

California Department of Insurance

2015 Homeowners Premium Survey (HPS)

OPTIONAL COVERAGES

The following optional coverages are available from each insurer as indicated below.

Insurance Company	CONTENTS				DWELLING			
	Guaranteed	Extended	Replacement	Actual Cash Value	Guaranteed	Extended	Replacement	Actual Cash Value
AAA (INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB)	YES	YES			YES	YES		
AIG PROPERTY CASUALTY COMPANY (formerly CHARTIS)		YES	YES			YES	YES	
ALLSTATE INSURANCE COMPANY	YES	YES	YES	YES		YES		YES
AMCO INSURANCE COMPANY			YES	YES		YES	YES	YES
AMERICAN MODERN INSURANCE GROUP		YES	YES	YES		YES	YES	YES
AMERICAN RELIABLE INSURANCE COMPANY			YES	YES		YES	YES	YES
AMICA MUTUAL INSURANCE COMPANY			YES	YES		YES	YES	
ASSURANT, INC.								
BANKERS STANDARD INSURANCE COMPANY	YES	YES			YES	YES		
CALIFORNIA CAPITAL INSURANCE GROUP		YES		YES		YES		YES
CALIFORNIA CASUALTY INDEMNITY EXCHANGE			YES	YES		YES	YES	YES
CENTURY-NATIONAL INSURANCE CO		YES				YES		
CHUBB GROUP OF INS CO (FEDERAL)	YES		YES	YES	YES	YES	YES	YES
CIVIL SERVICE EMPLOYEES INSURANCE GROUP			YES			YES		
COASTAL SELECT PROPERTY INSURANCE COMPANY			YES				YES	
CSAA INSURANCE EXCHANGE			YES				YES	
ENCOMPASS INSURANCE COMPANY			YES	YES		YES	YES	
FARMERS (FIRE INS EXCHANGE)			YES			YES	YES	
FIREMAN'S FUND INSURANCE COMPANY		YES	YES			YES	YES	
FIRST AMERICAN SPECIALTY INSURANCE			YES		YES	YES		
FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN			YES	YES		YES	YES	YES
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY			YES	YES		YES	YES	YES
GENERAL INSURANCE COMPANY OF AMERICA			YES			YES		
GEOVERA INSURANCE COMPANY			YES				YES	
GRANGE INSURANCE ASSOCIATION		YES	YES	YES			YES	YES
HARTFORD (SENTINEL INS CO)			YES	YES		YES	YES	YES
HOMESITE INSURANCE COMPANY OF CALIFORNIA			YES	YES		YES	YES	
HORACE MANN INSURANCE COMPANY			YES				YES	
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY			YES				YES	
IDS PROPERTY CASUALTY INSURANCE COMPANY								
INTEGON NATIONAL INSURANCE COMPANY			YES	YES		YES	YES	YES
KEMPER INDEPENDENCE INSURANCE COMPANY		YES	YES			YES	YES	
LIBERTY INSURANCE CORPORATION			YES	YES		YES	YES	YES
MAPFRE INSURANCE COMPANY			YES	YES			YES	
MERCURY INSURANCE GROUP			YES	YES		YES	YES	
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY		YES	YES	YES		YES	YES	

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	Guaranteed	Extended	Replace- ment	Actual Cash Value	Guaranteed	Extended	Replace- ment	Actual Cash Value
NATIONWIDE INSURANCE COMPANY OF AMERICA			YES	YES		YES	YES	YES
OREGON MUTUAL INSURANCE COMPANY			YES			YES		YES
PACIFIC PROPERTY AND CASUALTY COMPANY			YES	YES			YES	YES
PACIFIC SPECIALTY INSURANCE COMPANY			YES			YES		
QBE INSURANCE COMPANY			YES	YES		YES	YES	YES
SAFECO INSURANCE COMPANIES			YES			YES		
SEQUOIA INSURANCE GROUP (PERSONAL EXPRESS)			YES				YES	
STATE FARM GENERAL INSURANCE COMPANY			YES	YES		YES		
STILLWATER INSURANCE COMPANY			YES	YES		YES	YES	
STILLWATER PROPERTY & CASUALTY CO.			YES	YES		YES	YES	
TOKIO MARINE AMERICA INSURANCE COMPANY			YES	YES		YES	YES	YES
TOPA INSURANCE COMPANY			YES	YES			YES	
TRAVELERS COMMERCIAL INSURANCE COMPANY			YES			YES	YES	
UNIGARD INSURANCE COMPANY			YES			YES	YES	
UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)			YES				YES	
UNIVERSAL NORTH AMERICA INSURANCE COMPANY			YES			YES		
WAWANESA GENERAL INSURANCE COMPANY			YES			YES		
WESTERN MUTUAL INSURANCE GROUP/RESIDENCE MUTUAL INSURANCE COMPANY			YES	YES		YES	YES	