

California Department of Insurance

2016 Homeowners Premium Survey (HPS)

AVAILABLE CREDITS

The following available credits apply to various alarm systems, as indicated (see footnotes page for other available credits).

Insurance Company	CENTRAL STATION BURGLAR ALARM	LOCAL BURGLAR ALARM	POLICE STATION BURGLAR ALARM	CENTRAL STATION FIRE ALARM	LOCAL FIRE ALARM	POLICE STATION FIRE ALARM	FIRE STATION REPORTING ALARM
AAA (INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB)	3%-9%	1% to 6%	3%-9%	3%-9%	1%-6%	3%-9%	3%-9%
AIG PROPERTY CASUALTY COMPANY	5% or 6.5%		5% or 6.5%	5% or 6.5%		5% or 6.5%	5% or 6.5%
ALLSTATE INSURANCE COMPANY	10%	5%	10%	10%	5-10%	10%	10%
AMCO INSURANCE COMPANY	5%	2%	3%	10%	7%	7%	7%
AMERICAN MODERN INSURANCE GROUP	5% (HO3)	2% (HO3)	5% (HO3)	5% (HO3)	2% (HO3)	5% (HO3)	5% (HO3)
AMERICAN RELIABLE INSURANCE COMPANY			5%	5%		5%	
AMICA MUTUAL INSURANCE COMPANY	20% Theft	8% Theft	12% Theft	10% Fire	4% Fire		6% Fire
ASSURANT GROUP: American Bankers Ins	5%	2%	3%	5%	2%	3%	
ASSURANT GROUP: American Security Ins	5%	2%	3%	5%	2%	3%	
BANKERS STANDARD INSURANCE COMPANY	5%	2%	5%	10%	2%	10%	10%
CALIFORNIA CAPITAL INSURANCE GROUP	10%		5%			5%	5%
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	Up to 10%	Up to 3%	Up to 10%	Up to 10%	Up to 2%	Up to 10%	Up to 10%
CENTURY-NATIONAL INSURANCE CO	5%	2%	3%	5%	2%	3%	3%
CHUBB GROUP OF INS CO (FEDERAL)	10%		10%	5%		5%	5%
CIVIL SERVICE EMPLOYEES INS GROUP: CSE Safeguard	up to 9%	2%	5%	9%	5%		5%
CIVIL SERVICE EMPLOYEES INS GROUP: Civil Service Employees Ins	up to 9%	2%	5%	9%	5%		5%
COASTAL SELECT PROPERTY INSURANCE COMPANY							
CRESTBROOK INSURANCE COMPANY	7%	2%	6%	7%	2%	6%	6%
CSAA INSURANCE EXCHANGE	10%: See Company Footnotes	5%: See Company Footnotes	10%: See Company Footnotes	See Company Footnotes	See Company Footnotes	See Company Footnotes	See Company Footnotes
ENCOMPASS INSURANCE COMPANY	5%	2%	3%	5%	2%		3%
FARMERS (FIRE INS EXCHANGE)	varies	varies	varies				
FIRST AMERICAN GROUP: FIRST AMERICAN INSURANCE	5%		3%	5%	2%	3%	3%
FIRST AMERICAN GROUP: FIRST AMERICAN SPECIALTY INSURANCE	5%		3%	5%	2%	3%	3%
FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN		2%		5%			
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY							
GENERAL INSURANCE COMPANY OF AMERICA	2%	2%	2%				
GEOVERA INSURANCE COMPANY							
GRANGE INSURANCE ASSOCIATION	10%	2%	5%	10%	2%		5%
HARTFORD (SENTINEL INS CO)	Peril 4: 20%	Peril 4: 4%	Peril 4: 14%	Peril 1: 10%	Peril 1: 2%	Peril 1: 7%	Peril 1: 7%
HOMESITE INSURANCE COMPANY OF CALIFORNIA	5%		5%	5%		5%	5%
HORACE MANN INSURANCE COMPANY	5%		5%	5%			5%
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	5%		5%	5%			5%
IDS PROPERTY CASUALTY INSURANCE COMPANY	7.5%	3%		7.5%			
INTEGON NATIONAL INSURANCE COMPANY	5%	2%	3%	5%	2%	3%	3%
KEMPER INDEPENDENCE INSURANCE COMPANY	5%	2%	3%	5%	2%	3%	3%
LIBERTY INSURANCE CORPORATION	10 to 17%	5 to 11%	10 to 17%	10 to 17%	1 to 17%		10 to 17%
MAPFRE INSURANCE COMPANY	7 to 12%	2 to 12%	2 to 12%	7 to 12%	2 to 12%	2 to 12%	2 to 12%
MERCURY INS GROUP: California Automobile Insurance Company	up to 15%	up to 2%	up to 2%	up to 10%	up to 2%	up to 2%	up to 10%
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	10%	5%	10%	10%			10%
NATIONWIDE INSURANCE COMPANY OF AMERICA	5%	2%	3%	5%	2%	3%	3%
OREGON MUTUAL INSURANCE COMPANY	See Company Footnotes	See Company Footnotes	See Company Footnotes	See Company Footnotes	See Company Footnotes	See Company Footnotes	See Company Footnotes
PACIFIC PROPERTY AND CASUALTY COMPANY	15%	10%	15%	15%		15%	15%
PACIFIC SPECIALTY INSURANCE COMPANY	5%		5%	5%		5%	5%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	5%			10%			
QBE INSURANCE COMPANY	1.5%	1%	1.5%	5%	1.5%	5%	5%
SAFECO INSURANCE COMPANIES	10%	5%	6%				
SEQUOIA INSURANCE GROUP: PERSONAL EXPRESS	5%	2%	5%	5%	2%	5%	5%
STATE FARM GENERAL INSURANCE COMPANY	3%	3%	3%	4%	2%		4%
STILLWATER INSURANCE COMPANY	See Company Footnotes	See Company Footnotes	See Company Footnotes	See Company Footnotes	See Company Footnotes	See Company Footnotes	See Company Footnotes
STILLWATER PROPERTY & CASUALTY CO.	See Company Footnotes	See Company Footnotes	See Company Footnotes	See Company Footnotes	See Company Footnotes	See Company Footnotes	See Company Footnotes

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TOKIO MARINE AMERICA INSURANCE COMPANY	5%	2%	3%	5%	2%	2%	3%
TRAVELERS COMMERCIAL INSURANCE COMPANY	Available	Available	Available	Available	Available	Available	Available
UNIGARD INSURANCE COMPANY	5%	2%	3%	5%	2%	3%	3%
UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)	5% (AOP peril only)		5% (AOP peril only)	5% (Fire peril only)		5% (Fire peril only)	5% (Fire peril only)
UNIVERSAL NORTH AMERICA INSURANCE COMPANY	5%		3%	5%	2%	3%	3%
WAWANESA GENERAL INSURANCE COMPANY	10%		10%	10%	2%	10%	10%
WESTERN MUTUAL INSURANCE GROUP: Residence Mutual Insurance Company	5%	2%	3%	5%	2%	3%	3%