

**California Department of Insurance**  
**2016 Homeowners Premium Survey (HPS)**  
**EARTHQUAKE INSURANCE DEDUCTIBLES**

The following are the earthquake insurance deductibles for the various coverages. For more information or clarification on the deductibles, refer to the Company Footnotes and Deviations page or contact the insurance company directly. CEA is the California Earthquake Authority.

Insurance Company	Homeowners	Mobilehome	Condo	Tenant
AAA (INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB)	CEA		CEA	CEA
AIG PROPERTY CASUALTY COMPANY	15%		15%	15%
ALLSTATE INSURANCE COMPANY	CEA	CEA	CEA	CEA
AMCO INSURANCE COMPANY	CEA		CEA	CEA
AMERICAN MODERN INSURANCE GROUP	10%	15%		15/20/25%
AMERICAN RELIABLE INSURANCE COMPANY	10%	10%	10%	10%
AMICA MUTUAL INSURANCE COMPANY	10%		10%	10%
<b>ASSURANT GROUP: American Bankers Ins</b>	15%	15%		15%
<b>ASSURANT GROUP: American Security Ins</b>				
BANKERS STANDARD INSURANCE COMPANY	15%		15%	15%
CALIFORNIA CAPITAL INSURANCE GROUP	15,20%		\$750	\$750
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	15%	15%	15%	15%
CENTURY-NATIONAL INSURANCE CO	10 or 15%	10 or 15%		15,20,25%
CHUBB GROUP OF INS CO (FEDERAL)	15%		\$750	\$750
<b>CIVIL SERVICE EMPLOYEES INS GROUP: CSE Safeguard</b>	15%		15%	15%
<b>CIVIL SERVICE EMPLOYEES INS GROUP: Civil Service Employees Ins</b>				
COASTAL SELECT PROPERTY INSURANCE COMPANY	10 or 15%	10 or 15%		15,20,25%
<b>CRESTBROOK INSURANCE COMPANY</b>	CEA		CEA	
CSAA INSURANCE EXCHANGE	CEA		CEA	CEA
ENCOMPASS INSURANCE COMPANY	CEA		CEA	CEA
FARMERS (FIRE INS EXCHANGE)	CEA		CEA	CEA
<b>FIRST AMERICAN GROUP: FIRST AMERICAN INSURANCE</b>	15% to 20%		10%	10%
<b>FIRST AMERICAN GROUP: FIRST AMERICAN SPECIALTY INSURANCE</b>				
FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	CEA	CEA		
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY		CEA		
GENERAL INSURANCE COMPANY OF AMERICA	CEA	CEA	CEA	CEA
GEOVERA INSURANCE COMPANY	10 to 25%		15%	\$750
GRANGE INSURANCE ASSOCIATION	15%	15%	15%	15%
HARTFORD (SENTINEL INS CO)	15%		15%	15%
HOMESITE INSURANCE COMPANY OF CALIFORNIA	CEA		CEA	CEA
HORACE MANN INSURANCE COMPANY	15% of Cov A		\$750	\$750
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	15% of Cov A		\$750	\$750
IDS PROPERTY CASUALTY INSURANCE COMPANY	15% \$250 min		15% \$250 min	15% \$250 min
INTEGON NATIONAL INSURANCE COMPANY	15%	10-25%	15%	15%
KEMPER INDEPENDENCE INSURANCE COMPANY	15%		\$750	\$750
LIBERTY INSURANCE CORPORATION	CEA		CEA	CEA
MAPFRE INSURANCE COMPANY	CEA		CEA	CEA

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<b>MERCURY INS GROUP:</b> California Automobile Insurance Company	CEA		CEA	CEA
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	15%		15%	15%
NATIONWIDE INSURANCE COMPANY OF AMERICA	CEA		CEA	CEA
OREGON MUTUAL INSURANCE COMPANY	15%		15%	15%
PACIFIC PROPERTY AND CASUALTY COMPANY	15%	15%	15%	15%
PACIFIC SPECIALTY INSURANCE COMPANY	10%	10%	10%	10%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	5%, 10%, 15%, 20%, 25%		5%, 10%, 15%, 20%, 25%	5%, 10%, 15%, 20%, 25%
QBE INSURANCE COMPANY			15%	
SAFECO INSURANCE COMPANIES	CEA	CEA	CEA	CEA
<b>SEQUOIA INSURANCE GROUP:</b> PERSONAL EXPRESS	15%		\$750	\$750
STATE FARM GENERAL INSURANCE COMPANY	CEA	CEA	CEA	CEA
STILLWATER INSURANCE COMPANY	15%		10%	10%
STILLWATER PROPERTY & CASUALTY CO.	15%			
TOKIO MARINE AMERICA INSURANCE COMPANY	15%		\$750	\$750
TRAVELERS COMMERCIAL INSURANCE COMPANY	15%		15%	\$750
UNIGARD INSURANCE COMPANY	15%		15%	15%
UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)	CEA		CEA	CEA
UNIVERSAL NORTH AMERICA INSURANCE COMPANY	15%		\$750	\$750
WAWANESA GENERAL INSURANCE COMPANY	15%		15%	\$750
<b>WESTERN MUTUAL INSURANCE GROUP:</b> Residence Mutual Insurance Company	15%		10%	