

2015 Homeowners Premium Survey (HPS)

Company Footnotes and Deviations

AAA (Interinsurance Exchange of the Automobile Club) - NAIC 15598

Consumer Phone Number: 877-222-7868

Web Address: www.aaa.com

Consumer Email Address: WebmasterACSC@aaa-calif.com

Deadbolts are mandatory for all policies. We've assumed a discount for HO-4 and HO-6.

We've assumed a tile roof on all HO-3 policies.

We've assumed that all properties have smoke detectors.

Multi-Policy discounts are included in the reported premiums.

One-Story home discounts are available for HO-3 policies. They are not included in the reported premiums.

For Age of Home 70 years a raised foundation type has been assumed; for all other ages a slab foundation has been assumed.

Example 1 has no premiums shown as a \$250 deductible is not offered.

Examples 9 and 10 have no premiums shown as a \$2500 deductible is not offered.

Examples 11 and 12 have no premiums shown as we do not offer coverage for mobile homes.

Example 13 has no premiums shown for the \$250 deductible as it is not offered.

Example 15-18 have no premiums shown as we do not offer coverage for earthquakes.

We are members of the CEA, who provides earthquake coverage for our insureds.

AIG Property and Casualty Company - NAIC 19402

Consumer Phone Number: 866-304-5047

Web Address: www.aig.com

Consumer Email Address: aigpcg@aig.com

Other credits/discounts available:

Protection credits (for a maximum of 15%)

External perimeter security: 5%

24-hour signal continuity protection for fire/burglar alarm systems: 3%

Full-time caretaker: 5%

Sprinkler system water flow alarm: 3%

Temperature monitoring system to protect against freezing: 3%

Permanently installed electrical power back-up generator: 3%

Explosive gas leakage detector: 3%

Automatic seismic shut-off valve to gas lines: 5%

Lightning protection system: 3%

Perimeter gate: 3%

Automatic water shut-off valve: 8% or 12%

Off Premises Theft Exclusion Credit: 2%

Guard Gated Community Patrol Service Credit 15%

Reduction in commission credit: 5% to 10%

Private Collections Policy Credit: 5%

Renovated House credit: 1% to 10%
Excess Flood Policy credit: 10%
Personal Excess Liability Policy credit: 5%
Exterior Sprinklers: 10%
Ember resistant venting: 25%
Enclosed Eaves: 5%
Annual brush removal contract: 5%
Permanently installed wildfire spray system: 25%
Portable Fire Break system: 5%

Allstate Insurance Company - NAIC 19232

Consumer Phone Number: 1-800-ALLSTATE

Web Address: www.allstate.com

Consumer Email Address: Go to <http://messaging.allstate.com/corp.aspx>

Home Buyer Discount (Up to 20%)

Allstate Insurance Company offers Earthquake Coverage through CEA for Single Family Dwelling, Mobilehome, Condo, and Tenants/Renters policies.

Amco Insurance Company - NAIC 19100

Consumer Phone Number: 1-800-982-0756

Web Address: www.alliedinsurance.com

Consumer Email Address: We have a website with a "contact us" field; however we do not have an email address for consumers

The following are additional credits that are available: Retention Credit, Age of Insurance Discount, Personal Status Discount, Home Renovation Discount, Home Purchase Discount, Nationwide Associate Discount, and Multi-Line Discount.

Earthquake coverage is provided through CEA for the following profiles:
Single Family Dwellings, Condo's and Tenants /Renters

American Modern Insurance Group - NAIC 23469

Consumer Phone Number: 1-800-543-2644

Web Address: www.amig.com

Consumer Email Address: servicecenter@amig.com

No consumer footnotes were provided by company. For questions, please contact company.

American Reliable Insurance Company – NAIC 19615

Consumer Phone Number: 1-800-535-1333

Web Address: www.americanreliable.com

Consumer Email Address: N/A

No consumer footnotes were provided by company. For questions, please contact company.

Amica Mutual Insurance Company - NAIC 19976

Consumer Phone Number: 1-800-242-6422

Web Address: www.amica.com

Consumer Email Address: www.amica.com/Amica/Contact/ContactUs.jsp

Additional Discounts:

Automatic (hard-wired) Generator - 10% off Water peril

Temperature Monitoring System - 4% off Water peril

Water Leak Detection System - 6% off Water peril

Gas Leak Detection System - 4% off Fire peril

Prompt Payment - 2%-4% off all perils

Superior Construction - 25% off Fire peril

Mitigation Credits - 2%-20% off Wind and/or Water peril

Year of Construction - 15%-30% off Earthquake

Assurants, Inc. – Group No. 0019/NAIC 10111

Consumer Phone Number: 1-800-852-2244

Web Address: www.assurantsolutions.com

Consumer Email Address: www.assurant.solutions.com

No consumer footnotes were provided by company. For questions, please contact company.

Bankers Standard Insurance Company - NAIC 18279

Consumer Phone Number: 1-800-444-6161

Web Address: www.aceprivateriskservices.com

Company Email Address: prs.customer.service@acegroup.com

Example 17 - We do not use a per thousand rate for EQ on Condos. We used a rate per limit for the \$5,000 basic limit.

Example 18 - We do not use a per thousand rate for EQ on Tenants. We used a per limit for the \$5,000 basic limit.

California Capital Insurance Group – NAIC 13544

Consumer Phone Number: 1-800-682-9255

Web Address: www.ciginsurance.com

Consumer Email Address: feedback@ciginsurance.com

Examples 11, 12, & 16 - CIG doesn't insure Manufactured/Mobile Homes.

Example 15 is based off a dwelling built in 1975 and a 15% deductible.

Example 17 & 18. The fixed limit is \$5,000.

Offer 3% discount to SEIU members.

California Casualty Indemnity Exchange - NAIC 20117

Consumer Phone Number: 1-866-680-5143

Web Address: www.calcas.com

Consumer Email Address contact@calcas.com

Some situations may require underwriting review.

California Casualty homeowners insurance is primarily available to members or employees of various affinity groups or employers.

Century-National Insurance Co - NAIC 26905

Consumer Phone Number: 1-800-894-8384

Web Address: www.cnico.com

Consumer Email Address: homeinfo@cnico.com

For examples 11 and 12, all scenarios, the rates that show zero are in ZIP codes that we do not have any mobile home parks. We rate by mobilehome park type and the rates supplied are for our preferred park rates.

Chubb Group of Insurance Companies (Federal) – NAIC 20281

Consumer Phone Number: 1-866-324-8222

Web Address: www.chubb.com

Consumer Email Address: customercare@chubb.com

EX 15: MINI EQ, STANDARD, FRAME BUILT 2001, OTHER EQ FACTORS 1.00

EXS 17 & 18: MINI EQ, STANDARD, FRAME BUILT 2001, 4 STORIES, OTHER EQ FACTORS 1.

NO MOBILE HOME FORM EXISTS; APPLICABLE EXAMPLES HAVE BEEN LEFT BLANK

BASE POLICY STRUCTURE:

COVERAGE B - OTHER STRUCTURES (20% AUTOMATICALLY PROVIDED)

COVERAGE D - ADDITIONAL LIVING EXPENSE (50% AUTOMATICALLY PROVIDED)

COVERAGE F - MEDICAL PAYMENTS (\$10,000 AUTOMATICALLY PROVIDED)

OTHER CREDITS:

FIRE RESISTIVE

Superior Protection Credits ("Protective Devices" noted in Credits-Options worksheet) are available for a credit range of 1% (individual) to 20% (cumulative) credit: Security Protection for External Perimeter, Full Time Caretaker, 24 Hour Signal Continuity, Temperature Monitoring, Electrical Backup Generator, Gas Leakage Detector, Lightning Protection, Water Leak Detection, Gated House, manual and automatic wildfire suppression systems, Gated Community Patrol Service.

CONTENTS WITH ACV

HOME CREDIT WITH VALUABLE ARTICLES

FPE CREDIT

CONDO/COOP PREFERENCE

Civil Service Employees Insurance Group – NAIC 18953

Consumer Phone Number: 1-800-282-6848

Web Address: www.cseinsurance.com

Consumer Email Address: [None Available](#)

CSE Safeguard Insurance Company and Civil Service Employees Insurance Company are both part of the CSE Insurance Group.

Anyone may purchase our products - you do not need to be a civil servant.

Generally, CSE Safeguard Insurance homeowner policies provide the coverage most people need, without needing options. Civil Service Insurance Company policies generally have more options, to tailor coverage to your needs. Both companies give you the option of Identity Recovery insurance or Mechanical Breakdown insurance at nominal charges.

Both companies' HO3 policies provide Extended Replacement Cost on the dwellings with some conditions, including that the home is insured to its replacement cost.

Premiums shown here are without most credits that are available. So most policies will be issued with lower premiums than shown here. Old homes need to have updated electrical, plumbing, roofing and heating systems to be eligible.

Ordinance limits. Safeguard HO3 policies have a set amount - up to \$25,000 with the Safeguard Plus endorsement. Civil Service Employees includes 10% of Coverage A with options to purchase more.

CSE Insurance has our home office in California, and has been writing insurance for over 60 years.

In addition to Homeowners insurance, we also can help you with your personal auto, personal umbrella, dwelling property, and boat owner policies.

One of our independent insurance agents can give details, a quotation, or help you decide which

policy is best for you. For help finding one of our agents, call us at (800) 282-6848 or visit our website, www.CSEinsurance.com.

Credits available on Civil Service Employees Insurance Company include:

Age - from 0% to -20% for a new dwelling;

Fire Alarms - local -5%, reporting to a Fire Department -7%, Central Station -10%;

Burglar Alarm -2% local, -7% report to police department, -10% report to a Central Station;

No losses varies on location and other factors from 0% to approaching -15%;

Neighborhood Crime Watch -\$15;

Persistency/loyalty from 0% to -5%;

Senior Citizen -5%;

Civil Servants are eligible for their own rates.

* The 13% multi-policy discount on CSE Safeguard HO policies is when both auto and an umbrella policy are written. If there is only auto and homeowners, then the discount is 12%.

Coastal Select Property Insurance Company (formerly Pacific Select) – NAIC 10887

Consumer Phone Number: 800-774-1012

Web Address: www.CoastalSelectInsurance.com

Consumer Email Address: info@coastalselectinsurance.com

#15: Rates are for Coastal Select's Premier EQ Protector product. This product is not available for new business in all zip codes, and is reported as blank in those zip codes. The rates contemplate a home built 1973 or later. Surcharges apply for homes built prior to 1973. The Premier EQ Protector base rates reported contemplate a 10% deductible.

#16: Coastal Select does not write Earthquake coverage for mobilehomes.

#17: Rates are for Coastal Select's Condo EQ Protector product which provides a flat \$25,000 for Coverage A, Contents (Coverage C) between \$25K-\$500K, Loss of Use (Coverage D) up to \$2,500, and Loss Assessment (Coverage F) up to \$5,000. The deductible is 10% for Coverages A, C and F. Coverage D is not subject to a deductible. The rates provided contemplate a home built 1973 or later. Surcharges apply for homes built prior to 1973.

#18: Coastal Select no longer writes Earthquake coverage for Tenants/Renters.

#15: Coastal Select also offers a Security EQ Protector product which provides Dwelling coverage, Contents coverage up to a limit of \$5,000, and Loss of Use coverage up to a limit of \$1,500. The Security EQ Protector product is not available in all zip codes.

#15, #17: Losses to dwelling and personal property are settled at replacement cost as part of the policy (this is not an optional coverage). Replacement cost settlement is subject to some provisions as described in the actual policy form.

#17: The Condo EQ Protector product is not available for new business in all zip codes, and is reported as blank in those zip codes.

CSAA INSURANCE EXCHANGE - NAIC 15539

Consumer Phone Number: 1-800-922-8228

Web Address: <http://csaa-insurance.aaa.com>

Consumer Email Address: <http://calstate.aaa.com/>

- (1) CSAA IE writes only in Northern California. Therefore Southern California zips are not applicable.
- (2) Examples 11 & 12: As of April 1, 2003, the Manufactured Home/Mobilehome was discontinued for new business in both California and Nevada. Therefore, these examples are not applicable.
- (3) Examples 15 to 18: CSAA IE does not write Earthquake business. Therefore, these examples are not applicable.
- (4) If a secondary residence is insured, the basic premium for the secondary residence is reduced by \$5.
- (5) Minimum Coverage C limit increased to 75% for Replacement Cost.
- (6) Minimum Coverage D limit increased to 40%.
- (7) CSAA IE offers Earth Quake Coverage through The California Earthquake Authority for our Homeowner, Condominium, Renter and Dwelling Fire Products.

Additional Explanations on Credits-Options:

(a) There is an additional 5% AAA membership discount that is available to the Homeowners and Renters policies.

(b) There is an additional employee discount of 10% that is available to the Homeowners and Renters policies.

* In order to qualify for the smoke and burglar alarm discount, the following must apply:

a) (smoke or fire alarm) AND local burglar alarm: 5%

b) (smoke or fire alarm) AND central station/police station burglar alarm: 10%

*** For policies that have been in effect for 3 or more years with no claim points.

Encompass Insurance Company - NAIC 10358

Consumer Phone Number: see website

Web Address: www.encompassinsurance.com

Consumer Email Address: see website

No consumer footnotes were provided by company. For questions, please contact company.

Fire Insurance Exchange (Farmers) - NAIC 21660

Consumer Phone Number: 1-800-327-6377

Web Address: www.farmers.com

Consumer Email Address: contactus@farmers.com

Farmers Next Generation® Homeowners product includes

- 25% Extended Replacement Cost on building

- 10% Building Code Upgrade Coverage

We offer Earthquake Coverage through the CEA. CEA covers Single Family Dwelling, Condo and Tenants/Renters. We do not offer a Mobilehome product.

Fireman's Fund Insurance Companies - NAIC 21873

Consumer Phone Number: (866) 386-3932

Web Address: www.ffic.com

Consumer Email Address: postmaster@ffic.com

Premium examples 11, 12 and 16 are blank; we do not write manufactured or mobile homes.

Premium examples 1, 13a-13c, and 14a-14d are blank; we do not offer \$250 deductibles.

First American Specialty Insurance - NAIC 34525

Consumer Phone Number: 1-888-922-5343

Web Address: <http://www.fapcig.com>

Consumer Email Address: Not Available

No consumer footnotes were provided by company. For questions, please contact company.

Foremost Insurance Company Grand Rapids, Michigan - NAIC 11185

Consumer Phone Number: 1-800-237-2060

Web Address: www.foremost.com

Consumer Email Address: See web site and email tab.

Our Foremost Homeowners Dwelling program does not offer a deductible option of \$250. Thus, this example (1) is left blank.

Our Foremost Homeowners Dwelling program does not offer a HO4 or HO6 policy. Thus, examples 13 & 14 are left blank.

Our company offers Earthquake coverage through the CEA. Thus, examples 15 - 18 were left blank.

Foremost Property and Casualty Insurance Company - NAIC 11800

Consumer Phone Number: 1-800-237-2060

Web Address: www.foremost.com

Consumer Email Address: foremost.com_email_tab

Manufactured Home is the only product we write in our Foremost Property & Casualty Company. Thus, only examples 11 & 12 are filled in.

Our company offers Earthquake coverage through the CEA. Thus, examples 15 - 18 were left blank.

General Insurance Company of America - NAIC 24732

Consumer Phone Number: 1-800-332-3226

Web Address: www.safeco.com

Consumer Email Address: See web site.

Consumer Email Address www.safeco.com

No consumer footnotes were provided by company. For questions, please contact company.

GeoVera Insurance Company - NAIC 10799

Consumer Phone Number: 1-800-324-6020

Web Address: www.geovera.com

Consumer Email Address: info@geovera.com

#15: Rates are for GeoVera's Comprehensive product which provides a Combined Single Limit for Dwelling, Other Structures, Personal Property, and Loss of Use. The deductible is 10% to 25% of the Combined Single Limit. The rates provided contemplate a home built between 1942 and 1979 and an MMI that is the average for the rated zip code. Additionally, debits and credits are applied based on the construction features of the risk.

#17: GeoVera does not have a special condominium product, but will write the Standard product for condominium risks.

#18: Tenant policy rates are the same as the rates for GeoVera's Standard product. The amount of insurance is \$6,500 (comprised of a \$5,000 Contents limit and a \$1,500 Loss of Use limit). The deductible is \$750. The minimum premium is \$200.

#15: GeoVera also writes a Standard product which provides basic earthquake coverage for Dwelling, Contents (\$5,000 maximum), and Loss of Use (\$1,500 maximum).

#15, #17, #18: GeoVera does not currently offer the Standard product for new business quotes in some zip codes in the following 5 counties: Los Angeles, Ventura, Alameda, San Mateo, and Santa Clara. Homes in these zip codes may be eligible for our broader Comprehensive policy, however, the 10% deductible option is not available in all areas.

#15, #17, #18: Losses to dwelling and personal property are settled at replacement cost as part of the policy (this is not an optional coverage). Replacement cost settlement is subject to some provisions as described in the actual policy form.

Grange Insurance Association - NAIC 22101

Consumer Phone Number: 1-800-441-5550

Web Address: www.grange.com

Consumer Email Address: marketing@grange.com

All single family dwelling policies have contents coverage of 75% of dwelling coverage amount included.

Hartford Group/Sentinel Insurance Company - NAIC 11000

Consumer Phone Number: 1-800-624-5578

Web Address: www.thehartford.com

Consumer Email Address: See web site.

No consumer footnotes were provided by company. For questions, please contact company.

Homesite Insurance Company of California - NAIC 11005

Consumer Phone Number: 1-800-466-3748

Web Address: www.homesite.com

Consumer Email Address: customerservice@homesite.com

Premiums-rates Examples 11 - 12:

Homesite Insurance Company of California currently writes homeowners, condominium and renters insurance policies; we do offer manufactured home / mobile home coverage at this time.

Premiums - rates Examples 15 - 18:

Homesite administers earthquake coverage policies provided by the California Earthquake Authority (CEA). This coverage is available for all homeowners, condominium and renters policyholders.

Pricing and rates for earthquake coverage are set by the CEA and are not available for analysis

by Homesite.

Horace Mann Insurance Company - NAIC 22578

Consumer Phone Number: 1-800-999-1030

Web Address: www.horacemann.com

Consumer Email Address: www.horacemann.com

Our tenant and condo policies are subject to either a \$500 or \$1000 minimum deductible requirement depending on the coverage amount selected. Tenant policies with a coverage amount between \$16,000 and \$50,000 are assigned a minimum deductible requirement of \$500, while policies with a coverage amount between \$50,001 and \$100,000 are assigned a minimum deductible requirement of \$1000. Condo policies with a coverage amount between \$20,000 and \$75,000 have a minimum deductible requirement of \$500 and policies with a coverage amount between \$75,001 and \$200,000 have a minimum deductible requirement of \$1,000.

Horace Mann Property & Casualty Insurance Company - NAIC 22756

Consumer Phone Number: 1-800-999-1030

Web Address: www.horacemann.com

Consumer Email Address: www.horacemann.com

Our tenant and condo policies are subject to either a \$500 or \$1000 minimum deductible requirement depending on the coverage amount selected. Tenant policies with a coverage amount between \$16,000 and \$50,000 are assigned a minimum deductible requirement of \$500, while policies with a coverage amount between \$50,001 and \$100,000 are assigned a minimum deductible requirement of \$1000. Condo policies with a coverage amount between \$20,000 and \$75,000 have a minimum deductible requirement of \$500 and policies with a coverage amount between \$75,001 and \$200,000 have a minimum deductible requirement of \$1,000.

IDS Property Casualty Insurance Company - NAIC 29068

Consumer Phone Number: 1-800-842-3344

Web Address: www.ameriprise.com/autohome

Consumer Email Address: Ameripriseauto.home@ampf.com

No consumer footnotes were provided by company. For questions, please contact company.

Integon National Insurance Company - NAIC 29742

Consumer Phone Number: 1-877-468-3466

Web Address: www.nationalgeneral.com

Consumer Email Address: service@ngic.com

Example 1: We do not have a rate for a \$250 deductible for Homeowners.

Example 16: Earthquake rates provided for available Limited Earthquake Coverage.

Example 16: Rated with 10% deductible factor.

Additional available credit: Multi-Section Credit 10%

Additional available credit: Earthquake Credit for certified restraint bracing system 20%

Kemper Independence Insurance Company - NAIC 10914

Consumer Phone Number: 1-866-860-9348

Web Address: www.Kemper.com

Consumer Email Address: See web site (Contact Us).

Additional Discounts Available

CA Home Inspection / Home Purchase Discount: 1 - 15%

Loss Free: 20% (applied in examples)

Mature Homeowner: 5%

Seasonal Dwelling: 5%

Superior Construction (Fire Resistive or Non-Combustible) 15%

Liberty Insurance Corporation - NAIC 42404

Consumer Phone Number: 1-800-837-5254

Web Address: www.libertymutual.com

Consumer Email Address: www.libertymutual.com/email-customer-service

No consumer footnotes were provided by company. For questions, please contact company.

MAPFRE Insurance Company Group - NAIC 23876

Consumer Phone Number: 1-877-627-3731

Web Address: mapfreinsurance.com

Consumer Email Address: customerservice@commercest.net

No consumer footnotes were provided by company. For questions, please contact company.

Mercury Insurance Group – NAIC 38342

Consumer Phone Number: 1-800-924-9225

Web Address: www.mercuryinsurance.com

Consumer Email Address: customerservice@mercuryinsurance.com

Example #1 was not completed as revising to a minimum \$500 Deductible would be same as #2.
Examples 2 through 10 were rated with a Coverage B limit equal to a minimum 20% of Coverage A.
Examples 2 through 10 were rated with a Coverage D limit equal to a minimum 50% of Coverage A.
Examples #11 and #12 were not completed due to mobilehomes not being acceptable.
Example #13a was not completed due to Coverage C limit of \$25,000 not being available.
Example #13b was rated with a minimum \$500 Deductible.
Example #13c wasn't completed as revising to a minimum \$500 Deductible would be same as 13d.
Example #14a was not completed due to Coverage C limit of \$15,000 not being available.
Examples #14b, 14c and 14d were rated with a minimum \$500 Deductible.
Example #13 was rated with a Coverage D limit equal to a minimum 50% of Coverage C.
Example #14 was rated with a Coverage D limit equal to a minimum 30% of Coverage C.

Other discounts available include:
Home Buyer Discount - up to 10%
Homeowners Association Discount - 5%

Metropolitan Direct Property and Casualty Insurance Company - NAIC 25321

Consumer Phone Number: 1-800-422-4272
Web Address: www.metlife.com
Consumer Email Address: metautoinfo@metlifeservice.com

No consumer footnotes were provided by company. For questions, please contact company.

Nationwide Insurance Company of America - NAIC 25453

Consumer Phone Number: 1-800-982-0756
Web Address: www.alliedinsurance.com
Consumer Email Address: See "Contact Us" on web site

The following are additional credits that are available: Home Renovation Discount, Associate Discount, Personal Status Discount, Home Purchase Discount and Multi-Line Discount.

Earthquake coverage is provided through CEA for the following profiles:
Single Family Dwellings, Condo's and Tenants/Renters.

Oregon Mutual Insurance Company - NAIC 14907

Consumer Phone Number: 1-800-409-3814
Web Address: www.ormutual.com
Consumer Email Address: marketing@ormutual.com

Examples 11,12, and 16 will not be completed as we do not offer manufactured home coverage.
Examples 17 and 18 - earthquake rates for condo and tenant. Our rates are not per thousand. We offer a rate per policy and this is the rate entered on the worksheet.
Example 17, Condo. Condos can purchase up to \$25,000 of Cov A, there is no Cov B. There is \$5,000 of Cov C, \$1,500 of Cov D, and \$10,000 loss assessment.
Example 18, Renters. Renters can purchase up to \$5,000 of Cov C and \$1,500 of Cov D.

Pacific Property and Casualty Company - NAIC 11048

Consumer Phone Number: 1-800-899-6519
Web Address: www.anpac.com
Consumer Email Address: k.speer@anpac.com

No consumer footnotes were provided by company. For questions, please contact company.

Pacific Specialty Insurance Company - NAIC 37850

Consumer Phone Number: 1-800-303-5000

Web Address: www.pacificspecialty.com

Consumer Email Address: psic@pacificspecialty.com

PSIC does not offer \$250 deductible for \$150,000 Dwelling Amount of Insurance.

QBE (Balboa Ins. Group) – NAIC 39217

Consumer Phone Number 1-866-318-2016

Web Address: www.qbefirst.com

Consumer Email Address: Insurance-Processing@us.qbe.com

Earthquake coverage for Homeowners is through a third party (Century National): therefore no rates available for Example 15.

Safeco Insurance Companies – NAIC 24740

Consumer Phone Number: 1-800-332-3226

Web Address: www.safeco.com

Consumer Email Address: www.safeco.com

Ex 15: We do not offer Earthquake for Dwelling - written through CEA

Ex 16: We do not offer Earthquake for Mobilehome - written through CEA

Ex 17: We do not offer Earthquake for Condo - written through CEA

Ex 18: We do not offer Earthquake for Tenants/Renters - written through CEA

Sequoia Insurance Group (Personal Express Ins.) - NAIC 12832

Consumer Phone Number: 1-800-499-3612

Web Address: www.expressinsurance.com

Consumer Email Address: Service@ExpressInsurance.com

No consumer footnotes were provided by company. For questions, please contact company.

State Farm General Insurance Company – NAIC 25151

Consumer Phone Number: 1-800-782-8332

Web Address: www.statefarm.com

Consumer Email Address: Please contact a local State Farm agent.

Coverage C - Contents; Examples 5, 7 and 8: we provide 75% of Coverage A contents coverage.

Coverage D - Additional Living Expense

- Examples 5, 7 and 8 and 13-14, we provide actual loss sustained within 24 months

- Example 12, we provide actual loss sustained within 12 months

We currently use the CEA for Homeowners and Manufactured Homes, for Rental Dwelling and Rental Condominium (if individually owned), and 1-4 unit Apartments (if residential and individually owned).

Stillwater Company (formerly Fidelity National) - NAIC 25180

Consumer Phone Number 1-866-699-1885

Website Address: <https://stillwaterinsurance.com/home/index.html>

Consumer Email Address: ins@Stillwaterinsurance.com

No consumer footnotes were provided by company. For questions, please contact company.

Stillwater Property & Casualty Company (formerly Fidelity National P&C) - NAIC 16578

Consumer Phone Number 1-866- 699-1885

Website Address: <https://stillwaterinsurance.com/home/index.html>

Consumer Email Address: ins@Stillwaterinsurance.com

No consumer footnotes were provided by company. For questions, please contact company.

TOKIO Marine America Insurance Company - NAIC 10945

Consumer Phone Number: 626-568-7600

Website Address: www.tokiomarine.us

Consumer Email Address: sally.oikawa@tokiom.com

No consumer footnotes were provided by company. For questions, please contact company.

Topa Insurance Company - NAIC 18031

Consumer Phone Number 1-800-949-6505

Web Address: www.topains.com

Consumer Email Address: topa-marketing@topa-ins.com

No consumer footnotes were provided by company. For questions, please contact company.

Travelers Commercial Insurance Company - NAIC 36137

Consumer Phone Number: 1-800-842-5075

Web Address: www.travelers.com

Consumer Email Address: None Available

Rates were not provided for the following risks because we do not offer a 250 deductible or mobile home coverage. Risks 1, 11, 12, 13a-c, 14 a-d, 16.

The following risks were rated at \$1000 deductible as that is our New Business minimum requirement for Dwelling. We do not offer a \$500 deductible at new business for dwellings. Risks 2, 3, 4, 6

Unigard Insurance Company - NAIC 25747

Consumer Phone Number: 1-800-456-1626

Web Address: www.qbena.com

Consumer Email Address: General-Questions.US-BOX@us.qbe.com

No consumer footnotes were provided by company. For questions, please contact company.

United Services Automobile Association (USAA) - NAIC 25941

Consumer Phone Number: 1-800-531-8722

Web Address: www.usaa.com

Consumer Email Address: See web site.

Base limit for Medical Payments to Others is \$5,000.

Base limit for Owners and Condos Liability coverage is \$300,000.

Owners rates (Examples 1-10) assume Composition Shingle roof.

Tenants/Renters rates (Example 14) assume marital status is single.

Examples 1, 9, and 10: No rates are provided; we do not offer deductibles of \$250 or \$2500.

Examples 11, 12, and 16: No rates are provided; we do not offer manufactured home coverage.

Examples 15 and 17: No rates are provided; earthquake coverage is issued through the CEA for both Owners and Condos.

Example 18: No rates are provided. Earthquake coverage is included in the Renters contents premium.

Additional discount available: Firewise Community -5%

Universal North America Insurance Company - NAIC 10759

Consumer Phone Number: 1-800-531-8722

Consumer Phone Number 1-888-295-7110

Web Address: www.universalthnorthamerica.com

Consumer Email Address: info@uihna.com

No consumer footnotes were provided by company. For questions, please contact company.

Wawanesa Insurance Group - NAIC 10683

Consumer Phone Number: 1-800640-2920

Web Address: www.wawanesaus.com

Consumer Email Address: usafdbk@wawanesa.com

Dwelling examples includes up to 150% Extended Replacement Cost on Dwelling.
Condo & Tenants examples includes Replacement Cost on Contents and Coverage D Limits of Actual Loss sustained for up to 12 months from date of loss.
Policies automatically includes Building Code Upgrade up to 10% of the limit of liability that applies to Coverage A (for Tenants, the limit of liability that applies to Building Additions & Alterations).

Additional Discounts:

Secured Building 2% (Condo & Tenants)

Secured Building with 24 hour guard 5% (Condo & Tenants)

The maximum discount available for any combination of safety devices such as dead-bolt locks, fire extinguishers, burglar or fire/smoke alarms either reporting or monitoring is 10%.

Example 9 is blank. We do not offer a \$2,500 deductible.

Example 10 is blank. We do not offer a \$2,500 deductible.

It exceeds our maximum Coverage A limit of \$600,000.

Example 11, 12 & 16 are blank. We do not write Mobilehome policies.

Example 15 - Displays the earthquake rate per \$1,000 of coverage.

Earthquake rates for home varies by construction type and year built.

The rate is based on a frame construction built in 1991 or later.

Example 17 - Displays the Condo earthquake rate for the full annual premium

Coverage Limits used:

Coverage A: \$10,000

Coverage C: \$5,000

Additional Living Expense: \$1,500

Deductible: 15% of the higher of Coverage A or Coverage C limit of \$5,000 for Earthquake.

Example 18 - Displays the Tenants earthquake rate for the full annual premium

Coverage Limits used:

Coverage C: \$5,000

Additional Living Expense: \$1,500

Deductible: \$750

Maximum Earthquake Coverage Limits:

Home: Coverage A: \$600,000
Coverage C: \$5,000
Additional Living Expense: \$1,500
Condo: Coverage A: \$210,000
Coverage C: \$5,000
Additional Living Expense: \$1,500
Tenants: Coverage C: \$5,000
Additional Living Expense: \$1,500

Western Mutual Insurance Group/Residence Mutual Insurance Company – NAIC 15776

Consumer Phone Number: 1-800-234-2103

Web Address: www.westernmutual.com

Consumer Email Address: service@westernmutual.com

No consumer footnotes were provided by company. For questions, please contact company.