

California Department of Insurance
Insurers Offering Earthquake Coverage - February 2026

Insurance Company	Single Family Home	Mobilehome	Condo Owner	Tenants / Renters
21st Century Premier Insurance Company	N/A	N/A	N/A	CEA
ASI Select Insurance Corp	CEA	N/A	CEA	CEA
Aegis Security Insurance Company	Non-CEA	Non-CEA	Non-CEA	Non-CEA
Affiliated F M Insurance Company	Non-CEA	N/A	Non-CEA	Non-CEA
Allstate Indemnity Company	N/A	N/A	N/A	CEA
Allstate Insurance Company	CEA	N/A	CEA	CEA
American Bankers Insurance Company of Florida	N/A	Non-CEA	Non-CEA	Non-CEA
American Family Connect Property and Casualty Ins Co	Non-CEA	N/A	Non-CEA	Non-CEA
American Modern Home Insurance Company	N/A	N/A	N/A	Non-CEA
American Modern Property and Casualty Ins Co	Non-CEA	Non-CEA	N/A	N/A
American National Property and Casualty Company	N/A	N/A	N/A	Non-CEA
American Security Insurance Company	Non-CEA	N/A	N/A	N/A
Amica Mutual Insurance Company	CEA	N/A	CEA	CEA
Armed Forces Insurance Exchange	Non-CEA	N/A	Non-CEA	N/A
Bankers Standard Insurance Company	Non-CEA	N/A	Non-CEA	Non-CEA
CSAA Insurance Exchange	CEA	N/A	CEA	CEA
California Automobile Insurance Company	CEA	N/A	CEA	CEA
California Capital Insurance Company	Non-CEA	N/A	Non-CEA	Non-CEA
California Casualty Indemnity Exchange (The)	Non-CEA	Non-CEA	Non-CEA	Non-CEA
California FAIR Plan	CEA	CEA	CEA	CEA
California Mutual Insurance Company	Non-CEA	N/A	N/A	N/A
Century-National Insurance Company	Non-CEA	N/A	N/A	Non-CEA
Cincinnati Insurance Company (The)	Non-CEA	N/A	Non-CEA	Non-CEA
Coastal Select Insurance Company	Stand-alone	N/A	Stand-alone	N/A
DB Insurance Co., Ltd. (U.S. Branch)	Non-CEA	N/A	N/A	Non-CEA
Eagle West Insurance Company	Non-CEA	N/A	Non-CEA	Non-CEA
Encompass Insurance Company	CEA	N/A	CEA	CEA
Farmers Insurance Exchange	CEA	N/A	N/A	CEA
Federal Insurance Company	Non-CEA	N/A	Non-CEA	Non-CEA
Fire Insurance Exchange	CEA	N/A	CEA	CEA
Foremost Insurance Company Grand Rapids, Michigan	CEA	CEA	N/A	CEA
Foremost Property and Casualty Insurance Company	N/A	CEA	N/A	N/A
Garrison Property and Casualty Insurance Company	CEA	N/A	CEA	Non-CEA
General Insurance Company of America	CEA	N/A	N/A	N/A
GeoVera Insurance Company	Stand-alone	N/A	Stand-alone	Stand-alone
Grange Insurance Association	Non-CEA	Non-CEA	Non-CEA	Non-CEA
GuideOne Insurance Company	Stand-alone	N/A	Stand-alone	N/A
Homesite Insurance Company of California	Non-CEA	N/A	Non-CEA	Non-CEA
Homesite Insurance Company of the Midwest	Non-CEA	N/A	N/A	N/A
Horace Mann Insurance Company	Non-CEA	N/A	Non-CEA	Non-CEA
Horace Mann Property & Casualty Insurance Company	Non-CEA	N/A	Non-CEA	Non-CEA
Hyundai Marine & Fire Insurance Co., Ltd.	CEA	N/A	N/A	N/A
Incline Casualty Company	Non-CEA	N/A	N/A	N/A
Incline National Insurance Company	Non-CEA	N/A	N/A	N/A
Integon National Insurance Company	CEA	N/A	CEA	CEA
Interinsurance Exchange of the Automobile Club	CEA	N/A	CEA	CEA
Knightbrook Insurance Company	N/A	N/A	N/A	Non-CEA
Lemonade Insurance Company	Non-CEA	N/A	Non-CEA	Non-CEA
Liberty Insurance Corporation	CEA	N/A	CEA	CEA
Liberty Mutual Fire Insurance Company	CEA	N/A	N/A	N/A
MAPFRE Insurance Company	CEA	N/A	CEA	CEA
Markel American Insurance Company	N/A	N/A	N/A	Non-CEA
Metromile Insurance Company	Non-CEA	N/A	Non-CEA	N/A
Mid-Century Insurance Company	CEA	N/A	N/A	N/A

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Nationwide Mutual Insurance Company	CEA	N/A	CEA	CEA
Obsidian Pacific Insurance Company	Non-CEA	N/A	N/A	Non-CEA
Pacific Indemnity Company	Non-CEA	N/A	Non-CEA	Non-CEA
Pacific Specialty Insurance Company	Non-CEA	Non-CEA	Non-CEA	Non-CEA
Palomar Specialty Insurance Company	Stand-alone	N/A	Stand-alone	Stand-alone
Praetorian Insurance Company	N/A	N/A	N/A	Non-CEA
Privilege Underwriters Reciprocal Exchange	Non-CEA	N/A	Non-CEA	Non-CEA
Property and Casualty Insurance Company of Hartford	Non-CEA	N/A	Non-CEA	Non-CEA
QBE Insurance Corporation	Non-CEA	N/A	Non-CEA	N/A
Residence Mutual Insurance Company	Non-CEA	N/A	Non-CEA	N/A
Response Indemnity Company of California	N/A	Non-CEA	N/A	Non-CEA
Safeco Insurance Company of America	CEA	N/A	CEA	CEA
Safeco Insurance Company of Illinois	CEA	N/A	CEA	CEA
Sentinel Insurance Company, Ltd.	Non-CEA	N/A	Non-CEA	Non-CEA
Spinnaker Insurance Company	Non-CEA	N/A	Non-CEA	Non-CEA
Standard Fire Insurance Company (The)	Non-CEA	N/A	Non-CEA	Non-CEA
Standard Guaranty Insurance Company	Non-CEA	N/A	N/A	N/A
State Farm General Insurance Company	CEA	CEA	CEA	CEA
State National Insurance Company, Inc.	N/A	N/A	N/A	Non-CEA
Stillwater Insurance Company	Non-CEA	N/A	Non-CEA	Non-CEA
Stillwater Property and Casualty Insurance Company	Non-CEA	N/A	N/A	N/A
Sutton National Insurance Company	Non-CEA	N/A	N/A	Non-CEA
Trumbull Insurance Company	Non-CEA	N/A	Non-CEA	Non-CEA
Twin City Fire Insurance Company	Non-CEA	N/A	Non-CEA	Non-CEA
US Coastal Property & Casualty Insurance Company	Non-CEA	N/A	N/A	N/A
USAA Casualty Insurance Company	CEA	N/A	CEA	Non-CEA
USAA General Indemnity Company	CEA	N/A	CEA	Non-CEA
United Casualty Insurance Company of America	N/A	N/A	N/A	Non-CEA
United Services Automobile Association	CEA	N/A	CEA	Non-CEA
Universal North America Insurance Company	Non-CEA	N/A	Non-CEA	Non-CEA
Vigilant Insurance Company	Non-CEA	N/A	Non-CEA	Non-CEA
Wawanesa General Insurance Company	CEA	N/A	CEA	CEA
Western Mutual Insurance Company	Non-CEA	N/A	N/A	N/A
Zurich American Insurance Company	Stand-alone	N/A	N/A	N/A