

## California Department of Insurance

2016 Homeowners Premium Survey (HPS)

### AVAILABLE DISCOUNTS - PART 1

The following Discounts - Part 1 are available from each insurer as indicated below.

Insurance Company	AUTOMATIC SPRINKLERS	AUTOMATIC EQ GAS LINE SHUT OFF	CLAIM FREE ON RENEWAL	DEAD-BOLT LOCKS	PROTECTIVE DEVICES	EARTHQUAKE RETROFIT
AAA (INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB)				1% to 3%	1% to 9%	1% to 3%
AIG PROPERTY CASUALTY COMPANY	5% or 10%	5%	5% or 10%		3% to 15%	
ALLSTATE INSURANCE COMPANY	10%			5%	5-15%	5%
AMCO INSURANCE COMPANY	2-5%		2%		2-15%	
AMERICAN MODERN INSURANCE GROUP			23% MH	2% (HO)		2% (HO)
AMERICAN RELIABLE INSURANCE COMPANY			5% - 15%		5%	
AMICA MUTUAL INSURANCE COMPANY	16%-26% Fire		3.5%-8.5% All Perils		4%-26% Water/Fire/Theft	
<b>ASSURANT GROUP: American Bankers Ins</b>	5%		2%			
<b>ASSURANT GROUP: American Security Ins</b>	5%		2%			
BANKERS STANDARD INSURANCE COMPANY	10%	5%			2% - 10%	
CALIFORNIA CAPITAL INSURANCE GROUP	5%, 10%		5%			
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	5% and 10%		Up to 19%	Up to 5%	Up to 15%	Up to 5%
CENTURY-NATIONAL INSURANCE CO			5%			
CHUBB GROUP OF INS CO (FEDERAL)	10%	5%				
<b>CIVIL SERVICE EMPLOYEES INS GROUP: CSE Safeguard</b>	up to 9%					
<b>CIVIL SERVICE EMPLOYEES INS GROUP: Civil Service Employees Ins</b>	up to 9%					
COASTAL SELECT PROPERTY INSURANCE COMPANY						
<b>CRESTBROOK INSURANCE COMPANY</b>	5-10%	5%	5%		Up to 35%	
CSAA INSURANCE EXCHANGE			Up to 10%: See Company Footnotes			
ENCOMPASS INSURANCE COMPANY	8% - 13%		15%		Up to 38%	
FARMERS (FIRE INS EXCHANGE)	10%	5%	varies			
<b>FIRST AMERICAN GROUP: FIRST AMERICAN INSURANCE</b>	8% to 13%				2% to 13%	
<b>FIRST AMERICAN GROUP: FIRST AMERICAN SPECIALTY INSURANCE</b>	8% to 13%				2% to 13%	
FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN						
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY						
GENERAL INSURANCE COMPANY OF AMERICA	7%	2%				
GEOVERA INSURANCE COMPANY						
GRANGE INSURANCE ASSOCIATION	2% or 5%					
HARTFORD (SENTINEL INS CO)	Peril 1: 8%-13%		10% for Perils 2-9	Peril 4: 4%	Peril 1: 2%-20%; Peril 4: 4%-24%	Peril 4: 4%
HOMESITE INSURANCE COMPANY OF CALIFORNIA	10%		Up to 15%		Up to 20%	
HORACE MANN INSURANCE COMPANY			5%		5% & 10%	
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY			5%		5% & 10%	
IDS PROPERTY CASUALTY INSURANCE COMPANY	5%			1%	1% to 15%	1%
INTEGON NATIONAL INSURANCE COMPANY	8% to 13%		5%	2%	2% to 15%	2%
KEMPER INDEPENDENCE INSURANCE COMPANY	13%			3%	5-13%	3%
LIBERTY INSURANCE CORPORATION	10 to 20%			Up to 15%	1 to 20%	Up to 15%
MAPFRE INSURANCE COMPANY	2 to 12%		2 to 10%		2 to 12%	
<b>MERCURY INS GROUP: California Automobile Insurance Company</b>	Up to 20%		5 to 20%	Up to 1%	Up to 32.7%	Up to 1%
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	5% to 10%	5%	5% to 15%		5% to 15%	
NATIONWIDE INSURANCE COMPANY OF AMERICA	2% to 5%		2%		2% to 10%	
OREGON MUTUAL INSURANCE COMPANY	6 or 10%				See Company Footnotes	
PACIFIC PROPERTY AND CASUALTY COMPANY	5% to 10%		Up to 19%			

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PACIFIC SPECIALTY INSURANCE COMPANY						
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	10%	5%			10% to 5%	
QBE INSURANCE COMPANY	5%				1.5%	
SAFECO INSURANCE COMPANIES	4% to 7%					
<b>SEQUOIA INSURANCE GROUP: PERSONAL EXPRESS</b>	5 to 10%			2%	2 to 10%	2%
STATE FARM GENERAL INSURANCE COMPANY	5% to 10%		9% to 24%		2% to 15%	
STILLWATER INSURANCE COMPANY	5% to 10%		5% to 15%		See Company Footnotes	
STILLWATER PROPERTY & CASUALTY CO.	5% to 10%		5% to 15%		See Company Footnotes	
TOKIO MARINE AMERICA INSURANCE COMPANY	8% - 13%			2%	2%	2%
TRAVELERS COMMERCIAL INSURANCE COMPANY	Available		Available	Available	Available	Available
UNIGARD INSURANCE COMPANY	8% or 13%		15%	3%	2% - 13%	3%
UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)	20% (Fire peril only)		10%		5% to 20%	
UNIVERSAL NORTH AMERICA INSURANCE COMPANY	8 to 13%		5%		2 to 13%	
WAWANESA GENERAL INSURANCE COMPANY				5% w/ fire alarm & fire extinguisher		5% w/ fire alarm & fire extinguisher
<b>WESTERN MUTUAL INSURANCE GROUP: Residence Mutual Insurance Company</b>			5%-10%			

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### AVAILABLE DISCOUNTS - PART 2

The following Discounts - Part 2 are available from each insurer as indicated below.

Insurance Company	FIRE RESISTIVE ROOF	GATE COMMUNITY	MULTI-POLICY (AUTO ALSO INSURED WITH COMPANY)	NEW HOME CREDITS	PERSISTENCY/ RENEWAL	SENIOR CREDIT
AAA (INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB)	2%-13%		10%-20%	4%-36%	2%-10%	6%-12%
AIG PROPERTY CASUALTY COMPANY		5%	5% to 25%	2% to 25%	5% to 10%	
ALLSTATE INSURANCE COMPANY			20%			10%
AMCO INSURANCE COMPANY	3%	5%	10-25%	0-44.9%	0-14.7%	
AMERICAN MODERN INSURANCE GROUP				20% to 12% MH		
AMERICAN RELIABLE INSURANCE COMPANY		5%		1%-30%		
AMICA MUTUAL INSURANCE COMPANY			15%-23% All Perils	5%-35% All Perils	2%-10.5% All Perils	
<b>ASSURANT GROUP: American Bankers Ins</b>		5%		30%		
<b>ASSURANT GROUP: American Security Ins</b>		5%		30%		
BANKERS STANDARD INSURANCE COMPANY	Separate rating factors	4%	10%	2% - 25%	2%	5%
CALIFORNIA CAPITAL INSURANCE GROUP	10%	5%	10%	2%, 30%	5%, 10%	5%
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	Up to 15%		Up to 18%	Up to 50%	Up to 15%	5%
CENTURY-NATIONAL INSURANCE CO		2%	20%	5-15%		
CHUBB GROUP OF INS CO (FEDERAL)		10%	12.5%	3%-21%		
<b>CIVIL SERVICE EMPLOYEES INS GROUP: CSE Safeguard</b>	tile roof 7%	3%	up to 13%	up to 30%	Up to 5%	
<b>CIVIL SERVICE EMPLOYEES INS GROUP: Civil Service Employees Ins</b>	tile roof 7%	3%	up to 13%	up to 30%	Up to 5%	
COASTAL SELECT PROPERTY INSURANCE COMPANY						
<b>CRESTBROOK INSURANCE COMPANY</b>		5-15%	13%			
CSCAA INSURANCE EXCHANGE			12.5%	Up to 32%	Up to 10%	10%
ENCOMPASS INSURANCE COMPANY		10% - 15%	13% - 17%	Up to 28%		
FARMERS (FIRE INS EXCHANGE)			25%	varies		varies
<b>FIRST AMERICAN GROUP: FIRST AMERICAN INSURANCE</b>		10%	10%	2% to 35%	5% to 15%	
<b>FIRST AMERICAN GROUP: FIRST AMERICAN SPECIALTY INSURANCE</b>		10%	10%	2% to 35%	5% to 15%	
FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN			5%	30%		
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY				\$20		
GENERAL INSURANCE COMPANY OF AMERICA			15%	4% to 33%		
GEOVERA INSURANCE COMPANY						
GRANGE INSURANCE ASSOCIATION				2 to 30%		
HARTFORD (SENTINEL INS CO)		10%	Varies by Peril and Form		Up to 5%	1%-5%
HOMESITE INSURANCE COMPANY OF CALIFORNIA	5%		10%	30%		10%
HORACE MANN INSURANCE COMPANY			10% to 20%	2% to 25%		
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY			10% - 20%	2% - 25%		
IDS PROPERTY CASUALTY INSURANCE COMPANY			10% to 15%	Up to 40%		5%
INTEGON NATIONAL INSURANCE COMPANY	2%	5% to 10%	10%	30%		
KEMPER INDEPENDENCE INSURANCE COMPANY			20%	1-35%		5%
LIBERTY INSURANCE CORPORATION		10%	7.5 to 10%	3 to 82%		
MAPFRE INSURANCE COMPANY		2 to 12%	10 to 20%	2 to 33%		5%
<b>MERCURY INS GROUP: California Automobile Insurance Company</b>	Up to 20%	Up to 20%	15%	3 to 70.7%		34.9 to 38%
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY		5%	10% to 30%	25%		10%
NATIONWIDE INSURANCE COMPANY OF AMERICA	3%	5%	10% to 25%	Up to 44.9%	Up to 14.7%	
OREGON MUTUAL INSURANCE COMPANY			15%	See Company Footnotes	2, 5, or 8%	
PACIFIC PROPERTY AND CASUALTY COMPANY		5%	10%	67%		5% to 10%
PACIFIC SPECIALTY INSURANCE COMPANY		5%	15%	35%		

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Insurance Company	FIRE RESISTIVE ROOF	GATE COMMUNITY	MULTI-POLICY (AUTO ALSO INSURED WITH COMPANY)	NEW HOME CREDITS	PERSISTENCY/ RENEWAL	SENIOR CREDIT
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE		10%	25% to 10%	28% to 1%		
QBE INSURANCE COMPANY		3%	10%	Up to 37%		5%
SAFECO INSURANCE COMPANIES			15%	2% to 30%		
<b>SEQUOIA INSURANCE GROUP: PERSONAL EXPRESS</b>	5	5		up to 25%	up to 25%	5
STATE FARM GENERAL INSURANCE COMPANY			22%	2% to 50%		
STILLWATER INSURANCE COMPANY		5%	15%	2% to 10%		10%
STILLWATER PROPERTY & CASUALTY CO.		5%	15%	2% to 10%		10%
TOKIO MARINE AMERICA INSURANCE COMPANY			10%	Up to 20%		
TRAVELERS COMMERCIAL INSURANCE COMPANY			Available	Available		Age rating applies
UNIGARD INSURANCE COMPANY	5%	5%	15%	3% - 30%		
UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)			10%	2% to 20%		
UNIVERSAL NORTH AMERICA INSURANCE COMPANY	3%	5%	5%	5 to 42%	5%	5%
WAWANESA GENERAL INSURANCE COMPANY		2% (Tenants)		2 to 10% (Home)		10% (Condo)
<b>WESTERN MUTUAL INSURANCE GROUP: Residence Mutual Insurance Company</b>		10%		2-25%		