

NAIC	COMPANY	COMPANY FOOTNOTES/EXPLANATIONS	CONSUMER PHONE NUMBER	WEBSITE	CONSUMER EMAIL
15598	AAA (INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB)	<p>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. Multit-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.</p> <p>Example 1 has no premiums shown as a \$250 deductible is not offered.</p> <p>Examples 9 and 10 have no premiums shown as a \$2500 deductible is not offered.</p> <p>Examples 11 and 12 have no premiums shown as we do not offer coverage for mobile homes.</p> <p>Example 13 has no premiums shown for the \$250 deductible as it is not offered.</p> <p>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.</p>	1-877-222-7868	www.aaa.com	WebmasterACSC@aaa-calif.com
19402	AIG PROPERTY CASUALTY COMPANY	<p>AIG Property Casualty Company has special homeowners products. Please contact the company directly for additional information. Other credits/discounts available:</p> <p>Protection credits (for a maximum of 15%)</p> <ul style="list-style-type: none"> 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% <p>Exterior Sprinklers: 10%</p> <p>Ember resistant venting: 25%</p> <p>Enclosed Eaves: 5%</p> <p>Annual brush removal contract: 5%</p> <p>Permanently installed wildfire spray system: 25%</p> <p>Portable Fire Break system: 5%</p>	1-866-304-5047	www.aig.com	aigpcg@aig.com
19232	ALLSTATE INSURANCE COMPANY	Allstate Insurance Company offers Earthquake Coverage through CEA for Single Family Dwelling, Mobilehome, Condo, and Tenants/Renters policies.	1-800-ALLSTATE	www.allstate.com	http://messaging.allstate.com/corp.a_sdx

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19100	AMCO INSURANCE COMPANY	The following are additional credits that are available: Retention Credit, Age of Insured Discount, Personal Status Discount, Home Renovations Discount, Home Purchase Discount, Nationwide Associate Discount and Multi-Line Discount.	1-800-982-0756	www.nationwide.com	Please see Footnotes for information
23469	AMERICAN MODERN INSURANCE GROUP	Company did not provide any consumer footnotes.	1-800-543-2644	www.amig.com	servicecenter@amig.com
19615	AMERICAN RELIABLE INSURANCE COMPANY	Company did not provide any consumer footnotes.	1-800-535-1333	www.americanreliable.com	aricmarketing@americanreliable.com
19976	AMICA MUTUAL INSURANCE COMPANY	Additional Discounts. Please contact the company.	1-800-242-6422	www.amica.com	https://www.amica.com/Amica/Contact/ContactUs.jsp
10111	ASSURANT GROUP: American Bankers Ins	The Assurant Group is represented by American Bankers Ins (NAIC 10111) and American Security Ins (NAIC 42978).	1-800-852-2244	https://www.assurant.com	https://www.assurant.com/CustomerSupport/EmailAssurant
42978	ASSURANT GROUP: American Security Ins	The Assurant Group is represented by American Bankers Ins (NAIC 10111) and American Security Ins (NAIC 42978).	1-800-852-2244	https://www.assurant.com	https://www.assurant.com/CustomerSupport/EmailAssurant
18279	BANKERS STANDARD INSURANCE COMPANY	Bankers Standard Insurance Company has special homeowners products. Please contact the company directly for additional information. Company did not provide any consumer footnotes.	1-800-444-6161	www.aceprivateriskservices.com	www.aceprivateriskservices.com
13544	CALIFORNIA CAPITAL INSURANCE GROUP	CIG offers a 6.1% discount to California Firefighters Program (CFP) members.	1-800-682-9255	www.ciginsurance.com	feedback@ciginsurance.com
20117	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	Some situations may require underwriting review. CALIFORNIA CASUALTY HOMEOWNERS INSURANCE IS PRIMARILY AVAILABLE TO MEMBERS OR EMPLOYEES OF VARIOUS AFFINITY GROUPS OR EMPLOYERS.	1-866-680-5143	www.calcas.com	contact@calcas.com
26905	CENTURY-NATIONAL INSURANCE CO	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 mobile home park type and the rates supplied are for our preferred park rates.	1-800-894-8384	www.cnico.com	homeinfo@cnico.com
20281	CHUBB GROUP (FEDERAL)	CHUBB Group is represented by Federal Ins Co and this group of companies have special homeowners products. Please contact the company directly for additional information. • EX 15: MINI EQ, STANDARD, FRAME BUILT 2001, OTHER EQ FACTORS 1.00 • EX 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: o COVERAGE B - OTHER STRUCTURES (20% AUTOMATICALLY PROVIDED) o COVERAGE D - ADDITIONAL LIVING EXPENSE (50% AUTOMATICALLY PROVIDED) o COVERAGE F - MEDICAL PAYMENTS (\$10,000 AUTOMATICALLY PROVIDED). • OTHER CREDITS: o FIRE RESISTIVE o 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. o CONTENTS WITH ACV o HOME CREDIT WITH VALUABLE ARTICLES o FPE CREDIT o CONDO/COOP PREFERENCE	1-866-324-8222	www.chubb.com	customercare@chubb.com

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18953	CIVIL SERVICE EMPLOYEES INS GROUP: CSE Safeguard	<p>CSE Insurance Group is represented by CSE Safeguard (NAIC 18953) and Civil Service Employees (NAIC 10693). CSE Insurance Group has our home office in California and has been operating here for over 60 years. In addition to Homeowners insurance, we also can help you with your personal auto, personal umbrella, dwelling property, landlord and boat owners insurance. Anyone may purchase our products, not just civil servants. CSE Safeguard Insurance homeowner policies provide the coverage most people need, without having to buy options. Civil Service Employees Insurance policies generally have more options to tailor coverage to your needs. Both companies provide you the option of Identity Recovery Insurance or Mechanical Breakdown insurance at nominal charges. Both companies provide Extended Replacement Cost on dwellings with some conditions, including that the home is insured to its replacement cost. Premiums shown here do not include credits. 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 or Law Limits: CSE Safeguard policies have set dollar limits - up to \$25,000 with the Safeguard Plus Endorsement. Civil Service Employees' policies include 10% of Coverage A (Dwelling) limits with options to purchase up to 50% of the Coverage A limit. Credits available on Civil Service Employees Homeowner policies include: Age of building up to 20% for a new home; Fire alarms - local 5%, reporting to a fire department 7%, reporting to a central station 10%; Burglar Alarm - 2% local, 7% reporting to a police department and 10% reporting to a central station; Senior Citizens 5% Civil servants have a different base rates.</p> <p>The CSE Safeguard multi-policy discount on CSE Safeguard HO policies is when both auto and an umbrella policy are written. If there is only an auto policy along with the homeowners policy, the discount is 12%.</p> <p>On the above policies, we include Personal Injury coverage automatically.</p> <p>For those homes not eligible for these policies, we may be able to write a homeowners policy through our Safeguard Select program. Coverages are slightly different and premiums may be higher for this program.</p> <p>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. Once you have a policy, you can manage it also by going to myCSEpolicy.com.</p>	1-800-282-6848	www.cseinsurance.com	infocenter@cseinsurance.com
10693	CIVIL SERVICE EMPLOYEES INS GROUP: Civil Service Employees Ins	<p>CSE Insurance Group is represented by CSE Safeguard (NAIC 18953) and Civil Service Employees (NAIC 10693). CSE Insurance Group has our home office in California and has been operating here for over 60 years. In addition to Homeowners insurance, we also can help you with your personal auto, personal umbrella, dwelling property, landlord and boat owners insurance. Anyone may purchase our products, not just civil servants. CSE Safeguard Insurance homeowner policies provide the coverage most people need, without having to buy options. Civil Service Employees Insurance policies generally have more options to tailor coverage to your needs. Both companies provide you the option of Identity Recovery Insurance or Mechanical Breakdown insurance at nominal charges. Both companies provide Extended Replacement Cost on dwellings with some conditions, including that the home is insured to its replacement cost. Premiums shown here do not include credits. 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 or Law Limits: CSE Safeguard policies have set dollar limits - up to \$25,000 with the Safeguard Plus Endorsement. Civil Service Employees' policies include 10% of Coverage A (Dwelling) limits with options to purchase up to 50% of the Coverage A limit. Credits available on Civil Service Employees Homeowner policies include: Age of building up to 20% for a new home; Fire alarms - local 5%, reporting to a fire department 7%, reporting to a central station 10%; Burglar Alarm - 2% local, 7% reporting to a police department and 10% reporting to a central station; Senior Citizens 5% Civil servants have a different base rates.</p> <p>The CSE Safeguard multi-policy discount on CSE Safeguard HO policies is when both auto and an umbrella policy are written. If there is only an auto policy along with the homeowners policy, the discount is 12%.</p> <p>On the above policies, we include Personal Injury coverage automatically.</p> <p>For those homes not eligible for these policies, we may be able to write a homeowners policy through our Safeguard Select program. Coverages are slightly different and premiums may be higher for this program.</p> <p>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. Once you have a policy, you can manage it also by going to myCSEpolicy.com.</p>	1-800-282-6848	www.cseinsurance.com	infocenter@cseinsurance.com

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10887	COASTAL SELECT PROPERTY INSURANCE COMPANY	<p>#15: Rates are for Coastal Select's Premier EQ Protector product. Although we did open up this product in many zip codes in the last year, 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.</p> <p>#16: Coastal Select does not write Earthquake coverage for mobile homes.</p> <p>#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.</p> <p>#18: Coastal Select no longer writes Earthquake coverage for Tenants/Renters.</p> <p>#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.</p> <p>#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.</p> <p>#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.</p>	1-800-774-1012	www.CoastalSelectInsurance.com	info@coastalselectinsurance.com
18961	CRESTBROOK INSURANCE COMPANY	Crestbrook Ins is part of the Nationwide Group of companies. CEA writes Home and Condo EQ coverage for Nationwide Private Client. We are a CEA member company and our policyholders can purchase a CEA earthquake insurance policy.	1-855-473-6410	https://www.nationwideprivateclient.com/	privateclient@nationwide.com
15539	CSAA INSURANCE EXCHANGE	<p>(1) CSAA IE writes only in Northern California. Therefore Southern California zips are not applicable.</p> <p>(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.</p> <p>(3) Examples 15 to 18: CSAA IE does not write Earthquake business. Therefore, these examples are not applicable.</p> <p>(4) If a secondary residence is insured, the basic premium for the secondary residence is</p>	1-800-922-8228	http://csaa-insurance.aaa.com	http://calstate.aaa.com/
10358	ENCOMPASS INSURANCE COMPANY	Company did not provide any consumer footnotes.	e Encompass web	www.encompassinsurance.com	see website
21660	FARMERS (FIRE INS EXCHANGE)	Fire Ins Exchange is part of the Farmers Group of companies. Farmers Next Generation Homeowners Product Includes: - 25% Extended Replacement Cost on Building - 10% Building Code Upgrade Coverage	1-800-327-6377	www.farmers.com	www.farmers.com
34525	FIRST AMERICAN GROUP: FIRST AMERICAN INSURANCE	First American Group is represented by First American Ins (NAIC 34525) and First American Specialty (NAIC 37710). Companies did not provide any consumer footnotes.	1-888-922-5343	www.fapci.com	custserv.fapci@firstam.com
37710	FIRST AMERICAN GROUP: FIRST AMERICAN SPECIALTY INSURANCE	First American Group is represented by First American Ins (NAIC 34525) and First American Specialty (NAIC 37710). Companies did not provide any consumer footnotes.	1-888-922-5343	www.fapci.com	custserv.fapci@firstam.com

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11185	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	Our Foremost Homeowners program does not offer a deductible option of \$250. Thus, this example (1) is left blank. Our Foremost Insurance Company 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. The CEA provides earthquake coverage for our Homeowners and Manufactured Home programs (Exhibit 1 examples 2-12, and Exhibit 1-Earthquake examples 15 & 16). For our Manufactured Home policy, the Building code upgrade coverage is packaged at 5%. However, Manufactured Home customers do have the option to endorse to the Additional Coverage Endorsement which increases the Building code upgrade coverage to 10%.	1-800-237-2060	www.foremost.com	https://www.foremost.com/about-foremost/contact-us.asp
11800	FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	Manufactured Home is the only product we write in our Foremost Property and Casualty Insurance Company. Thus, only examples 11 & 12 are filled in. Our company offers Earthquake coverage through the CEA. Thus, examples 15 - 18 were left blank. The CEA provides earthquake coverage for Exhibit 1-Mobilehome examples 11 & 12 and Exhibit 1-Earthquake examples 16 - Manufactured Home which is the only product we write within Foremost Property and Casualty Insurance Company. Manufactured Home policy, the Building code upgrade coverage is packaged at 5%. However, Manufactured Home customers do have the option to endorse to the Additional Coverage Endorsement which provides 10% of Building code upgrade coverage.	1-800-237-2060	www.foremost.com	https://www.foremost.com/about-foremost/contact-us.asp
24732	GENERAL INSURANCE COMPANY OF AMERICA	General Ins Co is part of the Safeco/Liberty Mutual Group of companies. Company did not provide any consumer footnotes.	1-800-332-3226	www.safeco.com	www.safeco.com
10799	GEOVERA INSURANCE COMPANY	<p>#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.</p> <p>#16: GeoVera does not write Earthquake coverage for mobile homes.</p> <p>#17: GeoVera does not have a special condominium product, but will write the Standard product for condominium risks.</p> <p>#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.</p> <p>#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).</p> <p>#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.</p> <p>#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.</p>	1-800-324-6020	http://www.geovera.com	info@geovera.com
22101	GRANGE INSURANCE ASSOCIATION	Minimum deductible for all homeowners products is \$500. Therefore, we do not rate Profiles 1a - 1g, Profiles 11a - 11c, Profiles 13a - 13c, and Profiles 14a - 14d.	1-800-247-2643	www.grange.com	marketing@grange.com
11000	HARTFORD (SENTINEL INS CO)	Sentinel Ins Co is representing the Hartford group of companies. Company did not provide any consumer footnotes.	1-800-624-5578	www.thehartford.com	www.thehartford.com

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11005	HOMESITE INSURANCE COMPANY OF CALIFORNIA	<p>Premiums-rates Examples 11-12: Homesite Insurance Company of California currently writes homeowners, condominium and renters insurance policies; Homesite does not offer manufactured home/mobile home coverage at this time.</p> <p>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.</p>	1-800-466-3748	www.homesite.com	customerinquiry@homesite.com
22578	HORACE MANN INSURANCE COMPANY	The Horace Mann companies offer condominium and renters/tenant insurance policies, but at different deductibles than the profiles provided by the department. Please contact the company for more information. NOTE: 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.	1-800-999-1030	www.horacemann.com	www.horacemann.com
22756	HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	The Horace Mann companies offer condominium and renters/tenant insurance policies, but at different deductibles than the profiles provided by the department. Please contact the company for more information. NOTE: 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.	1-800-999-1030	www.horacemann.com	www.horacemann.com

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29068	IDS PROPERTY CASUALTY INSURANCE COMPANY	<p>Other available credits/discounts: -Smoke alarm 1%, Longevity discount 0% to 6%, Costco member 2%</p> <p>Base Policy Structure Deviations: -Coverage C - Contents 75% for Special not 50%, Coverage F- Medical payments \$2000 not \$1000</p> <p>Cap set for deductible credits: -For \$250, \$500, \$1000, & \$2500 ded (Ex 1-10) no max credit -For \$250 & \$500 ded (Ex 13) no max credit -For \$250 & \$500 ded (Ex 14) no max credit</p> <p>Workers' Compensation & Employers' Liability: -Occasional Workers Class Liability Premium is to be automatically included in all policies afford Personal Liability</p> <p>Example #11-12 No rates for mobile homes</p> <p>Example #13 -Did not include rates for 13-A, our underwriting guidelines state Coverage C must be at least least \$50,000</p> <p>Example #14 -Did not include rates for 14-A, 14-B, & 14-C, our underwriting guidelines state Coverage C must be at least \$40,000</p> <p>Example #15-18: - #15 - Rates shown are for Dwelling coverage only (home built from 1991 to present) - #16 - No EQ rates for mobile homes - #17 - Rates shown are for Personal Property coverage only - #18 - Rates shown are for Personal Property coverage only</p>	1-800-842-3344	www.ameriprise.com/autohome	ameripriseauto.home@ampf.com
29742	INTEGON NATIONAL INSURANCE COMPANY	Example 1: We do not have a rate for a \$250 deductible for Homeowners.	1-877-468-3466	www.nationalgeneral.com	service@ngic.com
10914	KEMPER INDEPENDENCE INSURANCE COMPANY	Additional discounts available: CA Home inspection/Home purchase discount: 1-10%, Loss Free: 19% (applied in examples), Account discount: 15%, Superior construction: 15%	1-866-860-9348	www.kemper.com	www.Kemper.com (Contact Us)
42404	LIBERTY INSURANCE CORPORATION	For Liberty Mutual, the CEA provides coverage for: Homeowner policies (excluding Manufactured Homes); Dwelling Fire Policies (Rental Properties); Tenant Policies and Condominium Policies (Common Interest Development).	1-800-837-5254	www.libertymutual.com	www.LibertyMutual.com/email-customer-service
23876	MAPFRE INSURANCE COMPANY	Examples 15 to 18 (Earthquake rates) are left blank as instructed by the CDI Statistical Plan. MAPFRE issues Earthquake Coverage underwritten by California Earthquake Authority (CEA) through a contracted company for all residential property policies.	1-877-627-3731	www.mapfreinsurance.com	customerservice@commercestwest.net

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38342	MERCURY INS GROUP: California Automobile Insurance Company	<p>California Automobile Ins Co represents the Mercury Group. Example #1 was not completed as revising to a minimum \$500 Deductible would be same as #2.</p> <p>Examples 2 through 10 were rated with a Coverage B limit equal to a minimum 20% of Coverage A.</p> <p>Examples 2 through 10 were rated with a Coverage D limit equal to a minimum 50% of Coverage A.</p> <p>Examples #11 and #12 were not completed due to Mobil homes not being acceptable.</p> <p>Example #13a was not completed due to Coverage C limit of \$25,000 not being available.</p> <p>Example #13b was rated with a minimum \$500 Deductible.</p> <p>Example #13c wasn't completed as revising to a minimum \$500 Deductible would be same as 13d.</p> <p>Example #14a was not completed due to Coverage C limit of \$15,000 not being available.</p> <p>Examples #14b, 14c and 14d were rated with a minimum \$500 Deductible.</p> <p>Example #13 was rated with a Coverage D limit equal to a minimum 50% of Coverage C.</p> <p>Example #14 was rated with a Coverage D limit equal to a minimum 30% of Coverage C.</p> <p>Examples # 15 to 18 rates are not shown as all EQ risks are written through the CEA.</p> <p>Other discounts available include: Home Buyer Discount - up to 10% Homeowners Association Discount - 5%</p>	1-800-924-9225	www.mercuryinsurance.com	customerservice@mercuryinsurance.com
25321	METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	<p>1. Products offered by California Metropolitan Direct Property & Casualty Insurance Company include Owners, Renters, Condominium, and Landlords Products. Mobilehome policies are not available for New Business. Section I Coverage may be extended to losses resulting from Earthquake Coverage for Owners, Renters and Condominium Products.</p> <p>2. Examples 11, 12 and 16. - Mobilehome policies are not available for New Business and therefore the rating examples are blank.</p> <p>3. Available Credits and Discounts can be found on the credits-options tab.</p> <p>Additional Credits Include:</p> <p>4. A 5% discount is available for a combination of the following protective devices: smoke detectors (one per living level), deadbolt locks (on all exterior doors), and fire extinguisher.</p> <p>5. A discount is available based on the number of months the insured has maintained a property policy with Metropolitan and the number of months the insured has been claim-free. The discount ranges from 5% to 15%.</p> <p>6. Our Multi-Policy (Auto also insured with Co.) discount is 30% for Homeowners policies and 10% for other policy forms (e.g., Tenant, Condominium, etc.).</p>	1-800-422-4272	www.metlife.com	metautoinfo@metlifeservice.com
25453	NATIONWIDE INSURANCE COMPANY OF AMERICA	The following are additional credits that are available: Personal Status Discount, Home Renovations Discount, Home Purchase Discount, Nationwide Associate Discount, Age of Insured Discount and Multi-Line Discount. Earthquake coverage is provided through CEA for the following profiles: Single Family Dwellings, Condo's and Tenants/Renters.	1-800-982-0756	www.nationwide.com	Please see Footnotes for information
14907	OREGON MUTUAL INSURANCE COMPANY	Earthquake coverage is provided through Oregon Mutual Insurance Company for single family dwellings, condos, and renters. Oregon Mutual Insurance Company does not write manufactured homes. For any questions or additional information, please contact the company.	1-800-888-2141	WWW.ORMUTUAL.COM	MARKETING@ORMUTUAL.COM

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11048	PACIFIC PROPERTY AND CASUALTY COMPANY	<p>We offer earthquake coverage by endorsement (FX-9301) for our dwelling forms, SH-3 and SH-7. The premium is variable based upon the policy's Coverage A amount.</p> <p>We offer earthquake coverage by endorsement (FX-41313) for our tenants form, SH-4. The premium is fixed and varies by zone (territory), construction and age of structure.</p> <p>We offer earthquake coverage by endorsement (FX-61314) for our condominium unit-owners form, SH-6. The premium is fixed and varies by zone (territory), construction and age of structure. We also offer loss assessment coverage for earthquakes by endorsement (FX-61317) for our condominium unit-owners form, SH-6. The premium for this endorsement is fixed</p>	1-800-899-6519	www.anpac.com	servicecenter@americannation.com
37850	PACIFIC SPECIALTY INSURANCE COMPANY	PSIC does not offer a \$250 deductible on a \$150,000 Dwelling of Amount of Insurance	1-800-303-5000	www.pacificspecialty.com	psic@pacificspecialty.com
12873	PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	<p>Privilege Underwriters Reciprocal Exchange has special homeowners products. Please contact the company directly for additional information. Examples 1a, = We do not offer \$250 deductibles on Homeowners, single family (dwelling)</p> <p>Examples 11a - 12c and 16 = We do not write Manufactured Home/Mobile Homes.</p> <p>Examples 13a - 13c, 14a - 14d = We do not offer \$250 deductibles (Condominium and Renters).</p> <p>We do not write Manufactured Home/Mobile Homes therefore no earthquake rate per thousand was included. Earthquake premiums: Please contact the company at (888) 813-7873 for rates on Profiles 15, 17, and 18.</p>	1-888-813-7873	www.pureinsurance.com/	memberservices@pureinsurance.com
39217	QBE INSURANCE COMPANY	<p>Earthquake coverage for Homeowners is through a third party (Century National): therefore no rates available for Example 15.</p> <p>Earthquake coverage for Homeowners (Single Family Dwelling) is through a third party (Century National)</p> <p>Manufactured Home/Mobile homes are not eligible. We do not have manufactured or mobile home.</p> <p>Minimum Deductible for Condo Owners is \$500 - no \$250 deductible is available.</p> <p>The company provides EQ coverage for Condo only, not a 3rd party (Century National)</p>	1-866-318-2016	www.qbefirst.com	Insurance-Processing@us.qbe.com
24740	SAFECO INSURANCE COMPANIES	<p>Example 15: We do not offer Earthquake for Dwelling - written through CEA</p> <p>Example 16: We do not offer Earthquake for Mobilehome - written through CEA</p> <p>Example 17: We do not offer Earthquake for Condo - written through CEA</p> <p>Example 18: We do not offer Earthquake for Tenants/Renters - written through CEA</p>	1-800-332-3226	www.safeco.com	www.safeco.com
12832	SEQUOIA INSURANCE GROUP: PERSONAL EXPRESS	<p>1) Examples 11, 12, and 16 have been left blank as we do not write Mobilehome policies.</p> <p>2) Co only offer HO policies in Kern and Fresno counties.</p>	1-800-499-3612	www.expressinsurance.com	Service@ExpressInsurance.com
25151	STATE FARM GENERAL INSURANCE COMPANY	<p>Coverage C - Contents; Examples 5, 7 and 8: we provide 75% of Coverage A contents coverage.</p> <p>Coverage D - Additional Living Expense</p> <ul style="list-style-type: none"> - 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 <p>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).</p>	1-800-782-8332	www.statefarm.com	Please contact a local State Farm agent

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NAIC	COMPANY	COMPANY FOOTNOTES/EXPLANATIONS	CONSUMER PHONE NUMBER	WEBSITE	CONSUMER EMAIL
25180	STILLWATER INSURANCE COMPANY	<p>Deviations: - \$2500 deductible not available. \$3000 used instead. - Coverage C at 55% of Coverage A for Homeowners.</p> <p>Risks not applicable: - Age of home > 50 years. Requires company approval. - Manufactured/Mobile Homes</p> <p>Other Discounts: Employee Discount Personal Status Discount Depreciated Loss Settlement (Contents) - Homeowners only Claims Record Rating Plan Accredited Builder Discount Life Care/Retirement Facility Discount (Tenant Unit Owners only)</p> <p>Home Alert Protection 2% Credit give for the following: Fire or Smoke Detectors, Dead Bolt Locks and Fire Extinguisher 10% Credit given for the following: Burglar Alarm System, Fire or Smoke Local Alarm, Dead Bolt Locks and Fire Extinguisher 15% Credit given for the following: Fire and/or Burglar Alarm System reporting to either a Fire Department, Police Department or Local Station</p> <p>Station Dead Bolt Locks and Fire Extinguisher</p>	1-866-699-1885	www.stillwater.com	ins@Stillwater.com
16578	STILLWATER PROPERTY & CASUALTY CO.	<p>Stillwater Property and Casualty (NAIC 16578) only writes Homeowners policies on an HO5 form.</p> <p>Deviations: Coverage C at 55% of Coverage A for Homeowners</p> <p>Risks not applicable: Age of home > 50 years. Requires company approval. Manufactured/Mobile Homes Condo Owners Renters</p> <p>Other Discounts: Employee Discount Personal Status Discount Depreciated Loss Settlement (Contents) - Homeowners only Claims Record Rating Plan Accredited Builder Discount</p> <p>Home Alert Protection: 2% Credit given for the following: Fire or Smoke Detectors, Dead Bolt Locks and Fire Extinguisher 10% Credit given for the following: Burglar Alarm System, Fire or Smoke Local Alarm, Dead Bolt Locks and Fire Extinguisher 15% Credit given for the following: Fire and/or Burglar Alarm System reporting to either a Fire Department, Department or Local Station. Dead Bolt Locks and Fire Extinguisher</p>	1-866-699-1885	www.stillwater.com	ins@Stillwater.com
10945	TOKIO MARINE AMERICA INSURANCE COMPANY	Company did not provide any consumer footnotes.	1-626-568-7600	www.tokiomarine.us	sally.oikawa@tokiom.com
36137	TRAVELERS COMMERCIAL INSURANCE COMPANY	<p>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, 14a-d, 16.</p> <p>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.</p>	1-800-842-5075	www.travelers.com	None available
25747	UNIGARD INSURANCE COMPANY	Company did not provide any consumer footnotes.	1-800-456-1626	www.qbena.com	Insurance-Processing@us.qbe.com
10759	UNIVERSAL NORTH AMERICA INSURANCE COMPANY	Company did not provide any consumer footnotes.	1-866-338-4262	www.uihna.com	underwriting@uihna.com

HPS 2016 Company Footnotes

NAIC	COMPANY	COMPANY FOOTNOTES/EXPLANATIONS	CONSUMER PHONE NUMBER	WEBSITE	CONSUMER EMAIL
25941	UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)	<p>Membership is open to active military, former military, families, and cadets or midshipmen. Base limit for Medical Payments to Others is \$5000. 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 Unit-Owners. Example 18: No rates are provided. Earthquake coverage is included in the Renters contents premium. Additional discount available: Firewise Community -5%.</p>	1-800-531-8722 or 1-210-531-8722	www.usaa.com	www.usaa.com
10683	WAWANESA GENERAL INSURANCE COMPANY	<p>Dwelling examples includes up to 150% Extended Replacement Cost on Dwelling. Condo & Tenants examples include Replacement Cost on Contents and Coverage D Limits of Actual Loss sustained for up to 12 months from date of loss. Policies automatically include 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).</p> <p>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 alarm, 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. Examples 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</p>	1-800-640-2920	www.wawanesa.com	usafdbk@wawanesa.com
15776	WESTERN MUTUAL INSURANCE GROUP: Residence Mutual Insurance Company	<p>Western Mutual Group is represented by Residence Mutual Ins (NAIC 15776). We did not rate Example 1 because we do not offer a \$250 deductible for New Business. We did not rate Example 10 because we do not offer Coverage A Amount as high as \$750,000 for new business. Currently the company does not write HO4 or Mobile Homes so we did not rate Examples 11,12,14,16, and 18.</p> <p>Examples 2-9 include a New Home Credit on homes built within the last 15 years.</p> <p>For Example 13, we do not write Condo with less than a \$500 deductible.</p> <p>We offer a New Loan Credit and a Claim-Free renewal discount.</p>	1-800-234-2103	www.westernmutual.com	service@westernmutual.com