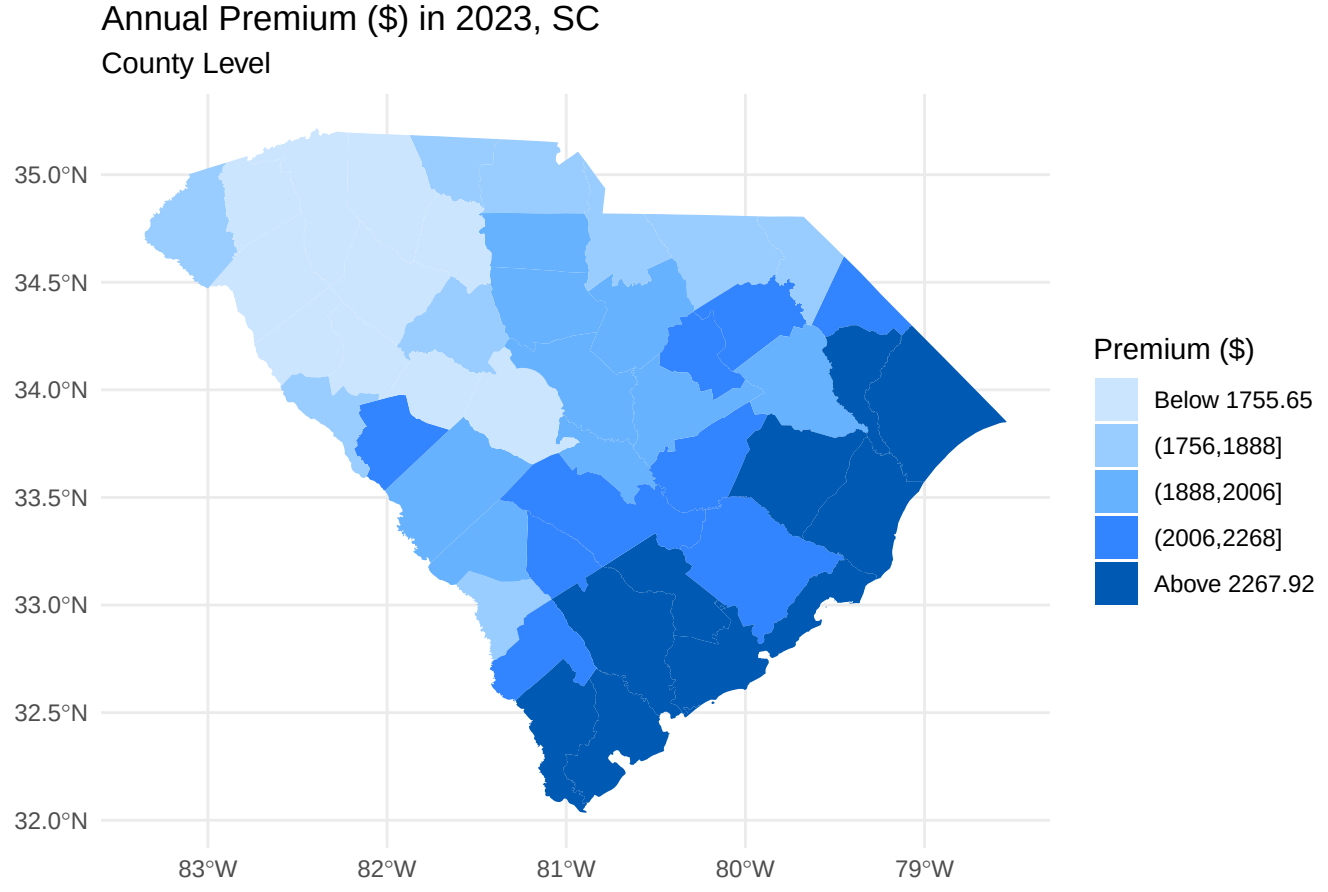

Annual Premium ($) in 2023, RI
County Level
42.0°N
41.8°N
41.6°N
41.4°N
41.2°N
71.8°W
71.7°W
71.6°W
71.5°W
71.4°W
71.3°W
71.2°W
71.1°W
Premium ($)
Below 2554.92
(2555,2692]
(2692,2978]
(2978,3294]
Above 3294.11

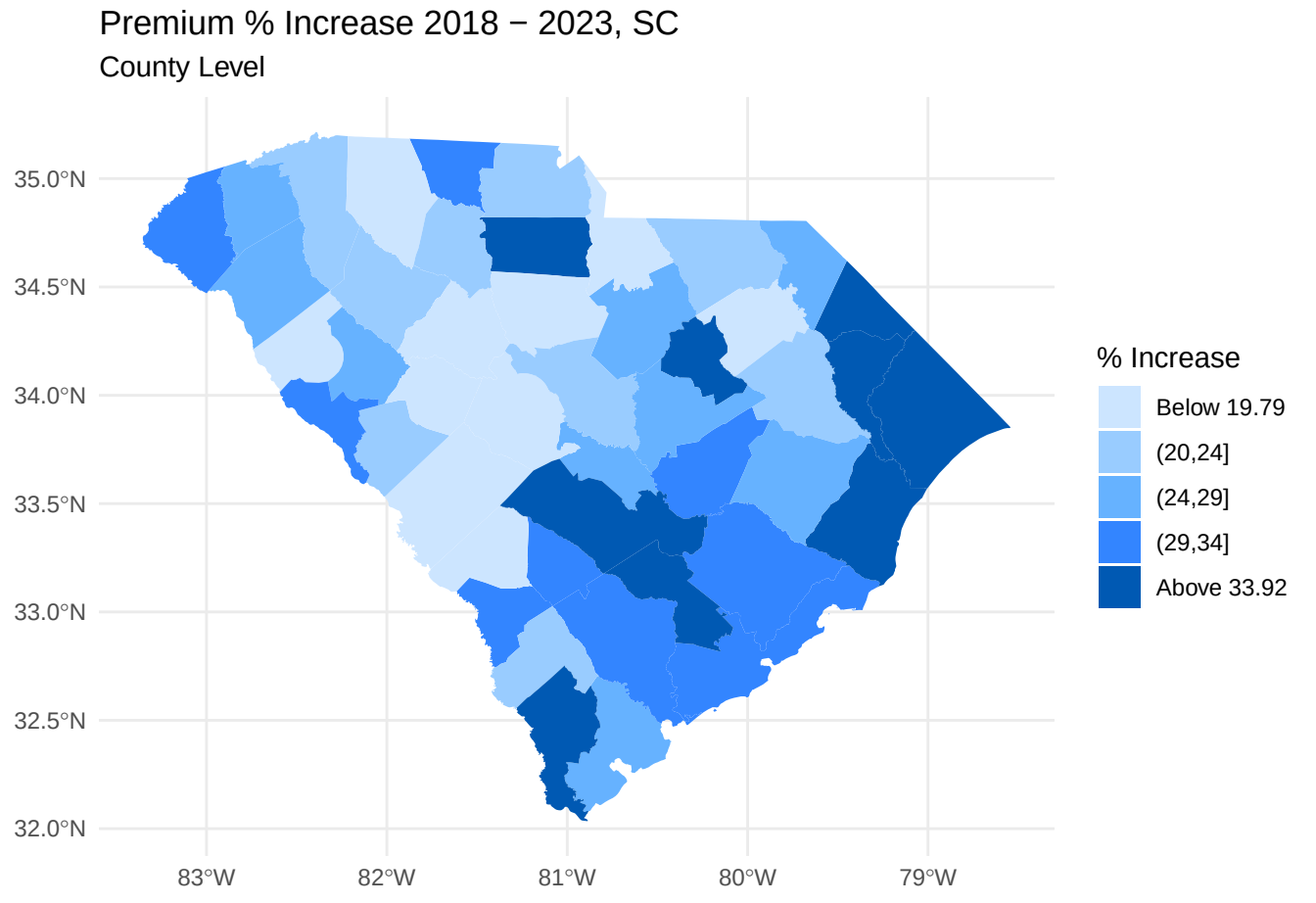

Premium % Increase 2018 − 2023, RI
County Level
42.0°N
41.8°N
41.6°N
41.4°N
41.2°N
71.8°W
71.7°W
71.6°W
71.5°W
71.4°W
71.3°W
71.2°W
71.1°W
% Increase
Below 29.51
(30,32]
(32,34]
(34,35]
Above 35.49

Map 8.H: **Select County-Level State Maps [South Carolina]**

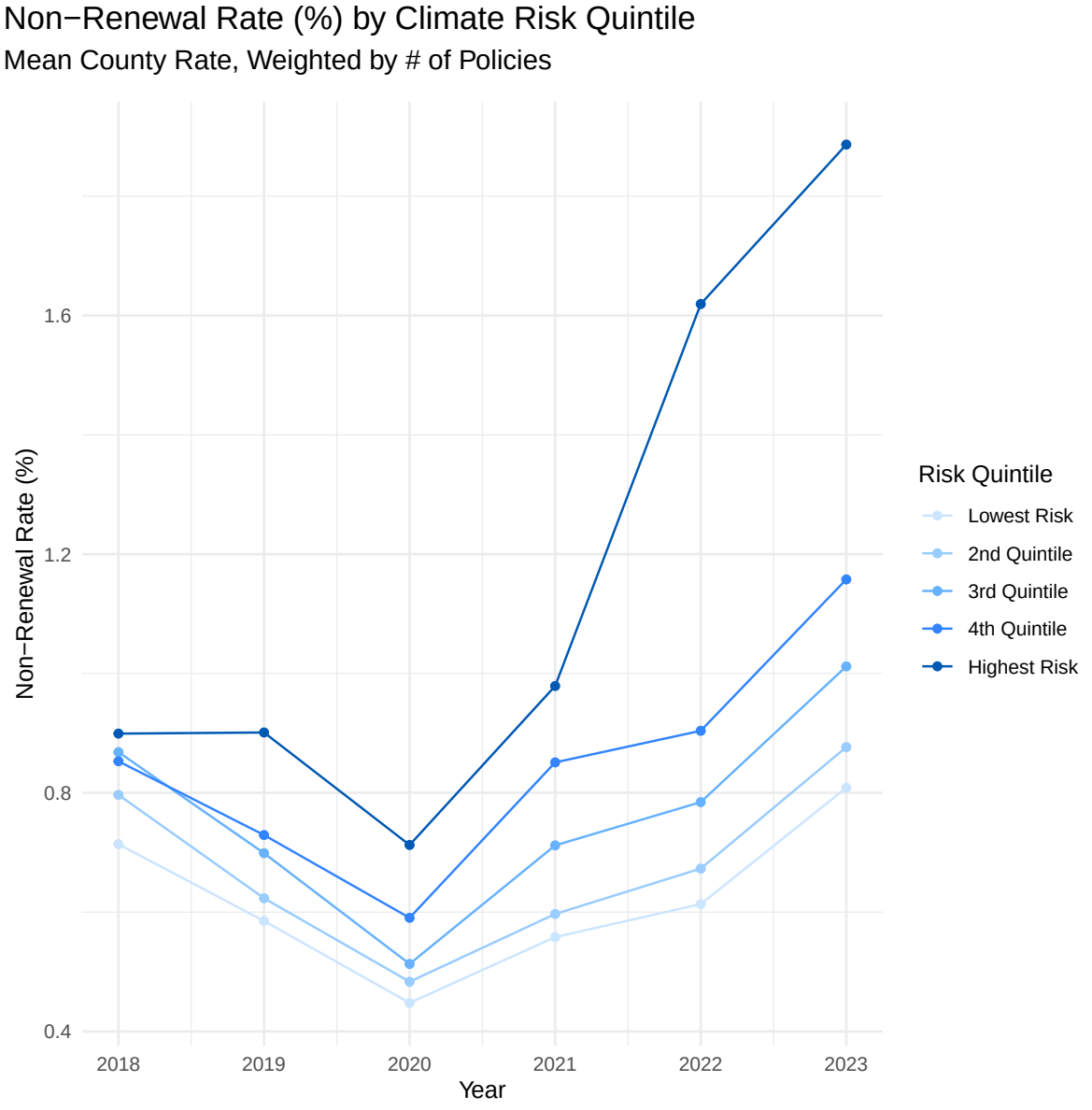



Non−Renewal Rate Increase (p.p.) 2018 − 2023, SC
County Level
35.0°N
34.5°N
34.0°N
33.5°N
33.0°N
32.5°N
32.0°N
83°W
82°W
81°W
80°W
79°W
Increase
Below 0.1
(0.096,0.19]
(0.19,0.28]
(0.28,1.1]
Above 1.13

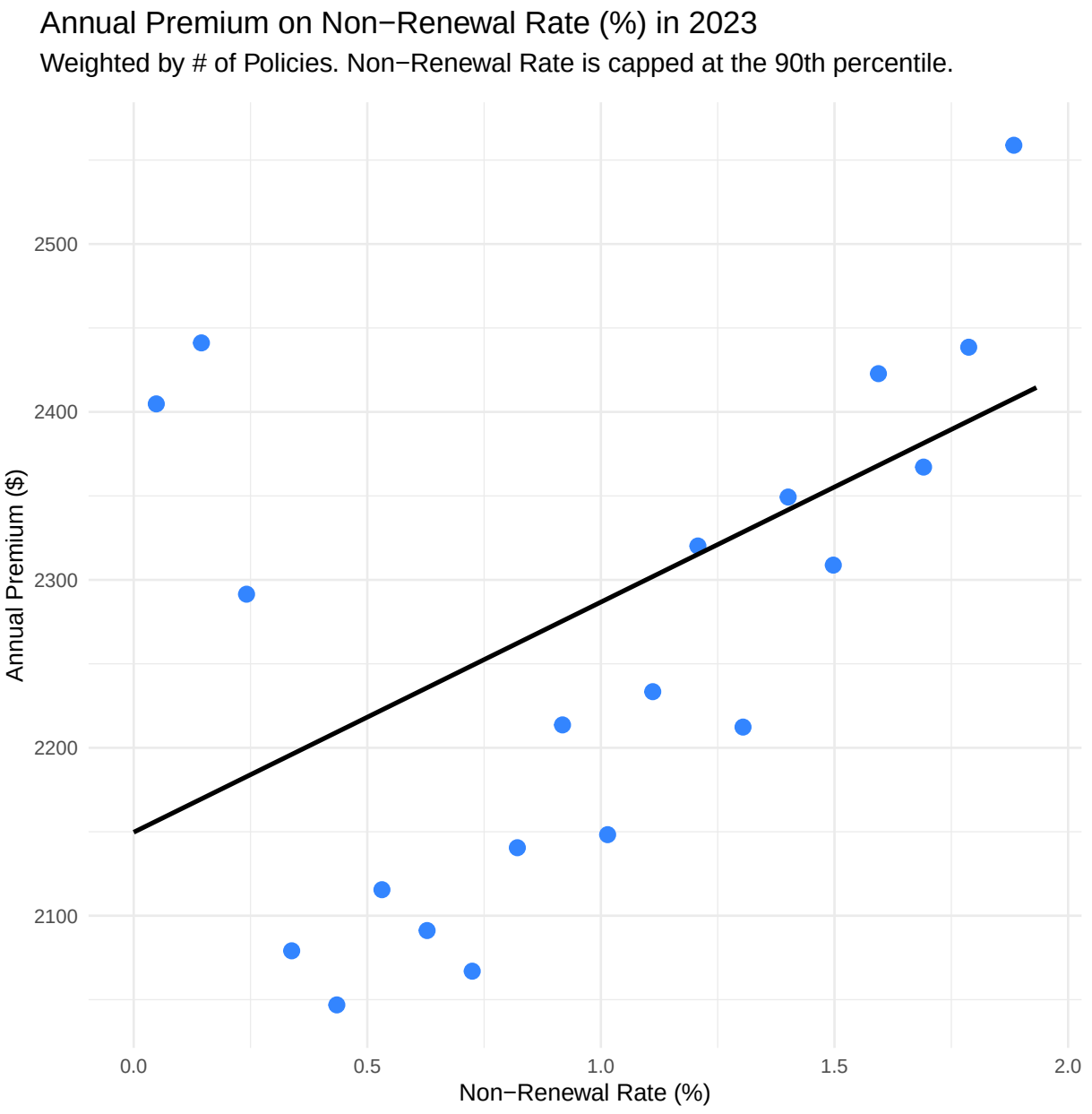

Annual Premium ($) in 2023, SC
County Level
35.0°N
34.5°N
34.0°N
33.5°N
33.0°N
32.5°N
32.0°N
83°W
82°W
81°W
80°W
79°W
Premium ($)
Below 1755.65
(1756,1888]
(1888,2006]
(2006,2268]
Above 2267.92


Premium % Increase 2018 − 2023, SC
County Level
35.0°N
34.5°N
34.0°N
33.5°N
33.0°N
32.5°N
32.0°N
83°W
82°W
81°W
80°W
79°W
% Increase
Below 19.79
(20,24]
(24,29]
(29,34]
Above 33.92

Graph 1: **Non-Renewal Rate (%) by Climate Risk Quintile**



Graph 2: **Annual Premium on Non-Renewal Rate (%) in 2023**



Graph 3: **Annual Premium Change on Change in Non-Renewal Rate, 2018 – 2023**