

HPS 2017 Company Footnotes

NAIC	COMPANY	COMPANY FOOTNOTES/EXPLANATIONS	CONSUMER PHONE NUMBER	WEBSITE	CONSUMER EMAIL
15598	AAA (INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB)	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. 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 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.	1-877-222-7868	www.aaa.com	WebmasterACSC@aaa-calif.com
33898	AEGIS SECURITY INSURANCE CO	OTHER DISCOUNTS: For Homeowners: 1) Roof Replacement Credit - 2% or 5%. 2) Copper Plumbing - 2%. 3) New Acquired Discount (if the home or unit closed escrow within the last 9 months) 3%, 6% or 9%. For Mobile Homes - 1) No LienHolder : \$15 credit 2) Replacement Cost Exclusion : \$15 or \$25 credit	1-844-207-4339	www.aegisinsurance.com	usersupport@aegisinsurance.com

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19402	AIG PROPERTY CASUALTY COMPANY	<p>Other credits/discounts available:</p> <p>Protection credits (for a maximum of 15%)</p> <p>External perimeter security: 5%</p> <p>24-hour signal continuity protection for fire/burglar alarm systems: 3%</p> <p>Full-time caretaker: 5%</p> <p>Sprinkler system water flow alarm: 3%</p> <p>Temperature monitoring system to protect against freezing: 3%</p> <p>Permanently installed electrical power back-up generator: 3%</p> <p>Explosive gas leakage detector: 3%</p> <p>Automatic seismic shut-off valve to gas lines: 5%</p> <p>Lightning protection system: 3%</p> <p>Perimeter gate: 3%</p> <p>Automatic water shut-off valve: 8% or 12%</p> <p>Off Premises Theft Exclusion Credit: 2%</p> <p>Guard Gated Community Patrol Service Credit 15%</p> <p>Reduction in commission credit: 5% to 10%</p> <p>Private Collections Policy Credit: 5%</p> <p>Renovated House credit: 1% to 10%</p> <p>Excess Flood Policy credit: 10%</p> <p>Personal Excess Liability Policy credit: 5%</p> <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	Home Buyer Discount (up to 20%). 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.aspx
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
28401	AMERICAN NATIONAL	The company only writes renters/tenant policies.	(800) 899-6519	www.anpac.com	servicecenter@americannation.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: 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	1-800-242-6422	www.amica.com	https://www.amica.com/Amica/Contact/ContactUs.jsp

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10111	ASSURANT GROUP: American Bankers Ins	<p>Choice and First Select -</p> <p>Product Overview Assurant offers voluntary homeowners products to traditional and nontraditional risk categories. Our Choice® and First Select® programs use flexible underwriting standards to offer coverage to borrowers who may have difficulty acquiring or maintaining coverage in the primary market. The products are offered in more than 40 states.</p> <p>The Choice® programs include a mix of coverage options, limits, deductibles and endorsements that are found in the standard market. This product is targeted at borrowers who have fallen out of the preferred market. Our First Select® product is designed for risks that are difficult to place. The program is often an alternative to a Lender Placed Insurance (LPI) product. This program very often has lower rates, and deeper coverage, than the LPI program.</p> <p>Renters Insurance Program a program that provides broad form protection for personal property, loss of use along with personal liability coverage for tenants of leased/rented residential property. It is a package policy; however, the insured has the flexibility to add optional coverages and increase their coverage for personal property and personal liability to meet their insurance needs. The target market is the standard market.</p> <p>Specialty Homeowners Program a manufactured housing homeowner insurance program that provides comprehensive physical damage coverage for direct, sudden and accidental loss of or damage to the home. It is a by line program that allows the insured the flexibility to add coverage for adjacent structures, personal effects and comprehensive personal liability to meet the insured's needs. The target market is the standard market.</p> <p>Condominium Insurance a condominium homeowner insurance program whose base policy provides broad form coverage for building additions/alterations, personal property, loss of use and personal liability coverage. It is a package policy; however, the insured has the flexibility to add optional coverages and increase their coverage for building additions/alterations, personal property and comprehensive personal liability to meet the insured's needs. The target market is the standard market.</p>	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	Company did not provide any consumer footnotes.	1-800-444-6161	www.chubb.com	customercare@chubb.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

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20281	CHUBB GROUP (FEDERAL)	<ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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
18953	CIVIL SERVICE EMPLOYEES INS GROUP: CSE Safeguard	<p>CSE Insurance Group has our home office in California and has been operating here for over 60 years. In addition to Homeowners policies, we can also help you with your personal auto, personal umbrella, dwelling property (Landlord Insurance) and Boat Owners insurance. Anyone may purchase our products, not just civil servants.</p> <p>We are writing most homeowner policies through CSE Safeguard Insurance Company. Our Homeowner policies provide the coverage that most people need. Our Product also offers optional coverages such as Identity Recovery, Service Line and Equipment Breakdown insurance at nominal charges. Extended Replacement Cost is available, with some conditions, including that the home is insured to its replacement cost. Building Ordinance or law coverage is provided up to 10% of the building limit, which can be increased up to 100% at an additional premium. Personal Injury coverage (libel, slander, etc.) is automatically covered under our policy, unless you opt out.</p> <p>For a nominal charge, you can buy our "Plus" endorsement, which increases some policy sublimits, provides additional coverages such as higher building ordinance limit (20% of building limit), backup of sewers and drains, identity recovery coverage, along with extended replacement cost (175%) for the dwelling. It also provides the contents coverage on a replacement cost basis instead of the actual cash value basis. Claim-free for 3 years gives a 25% discount compared to those with one claim >\$500 in the prior 3 years.</p> <p>Premiums shown here are probably not what you would pay exactly. They do not include credits or additional coverages, and we set some variables, so they may differ for your home. Older homes need to have updated the electrical, plumbing, roofing and heating systems.</p> <p>The multi-policy discount of up to 24% is provided on our HO policies for associated Auto, Landlord, Earthquake and/or Umbrella policies.</p> <p>For homes not eligible for the CSE Safeguard HO3 policy, we may be able to write a homeowners policy through our Safeguard Select program. Coverages are slightly different and premiums may be higher for the Safeguard Select program.</p> <p>Other credits that may apply:</p> <ul style="list-style-type: none"> Local burglar alarm (complete) -2%, Civil Servant discount -10%. <p>New home credits - homes 14 years old or less have discounted prices. The loyalty discount goes from 0 for new business up to -5% for those who renew their policies. A neighborhood Crime watch credit of -5% may apply if you are a member. Available deductibles go up to \$10,000. The fire resistive roofs discounts are for tile roofs. Both extended and replacement cost coverage is available on buildings.</p> <p>One of our independent insurance agents can give details, a quotation, or help you decide the coverages that are best for you. For help finding one of our agents, please call us at (800) 282-6848 or visit our website, www.CSEInsurance.com.</p>	1-800-282-6848	www.cseinsurance.com	CustomerService@cseinsurance.com

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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	CustomerService@cseinsurance.com

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10887	COASTAL SELECT PROPERTY INSURANCE COMPANY	<p>#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.</p> <p>#16: Coastal Select does not write Earthquake coverage for mobilehomes.</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

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15539	CSAA INSURANCE EXCHANGE	<p>(1) CSAA IE writes only in Northern California. Therefore Southern California zips are not applicable. 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 reduced by \$5.</p> <p>(5) Minimum Coverage C limit increased to 75% for Replacement Cost.</p> <p>(6) Minimum Coverage D limit increased to 40%.</p> <p>(7) CSAA IE offers Earth Quake Coverage through The California Earthquake Authority for our Homeowner, Condominium, Renter and Dwelling Fire Products.</p> <p>Additional Explanations on Credits-Options:</p> <p>(a) There is an additional 5% AAA membership discount that is available to the Homeowners and Renters policies.</p> <p>(b) There is an additional employee discount of 10% that is available to the Homeowners and Renters policies.</p> <p>* In order to qualify for the smoke and burglar alarm discount, the following must apply:</p> <p>a) (smoke or fire alarm) AND local burglar alarm: 5%</p> <p>b) (smoke or fire alarm) AND central station/police station burglar alarm: 10%</p> <p>*** For policies that have been in effect for 3 or more years with no claim points.</p>	1-800-922-8228	http://csaa-insurance.aaa.com	http://calstate.aaa.com/
10358	ENCOMPASS INSURANCE COMPANY	<p>Encompass offers a Home Buyer Discount of up to 10%(current year) to up to 2% (year 4) on eligible premium.</p> <p>Encompass offers earthquake coverage for 15 (Single Family), 17 (Condominium) and 18 (Tenants/Renters) through the California Earthquake Authority.</p>	See Encompass website	www.encompassinsurance.com	See Encompass website
21660	FARMERS (FIRE INS EXCHANGE)	<p>Farmers Next Generation Homeowners Product Includes</p> <ul style="list-style-type: none"> - 25% Extended Replacement Cost on Building - 10% Building Code Upgrade Coverage 	1-800-327-6377	www.farmers.com	See Farmers Website
34525	FIRST AMERICAN GROUP: FIRST AMERICAN INSURANCE	First American Specialty does not write Mobile homes, Manufactured homes, or renters insurance.	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	Co-info Part II: 1. The rate change effective 4/1/2017 only applies to our Manufactured Home program. We are not proposing to change rates within our Homeowners Classic CL program. Premium Rates: Our Foremost Insurance Company does not offer a HO4 or HO6 policy, so examples 13 & 14 are left blank. Our company only offers Earthquake coverage through the CEA, so 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). Credits-Options: The Building code upgrade coverage for our Homeowners program is 10%. The Building code upgrade coverage for our Manufactured Home program is 5%, with the option to endorse to 10% by adding on the Additional Coverage Endorsement.	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.	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.	1-800-837-5254	www.safeco.com	www.safeco.com
10799	GEOVERA INSURANCE COMPANY	#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.	1-800-324-6020	http://www.geovera.com	info@geovera.com
22101	GRANGE INSURANCE ASSOCIATION	All single family dwelling policies have contents coverage of 75% of the dwelling coverage amount included.	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	<p>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.</p> <p>Horace Mann offers rates for examples 1, 3, and 14e but at different deductibles. Please contact the company for these rates.</p>	1-800-999-1030	www.horacemann.com	See Horace Mann website
22756	HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	<p>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.</p> <p>Horace Mann offers rates for examples 1, 3, and 14e but at different deductibles. Please contact the company for these rates.</p>	1-800-999-1030	www.horacemann.com	See Horace Mann website

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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 mobilehomes</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 mobilehomes - #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 13a, 14a: We do not have a rate for HO6 coverage limits for less than \$30,000 or for HO4 coverage limits for less than \$25,000.	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>Examples 1 through 10 were rated with a Coverage B limit equal to a minimum 20% of Coverage A. Examples 1 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 mobilhomes being unacceptable. Example #13a was not completed due to Coverage C limit of \$25,000 not being available. Example #14a was not completed due to Coverage C limit of \$15,000 not being available. 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. 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	Oregon Mutual Insurance offers a newly purchased home discount of up to 10%. Optional earthquake coverage is provided through Oregon Mutual Insurance for homeowner, renter, and condo policies. For homes built in 1975 and prior, a discount for earthquake coverage will be provided if the dwelling has been fully earthquake retrofitted. Oregon Mutual Insurance Company does not write insurance for manufactured homes. Examples 17 and 18 - earthquake rates for condo	1-800-888-2141	www.ormutual.com	contact@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, zone (territory), construction, and age of structure.</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 variable based upon the policy's Coverage A amount, 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 and varies upon zone (territory).</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>Examples 11a - 12c and 16 = We do not write Manufactured Home/Mobile Homes.</p> <p>Examples 15, 17, and 18 = 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	Earthquake coverage for Homeowners is through a third party (Century-National): therefore no rates available for Example 15.	1-866-318-2016	www.qbefirst.com	cssupport@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
25151	STATE FARM GENERAL INSURANCE COMPANY	<p>Coverage C - Contents; Examples 2, 4, 5, 6, 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 2, 4, 5, 6, 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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25180	STILLWATER INSURANCE COMPANY	<p>Examples #1 - #10, sub example (g) is unacceptable without proof of roof, electrical, plumbing, heating, ventilation and air conditioning system updates. Coverage C at 55% of Coverage A for Homeowners instead of 50%. Manufactured/Mobile Homes are unacceptable. Other Discounts available are: Employee Discount Personal Status Discount Depreciated Loss Settlement (Contents) - Homeowners only Accredited Builder Discount - Homeowners only Life Care/Retirement Facility Discount (Tenant Unit Owners only) Age of Insured Discount Tile Roof Discount - Homeowners only Superior Construction - Homeowners 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</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. Stillwater Property and Casualty (NAIC 16578) only offers Earthquake coverage for Homeowners policies (HO5) only. Examples #1 - #10, sub example (g) is unacceptable without proof of roof, electrical, plumbing, heating, ventilation and air conditioning system updates. Deviations: Coverage C at 55% of Coverage A for Homeowners Risks not applicable: Manufactured/Mobile Homes Condo Owners Renters Other Discounts: Employee Discount Personal Status Discount Depreciated Loss Settlement (Contents) - Homeowners only Claims Record Rating Plan Accredited Builder Discount Home Alert Protection: 2% Credit given for the following: Fire or Smoke Detectors, Dead Bolt Locks and Fire Extinguisher 5% Credit given for the following: Burglar Alarm System, Fire or Smoke Local Alarm, Dead Bolt Locks and Fire Extinguisher 10% 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	Rates were not provided for the following examples because we do not offer mobile home coverage: examples 11, 12 and 16. Rates were not provided for the following examples because we do not offer a 500 deductible for dwelling: examples 1 and 3.	1-800-842-5075	www.travelers.com	None available
10759	UNIVERSAL NORTH AMERICA INSURANCE COMPANY	<p>1. Universal North America Insurance Company does not write Mobilehome policies 2. Universal's Tenants program offers contents coverage levels beginning at \$25,000 3. Additional credits offered on Universal programs : Renovation Credit (7-21%), Complete Restoration Credit (23-35%), Costco Credit (5%), Home Inspection Credit (2.5-10%), Affinity Credit (5%), 3 Year Employment/Retirement Credit (10%), Security Guard/Doorman Credit (5%), Management Company Credit (5%), Mature Tenant/Adult Complex Credit (5%).</p>	1-866-338-4262	www.uihna.com	underwriting@uihna.com

NAIC	COMPANY	COMPANY FOOTNOTES/EXPLANATIONS	CONSUMER PHONE NUMBER	WEBSITE	CONSUMER EMAIL
25941	UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)	Base limit for Medical Payments to Others is \$5000. Base limit for Owners and Unit-Owners 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 9 and 10: No rates are provided; we do not offer a \$2500 deductible. 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 Tenants/Renters premium. Additional discount available: Firewise Community 5%.	1-800-531-8722 or 1-210-531-8722	www.usaa.com	www.usaa.com
10683	WAWANESA GENERAL INSURANCE COMPANY	<p>Credits & Optional Coverages:</p> <p>Automatic Sprinklers: 15% (Home - Fire Peril) for full system, 5-10% (Condo) discount varies by partial or full system</p> <p>Deadbolt Locks: 5% (Condo), 5% (Tenants) provided a fire/smoke alarm and fire extinguisher is in the residence</p> <p>Gated Community/Secured Building: 2-5% (Tenants) discount varies depending on presence of a guard on premises 24 hours/day</p> <p>Multi-Policy: 25% (Home - All Perils), 15% (Condo)</p> <p>Senior Credit: 5-10% (Condo) for Named Insureds age 50 or more</p> <p>Police/Central Station Burglar Alarm: 20% (Home - Theft Peril), 5% (Condo), 10% (Tenants)</p> <p>Local Burglar Alarm: 6.21% (Home - Theft Peril), 2% (Condo), 2% (Tenants)</p> <p>Police/Central Station Fire Alarm or Fire Station Reporting Alarm: 5% (Condo), 10% (Tenants)</p> <p>Local Fire Alarm: 2% (Condo), 2% (Tenants)</p> <p>The maximum discount available for any combination of safety devices is 10%.</p> <p>Other available Credits:</p> <p>Non-Smokers: 19% (Home - Fire Peril), 2% (Condo)</p> <p>Water Alarm: 3% (Condo) if unit is equipped with a professionally installed automatic water shut off valve controlled by 3 water sensors</p> <p>Examples 11, 12 & 16 are blank. We do not write Mobilehome policies.</p> <p>Example 15 - Displays the earthquake rate per \$1,000 of coverage. Rates based on a Home with a frame construction built in 1991 or later.</p> <p>Example 17 - Displays the Condo earthquake rate for the full annual premium.</p> <p>Coverage Limits used are Coverage A: \$10,000, Coverage C: \$5,000, Additional Living Expense: \$1,500 with Deductible: 15% of Cov A</p> <p>Example 18 - Displays the Tenants earthquake rate for the full annual premium.</p> <p>Coverage Limits used are Coverage C: \$5,000 and Additional Living Expense: \$1,500 with Deductible: \$750</p> <p>Home 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>Rates will vary dependent on specific characteristics of your property, please contact Wawanesa for a personalized property quote. Rates provided for Home policies have the following property characteristics: 1 Story home, Asphalt roof, Natural gas heat source, No Garage, 1 Adult in household, No pool on premises and no discounts applied. Rates are based on 1,000 sq ft & 2 baths if Cov A = 200K; 1,500 sq ft & 2 baths if Cov A = 300K/350K; 2,000 sq ft & 3 baths if Cov A</p>	1-800-640-2920	www.wawanesa.com	usafdbk@wawanesa.com
15776	WESTERN MUTUAL INSURANCE GROUP: Residence Mutual Insurance Company	<p>We did not rate Example 10 because we do not offer Coverage A Amount as high as \$750,000 for new business.</p> <p>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 1-9 include a New Home Credit on homes built within the last 15 years.</p> <p>We do not have a Premium Group assigned to Zip 96150 so we didn't rate it.</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