

Homeowners Surveys 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.	1-877-222-1445	www.aaa.com	WebmasterACSC@aaa-calif.com
33898	Aegis Security Insurance Company	Other Discounts: For Homeowners: 1) Roof Replacement Credit: 2% or 5%. 2) Copper Plumbing: 2%. 3) New Acquired Discount: 9% if the home or unit closed escrow within the last 9 months, 6% at the 1st renewal, 3% at the 2nd renewal and no discount thereafter. For Mobile Homes: 1) No LienHolder : \$15 credit 3) Age of Home: Homes 20 years old and newer, 13%	1-844-207-4339	www.aegisinsurance.com	usersupport@aegisinsurance.com
19402	AIG Property Casualty Company	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%	1-866-304-5047	www.aig.com	aigpcq@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.	1-800-255-7828	www.allstate.com	http://messaging.allstate.com/aorp.aspx

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10111	American Bankers Insurance Company of Florida	Product Overview 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. 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. 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.	1-800-852-2244	www.assurant.com	www.assurant.com
23469	American Modern Insurance Company	Example #18- This is the annual rate for \$5,000 in Earthquake Coverage.	1-800-543-2644	www.amiq.com	servicecenter@amiq.com
28401	American National Property And Casualty Company	Company did not provide consumer footnotes.	1-800-899-6519	www.americannational.com	servicecenter@americannational.com
19615	American Reliable Insurance Company	Our company is no longer writing New Business for Homeowners, Dwelling, Condo or Renters policies.	1-800-535-1333	www.americanreliable.com	aricmarketing@americanreliable.com
42978	American Security Insurance Company	The Choice program is a voluntary homeowner's product for traditional to non-traditional risk categories. It uses flexible standards to offer coverage to borrowers/insured's who may have difficulty acquiring or maintaining coverage in the primary market. The program includes a mix of coverage options, limits, deductibles and optional endorsements that are found in the standard market. The product is sold by contracted and licensed agencies that quote our program on the Colours rating and policy issuance system. The agents are either a lender placed partner, a direct writer or agency business. In addition to the credits entered on "credits-options" we also offer new loan credits for 1st year (10%), 2nd year (7%) and 3rd year (3%).	1-877-893-5739	https://www.assurant.com	Choice@assurant.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; AutoPay - 2% off all perils; Superior Construction - 25% off Fire peril; Mitigation Credits - 2%-20% off Wind and/or Water peril	1-800-242-6422	www.amica.com	www.amica.com/Amica/Contact/ContactUs.jsp
14042	ASI Select Insurance Corporation	Non smoker = 1%, Companion Umbrella = 10%, Earthquake Insurance Discount = 5%, Length of Residence = up to 10%, Flood Companion policy = 3.3% We do not write mobile home policies in CA. We write our earthquake coverage through the CEA.	1-866-274-8765	https://www.americanstrategic.com	inquiry@asicorp.org

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18279	Bankers Standard Insurance Company	Additional Credits: Brush Credits: 2%, 5%, or 10% Leed Certification: 5% Valuables Credit: 5% or 8% Example 11 is blank because we do not write Mobile Homes Example 12 is blank because we do not write Mobile Homes Example 16 is blank because we do not write Mobile Homes Example 17 - We do not use a per thousand rate for Mini EQ on Condos. We used the base rate for \$5,000 of Personal Property coverage. Higher limits of Personal Property coverage may be available. Example 18 - We do not use a per thousand rate for Mini EQ on Tenants. We used the base rate for \$5,000 of Personal Property coverage. Higher limits of Personal Property coverage may be available. Deviations: Coverage D: Additional Living Expense 20%. Bankers Standard Loss of use is 'Included' Coverage E: Liability 100,000. We do not offer 100,000. Calculated with 300,000 Coverage F: Medical Payments 1,000. We do not offer 1,000. Calculated with 50,000	1-800-444-6161	www.chubb.com	customercare@chubb.com
13544	California Capital Insurance Group	A 6.1% discount is available to active or retired members of either the California Professional Firefighters (CPF) or the California State Firefighters Association (CSFA). A 3.0% discount is available to policyholders that have both a Homeowners (HO-3, HO-4, or HO-6) policy and a Dwelling Fire policy written with Capital Insurance Group. A 3.0% discount is available to policyholders that have both a Homeowners (HO-3, HO-4, or HO-6) policy and an Excess Liability policy written with Capital Insurance Group.	1-800-682-9255	www.ciqinsurance.com	feedback@ciqinsurance.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
20281	Chubb Group Of Insurance Company (Federal)	Coverage B Other Structures (20%), Coverage D Additional Living Expenses (50%) and Coverage F Medical Payments (\$10,000) are automatically provided. Chubb do not use ISO District / PPC but its own Fire Protection Factor. For all territories, Wildfire Adjustment factor of 1.00 is applied because Chubb is unable to provide an accurate factor at a zip code level. Chubb's Wildfire Adjustment factor is determined at a parcel level. Other available credits or discounts include Multi-policy with Valuable Articles policy, Condo/Coop Preference, Suburban Rating, Payment History and Lien Free. For EX 15, 17 & 18: Mini EQ, Preferred Rate Class, Frame Construction, Built in 2001	1-866-324-8222	www.chubb.com	customercare@chubb.com

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10677	Cincinnati Insurance Company, The	The following is a list of other credits offered besides those listed on the 'credits-options' tab: All Forms: private collections policy - 5% to 12% twenty-four hour signal continuity - 3% umbrella package - 5% to 12% gated community patrol service - 5% Owners forms only: renovated home - 1% to 10% actual cash value loss settlement - windstorm or hail losses to roof surfacing - 1% security protection factor - 5% temperature monitoring system - 3% back-up generator factor - 3% explosive gas leak detector - 3% lightning protection system - 3% Tenant and Condo forms only: building protection - 3% elevators manned or locked and coded - 1% lobby with functioning surveillance - 1% All forms except Tenant: automatic water shut-off system - 8% to 12%	1-888-242-8811	www.cinfin.com	www.cinfin.com/contact-us/sendmail
10693	Civil Service Employees Ins Group: Civil Service Employees Ins	CSE Safeguard Insurance Company and Civil Service Employees Insurance Company are based in California for nearly 70 years. Other credits apply for: Neighborhood Crime Watch 5%, Civil Servants -10%, Masonry Construction 10%, Functional Replacement cost (for older buildings) 10%, Water leak detection device 3%, a separate water damage deductible 10% to 15%. Credits do not always apply to all coverages in a policy. We do not show credits for age of home, but factors are included in our rating - the newer the home, the lower the premium The premiums shown are for least coverage available on our policies. Our policies can be made to be quite broad or not so broad to fit your needs at a reasonable price. Please be sure to insure your homes to their full replacement cost (generally, what a contractor would charge to rebuild - not the same as what you can sell it for.) Most of our policies include at least a 130% extended replacement cost on the dwelling itself. Wildfires may cause the cost of reconstruction to increase well beyond what it would cost if only 1 house is damaged. An independent agent who works with CSE can help you with coverages and valuation, as well as premium. Please find one of our local agents by checking our website, cseinsurance.com. EQ is offered by Palomar.	1-800-282-6848	www.cseinsurance.com	customerservice@cseinsurance.com
18953	Civil Service Employees Ins Group: CSE Safeguard	CSE Safeguard Insurance Company and Civil Service Employees Insurance Company are based in California for nearly 70 years. Other credits apply for: Neighborhood Crime Watch 5%, Civil Servants -10%, Masonry Construction 10%, Functional Replacement cost (for older buildings) 10%, Water leak detection device 3%, a separate water damage deductible 10% to 15%. Credits do not always apply to all coverages in a policy. We do not show credits for age of home, but factors are included in our rating - the newer the home, the lower the premium The premiums shown are for least coverage available on our policies. Our policies can be made to be quite broad or not so broad to fit your needs at a reasonable price. Please be sure to insure your homes to their full replacement cost (generally, what a contractor would charge to rebuild - not the same as what you can sell it for.) Most of our policies include at least a 130% extended replacement cost on the dwelling itself. Wildfires may cause the cost of reconstruction to increase well beyond what it would cost if only 1 house is damaged. An independent agent who works with CSE can help you with coverages and valuation, as well as premium. Please find one of our local agents by checking our website, cseinsurance.com. EQ is offered by Palomar.	1-800-282-6848	www.cseinsurance.com	customerservice@cseinsurance.com

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10887	Coastal Select Property Insurance Company	#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.	1-800-774-1012	www.CoastalSelectInsurance.com	info@coastalselectinsurance.com
18961	Crestbrook Insurance Company	Available Products: Personal Homeowner, Personal Condominium and Personal Tenant. No Mobile Home product available. • Base Policy Structure: o Coverage B – Other Structures (20% of Coverage A limit provided in base rate) o Coverage C – Personal Property (70% of Coverage A Limit provided in base rate) o Coverage F – Medical Payments (\$10,000 automatically provided in base rate) o Equipment Breakdown benefits automatically included • Other available credits: o Fire Resistive Construction : o New Home Credit (graduated based on year of construction) o Renovation Credits ranging from 2% to 16% for plumbing, electrical and HVAC updates (based on age of specified systems or components) o Claims Free Credit o Protective Device Credits ranging from 2% to 15% credit: Security Protection for External Perimeter, Full Time Resident Caretaker, Temperature Monitoring, Whole House Backup Generator, Gas Leakage Detection System, Water Leak Detection System, Automatic Water Shut-off System, Burglar Alarm, Fire Alarm, 24 Hour Alarm Signal Continuity System, Full or Partial Sprinkler System, Sprinkler System Flow Alarm, Gated House/Guarded Property, Gated/Guarded Community, Gated Community Roving Patrol Service. o Multiline Credits ranging from 5 - 7% for additional products (Personal Excess, Personal Collections) • Earthquake coverage available through the CEA.	1-855-473-6410	https://www.nationwideprivateclient.com/	privateclient@nationwide.com

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15539	CSAA Insurance Exchange	(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. '(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.	1-800-922-8228	http://csaa-insurance.aaa.com	http://calstate.aaa.com/
10358	Encompass Insurance Company	Encompass offers a Home Buyer Discount of up to 10%(current year) to up to 2% (year 4) on eligible premium.	1-800-897-9678	www.encompassinsurance.com	see website
21660	Farmers (Fire Insurance Exchange)	Farmers Next Generation Homeowners Product Includes - 25% Extended Replacement Cost on Dwelling Coverage - 10% Building Code Upgrade Coverage. Additional options are available for purchase, including up to 50% Extended Replacement Cost on Dwelling Coverage.	1-800-327-6377	www.farmers.com	www.farmers.com
37710	First American Property & Casualty	Company did not provide consumer footnotes.	1-888-922-5343	www.fapciq.com	custserv.fapci@firstam.com
11185	Foremost Insurance Company Grand Rapids, Michigan	Co-info Part II: 1. The rate change effective 6/1/2018 only applies to our Manufactured Home program. Premium Rates: 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	Company did not provide consumer footnotes.	1-800-332-3226	www.safeco.com	www.safeco.com

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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. #16: GeoVera does not write Earthquake coverage for mobilehomes. #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 3 counties: Los Angeles, Alameda, and San Mateo. 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. Coverage B - Other Structures provided at 20% for Coverage A for HO5. Coverage D - Loss of Use provided at 30% of Coverage A for HO3 and HO5. Coverage D - Loss of Use provided at 30% of Coverage C for HO4. Coverage D - Loss of Use provided at 50% of Coverage C for HO6.	1-800-247-2643	www.grange.com	marketing@grange.com
11000	Hartford (Sentinel Insurance Co)	Company did not provide consumer footnotes.	1-800-624-5578	www.thehartford.com	www.thehartford.com
11005	Homesite Insurance Company Of California	Company did not provide consumer footnotes.	1-800-466-3748	https://www.homesite.com	customerinquiry@homesite.com
13927	Homesite Insurance Company Of The Midwest	Company did not provide consumer footnotes.	1-800-466-3748	https://www.homesite.com	customerinquiry@homesite.com
22578	Horace Mann Insurance Company	Horace Mann offers rates for examples 1 and 3 but at different deductibles. Please contact the company for these rates.	1-800-999-1030	www.horacemann.com	www.horacemann.com
22756	Horace Mann Property & Casualty Insurance Company	Horace Mann offers rates for examples 1 and 3 but at different deductibles. Please contact the company for these rates.	1-800-999-1030	www.horacemann.com	www.horacemann.com

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29068	IDS Property Casualty Insurance Company	Other available credits/discounts: -Smoke alarm 1%, Longevity discount 0% to 6%, Costco member 2% -The PMC Discount overrides the Age of home discount allowing the customer to use the age of completed upgrade to the entire plumbing, electrical and heating and cool systems as the age of the house Base Policy Structure Deviations: -Coverage C - Contents 75% for Special not 50%, Coverage F- Medical payments \$2000 not \$1000 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 Workers' Compensation & Employers' Liability: -Occasional Workers Class Liability Premium is to be automatically included in all policies afford Personal Liability Example #11-12 No rates for mobilehomes Example #13 -Did not include rates for 13-A, our underwriting guidelines state Coverage C must be at least least \$50,000 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 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	1-800-842-3344	www.ameriprise.com/autohome	ameripriseauto.home@ampf.com
29742	Integon National Insurance Company (National General)	We do not offer \$25,000 Contents Amount of Insurance Coverage for HO6 (Example 13a) We do not offer \$15,000 Contents Amount of Insurance Coverage for HO4 (Example 14a) We do not offer \$25,000 Contents Amount of Insurance Coverage for HO4 (Example 14b)	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 Group	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. MAPFRE does not offer a Property Mitigation Credit.	1-877-627-3731	www.mapfreinsurance.com	customerservice@commercerwest.net

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38342	Mercury Ins Group: California Automobile Insurance Company	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. Other discounts available include: Home Buyer Discount - up to 10% Homeowners Association Discount - 5% CEA Discount - 7%	1-800-924-9225	www.mercuryinsurance.com	customerservice@mercuryinsurance.com
25321	Metropolitan Direct Property And Casualty Insurance Company	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. 2. Examples 11, 12 and 16. - Mobilehome policies are not available for New Business and therefore the rating examples are blank. 3. Available Credits and Discounts can be found on the credits-options tab. Additional Credits Include: 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. 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%. 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.).	1-800-422-4272	www.metlife.com	metautoinfo@metlifeservice.com
23787	Nationwide Insurance Companies	The following are additional credits that are available: Age of Insured Discount, Personal Status Discount, Home Renovation Discount, Home Purchase Discount, Nationwide Associate Discount and Multi-Line Discount.	1-800-982-0756	www.nationwide.com	Please contact company
11048	Pacific Property And Casualty Company	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. 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. 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).	1-800-899-6519	www.americannational.com	servicecenter@americannational.com
37850	Pacific Specialty Insurance Company	Company did not provide consumer footnotes.	1-800-303-5000	www.pacificspecialty.com	psic@pacificspecialty.com

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12873	Privilege Underwriters Reciprocal Exchange	Examples 11a - 12c and 16 = We do not write Manufactured Home/Mobile Homes. Examples 15, 17, and 18 = Please contact the company at (888) 813-7873 for rates on Profiles 15, 17, and 18. Sub-profiles (i.e. Age of Home) "e, f, and g" have the same sample rates because homes 20 years and above share the same Age of Home Factor.	1-888-813-7873	www.pureinsurance.com	memberservices@pureinsurance.com
39217	QBE Insurance Group: QBE Insurance Company	QBE Group includes QBE and Praetorian Insurance Company.	1-866-318-2016	https://www.qbe.com/us/property-casualty/personal-insurance	cssupport@us.qbe.com
37257	QBE Insurance Group: Praetorian Insurance Company	QBE Group includes QBE and Praetorian Insurance Company.	1-866-318-2016	https://www.qbe.com/us/property-casualty/personal-insurance	cssupport@us.qbe.com
24740	Safeco Insurance Companies	Example 15: We do not offer Earthquake for Dwelling - written through CEA Example 16: We do not offer Earthquake for Mobilehome - written through CEA Example 17: We do not offer Earthquake for Condo - written through CEA Example 18: We do not offer Earthquake for Tenants/Renters - written through CEA	1-800-332-3226	www.safeco.com	www.safeco.com
25151	State Farm General Insurance Company	Coverage C - Contents; Examples 2, 4, 5, 6, 7 and 8: we provide 75% of Coverage A contents coverage. Coverage D - Additional Living Expense - 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 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).	1-800-782-8332	www.statefarm.com	contact a local State Farm agent
25180	Stillwater Insurance Company	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 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, Police Department or Local Station Dead Bolt Locks and Fire Extinguisher Earthquake rates for condominiums are based on a rate per \$1,000 of the total limit of Coverage A and Coverage C. Earthquake rates for tenants/renters are based on a rate per \$1,000 of the Coverage C limit.	1-866-699-1885	www.stillwater.com	ins@stillwater.com

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NAIC	Company	Company Footnotes/Explanations	Consumer Phone Number	Website	Consumer Email
16578	Stillwater Property & Casualty Co	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, Departement or Local Station. Dead Bolt Locks and Fire Extinguisher	1-866-699-1885	www.stillwater.com	ins@stillwater.com
10945	Tokio Marine America Insurance Co	- All applicants accepted for any of the Homeowners' Packages are offered Earthquake Coverage, as required by California law. - We will not decline to insure a risk solely because the policyholder has accepted an offer to purchase coverage for Earthquake damage. - Policyholders will be advised that an offer to cover earthquake damage will be fulfilled by a non-affiliated insurance company, Palomar Specialty Insurance Company, via a separate earthquake policy.	1-800-918-8979	www.tokiomarine.us	sally.oikawa@tmamerica.com
18031	Topa Insurance Company	Earthquake quotes and coverage - Offered through Palomar Specialty which has several different coverage level options for consumers. Each coverage type (Standard, Superior, Value Select) has its own coverage, sublimit and deductible options. A "Standard" quote is provided to potetial customers with their homeowner quote. \$500 deductbile is not offered in the included HO3 or HO6 program. HO3 and HO6 programs offer additional discounts to customers whose home was constructed by a Preferred Builder. 0% to 15% discount range. ACV loss settlement option is available for roofing.	1-877-353-8672	www.topains.com	info@www.topains.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
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. For Tenants/Renters earthquake premium and coverage, please contact the company.	1-800-531-8722	www.usaa.com	www.usaa.com
10759	Universal North America Insurance Company	- Universal North America Insurance Company does not write Mobilehome policies - Universal's Tenants program offers contents coverage levels beginning at \$25,000 - 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 Employmet/Retirement Credit (10%), Security Guard/Doorman Credit (5%), Management Company Credit (5%), Mature Tenant/Adult Complex Credit (5%).	1-866-458-4262	www.uihna.com	underwriting@uihna.com

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NAIC	Company	Company Footnotes/Explanations	Consumer Phone Number	Website	Consumer Email
10683	Wawanesa General Insurance Company	Comments Part 1 of 2 Credits & Discounts: Automatic Sprinklers: Home - Fire Peril: 15% for full system Condo: 5% for partial system or 10% full system Deadbolt Locks: Condo: 5% Tenants: 5% provided a fire/smoke alarm and fire extinguisher is in the residence Gated Community/Secured Building: Tenants: 2% for Gated Community/Secured Building or 5% for Gated Community/Secured Building with a Guard on duty 24 hours/day Multi-Policy: Home - All Perils: 20% Condo 15% Senior Credit: Condo: 5% to 10% for Named Insureds age 50 or more Police/Central Station Burglar Alarm: Home - Theft Peril: 20% Condo: 5% Tenants 10% Local Burglar Alarm: Home - Theft Peril: 6.21% Police/Central Station Fire Alarm or Fire Station Reporting Alarm: Condo: 5% Tenants 10% Local Fire Alarm: Condo: 2% Tenants: 2% For Tenants policies, the maximum discount available for any combination of safety devices such as Deadbolt Locks, Police/Central Station Burglar/Fire Alarm, Local Fire Alarm is 10%. Other available Credits: Non-Smokers: Home - Fire Peril: 19% Condo: 2% Property Mitigation: Water Alarm: Home - Water Peril: 3% Condo: 3% if unit is equipped with a professionally installed automatic water shut off valve controlled by 3 water sensors Examples 11, 12 & 16 are blank. We do not write Mobilehome policies. 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. Example 17 - Displays the Condo earthquake rate for the full annual premium. Coverage Limits used are Coverage A: \$10,000, Coverage C: \$5,000, Additional Living Expense: \$1,500 with Deductible: 15% of Cov A Example 18 - Displays the Tenants earthquake rate for the full annual premium. Coverage Limits used are Coverage C: \$5,000 and Additional Living Expense: \$1,500 with Deductible: \$750 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).	1-800-640-2920	www.wawanesa.com	usafdbk@wawanesa.com
10683	Wawanesa General Insurance Company	Comments Part 2 of 2 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 assume the following: If Cov A = 200K: 1,000 sq ft & 2 baths If Cov A = 300K/350K: 1,500 sq ft & 2 baths If Cov A = 400K: 2,000 sq ft & 3 baths If Cov A = 500K/550K: 2,500 sq ft & 3 baths If Cov A = 750K: 3,500 sq ft & 4 baths	1-800-640-2920	www.wawanesa.com	usafdbk@wawanesa.com

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NAIC	Company	Company Footnotes/Explanations	Consumer Phone Number	Website	Consumer Email
15776	Western Mutual Insurance Group: Residence Mutual Ins Co	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. Examples 1-9 include a New Home Credit on homes built within the last 15 years. We do not have a Premium Group assigned to Zip 96150 so we didn't rate it. We offer a New Loan Credit and a Claim-Free renewal discount. We also offer a Maintenance Credit for homes over 35 Years old.. For homeowner's sub-profiles "f" and "g", we have the same rates for 40 and 70 year old risks.	1-800-234-2103	www.westernmutual.com	service@westernmutual.com