

NAIC	COMPANY	COMPANY FOOTNOTES/EXPLANATIONS	CONSUMER PHONE NUMBER	WEBSITE	CONSUMER EMAIL
15598	AAA (INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB)	<p>Deadbolts are mandatory for all policies. We've assumed a discount for HO-4 and HO-6.</p> <p>We've assumed a tile roof on all HO-3 policies.</p> <p>We've assumed that all properties have smoke detectors.</p> <p>Mult-Policy discounts are included in the reported premiums.</p> <p>One-Story home discounts are available for HO-3 policies. They are not included in the reported premiums.</p> <p>For Age of Home 70 years a raised foundation type has been assumed; for all other ages a slab foundation has been assumed.</p> <p>Examples 9 and 10 have no premiums shown as a \$2500 deductible is not offered.</p> <p>Examples 11 and 12 have no premiums shown as we do not offer coverage for mobile homes.</p> <p>Example 15-18 have no premiums shown as we do not offer coverage for earthquakes.</p> <p>We are members of the CEA, who provides earthquake coverage for our insureds.</p>	1-877-222-1445	<a href="http://www.aaa.com">www.aaa.com</a>	<a href="mailto:WebmasterACSC@aaa-calif.com">WebmasterACSC@aaa-calif.com</a>
33898	AEGIS SECURITY INSURANCE CO	<p>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</p>	1-844-207-4339	<a href="http://www.aegisinsurance.com">www.aegisinsurance.com</a>	<a href="mailto:usersupport@aegisinsurance.com">usersupport@aegisinsurance.com</a>
19402	AIG PROPERTY CASUALTY COMPANY	<p>Other credits/discounts available:</p> <p>Protection credits (for a maximum of 15%)</p> <ul style="list-style-type: none"> <li>External perimeter security: 5%</li> <li>24-hour signal continuity protection for fire/burglar alarm systems: 3%</li> <li>Full-time caretaker: 5%</li> <li>Sprinkler system water flow alarm: 3%</li> <li>Temperature monitoring system to protect against freezing: 3%</li> <li>Permanently installed electrical power back-up generator: 3%</li> <li>Explosive gas leakage detector: 3%</li> <li>Automatic seismic shut-off valve to gas lines: 5%</li> <li>Lightning protection system: 3%</li> <li>Perimeter gate: 3%</li> <li>Automatic water shut-off valve: 8% or 12%</li> <li>Off Premises Theft Exclusion Credit: 2%</li> <li>Guard Gated Community Patrol Service Credit 15%</li> <li>Reduction in commission credit: 5% to 10%</li> <li>Private Collections Policy Credit: 5%</li> <li>Renovated House credit: 1% to 10%</li> <li>Excess Flood Policy credit: 10%</li> <li>Personal Excess Liability Policy credit: 5%</li> </ul> <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	<a href="http://www.aig.com">www.aig.com</a>	<a href="mailto:aigpcg@aig.com">aigpcg@aig.com</a>
19232	ALLSTATE INSURANCE COMPANY	<p>Home Buyer Discount (up to 20%). Allstate Insurance Company offers Earthquake Coverage through CEA for Single Family Dwelling, Mobilehome, Condo, and Tenants/Renters policies.</p>	1-800-ALLSTATE 1-800-255-7828	<a href="http://www.allstate.com">www.allstate.com</a>	<a href="http://messaging.allstate.com/aorp.aspx">http://messaging.allstate.com/aorp.aspx</a>

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19100	AMCO INSURANCE COMPANY	The following are additional credits that are available: Retention Credit, Age of Insured Discount, Personal Status Discount, Home Renovations Discount, Home Purchase Discount, Nationwide Associate Discount and Multi-Line Discount.	1-800-982-0756	<a href="http://www.nationwide.com">www.nationwide.com</a>	Please contact company
10111	AMERICAN BANKERS INS	<p>Product Overview</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	<a href="https://www.assurant.com">https://www.assurant.com</a>	<a href="https://www.assurant.com">https://www.assurant.com</a>
23469	AMERICAN MODERN INSURANCE GROUP	Example #18- We only provide \$5,000 in Earthquake Coverage in the Tenant Program, no more or no less. The amount provided in the example is for \$1,000 in coverage as requested by the state. We took the rate for \$5,000 and divided it by 5. The full premium for \$5,000 in Earthquake Coverage is \$99.00.	1-800-543-2644	<a href="http://www.amiq.com">www.amiq.com</a>	<a href="mailto:servicecenter@amiq.com">servicecenter@amiq.com</a>
28401	AMERICAN NATIONAL	Company did not provide consumer footnotes.	1-800-899-6519	<a href="http://www.americannational.com">www.americannational.com</a>	<a href="mailto:servicecenter@americannational.com">servicecenter@americannational.com</a>
19615	AMERICAN RELIABLE INSURANCE COMPANY	Company did not provide consumer footnotes.	1-800-535-1333	<a href="http://www.americanreliable.com">www.americanreliable.com</a>	<a href="mailto:aricmarketing@americanreliable.com">aricmarketing@americanreliable.com</a>
42978	AMERICAN SECURITY INS	<p>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.</p> <p>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.</p>	1-877-893-5739	<a href="https://www.assurant.com">https://www.assurant.com</a>	<a href="https://www.assurant.com">https://www.assurant.com</a>
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	<a href="http://www.amica.com">www.amica.com</a>	<a href="https://www.amica.com/Amica/Contact/ContactUs.jsp">https://www.amica.com/Amica/Contact/ContactUs.jsp</a>
14042	ASI SELECT INSURANCE CORPORATION	<p>Non smoker = 1%, Companion Umbrella = 10%, Earthquake Insurance Discount = 5%, Length of Residence = up to 10%, Flood Companion policy = 3.3%</p> <p>* For examples 11 and 12-single family residence to be rated using your company's mobile home policy form</p> <p>&gt;We do not write mobile home policies in CA.</p> <p>* For Examples 15, 16, 17 and 18 we are asking for your basic EARTHQUAKE rate for each of the specified locations in lieu of a total premium on a specific example (i.e. \$2.50 per thousand of coverage).</p> <p>&gt;We write our earthquake coverage through the CEA.</p>	1-866-274-8765	<a href="https://www.americanstrategic.com">https://www.americanstrategic.com</a>	<a href="mailto:inquiry@asicorp.org">inquiry@asicorp.org</a>
18279	BANKERS STANDARD INSURANCE COMPANY	Company did not provide consumer footnotes.	1-800-444-6161	<a href="http://www.chubb.com">www.chubb.com</a>	<a href="mailto:customer@chubb.com">customer@chubb.com</a>

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13544	CALIFORNIA CAPITAL INSURANCE GROUP	A 6.1% discount is available to California Firefighters Program (CFP) members. 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	<a href="http://www.ciginsurance.com">www.ciginsurance.com</a>	<a href="mailto:feedback@ciginsurance.com">feedback@ciginsurance.com</a>
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	<a href="http://www.calcas.com">www.calcas.com</a>	<a href="mailto:contact@calcas.com">contact@calcas.com</a>
20281	CHUBB GROUP (FEDERAL)	<ul style="list-style-type: none"> <li>• EX 15: MINI EQ, STANDARD, FRAME BUILT 2001, OTHER EQ FACTORS 1.00</li> <li>• EX 17 &amp; 18: MINI EQ, STANDARD, FRAME BUILT 2001, 4 STORIES, OTHER EQ FACTORS 1.</li> <li>• NO MOBILE HOME FORM EXISTS; APPLICABLE EXAMPLES HAVE BEEN LEFT BLANK</li> <li>• BASE POLICY STRUCTURE: <ul style="list-style-type: none"> <li>o COVERAGE B - OTHER STRUCTURES (20% AUTOMATICALLY PROVIDED)</li> <li>o COVERAGE D - ADDITIONAL LIVING EXPENSE (50% AUTOMATICALLY PROVIDED)</li> <li>o COVERAGE F - MEDICAL PAYMENTS (\$10,000 AUTOMATICALLY PROVIDED).</li> </ul> </li> <li>• OTHER CREDITS: <ul style="list-style-type: none"> <li>o FIRE RESISTIVE</li> <li>o For Protective Device and Property Mitigation Credits we offer the following credits (noted in Credits-Options worksheet) that 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.</li> <li>o CONTENTS WITH ACV</li> <li>o HOME CREDIT WITH VALUABLE ARTICLES</li> <li>o FPE CREDIT</li> <li>o CONDO/COOP PREFERENCE</li> </ul> </li> </ul>	1-866-324-8222	<a href="http://www.chubb.com">www.chubb.com</a>	<a href="mailto:customercare@chubb.com">customercare@chubb.com</a>
10677	CINCINNATI INSURANCE COMPANY (THE)	<p>The following is a list of other credits offered besides those listed on the 'credits-options' tab:</p> <p>All Forms:</p> <ul style="list-style-type: none"> <li>private collections policy - 5% to 12%</li> <li>twenty-four hour signal continuity - 3%</li> <li>umbrella package - 5% to 12%</li> <li>gated community patrol service - 5%</li> </ul> <p>Owners forms only:</p> <ul style="list-style-type: none"> <li>renovated home - 1% to 10%</li> <li>actual cash value loss settlement - windstorm or hail losses to roof surfacing - 1%</li> <li>security protection factor - 5%</li> <li>temperature monitoring system - 3%</li> <li>back-up generator factor - 3%</li> <li>explosive gas leak detector - 3%</li> <li>lightning protection system - 3%</li> </ul> <p>Tenant and Condo forms only:</p> <ul style="list-style-type: none"> <li>building protection - 3%</li> <li>elevators manned or locked and coded - 1%</li> <li>lobby with functioning surveillance - 1%</li> </ul> <p>All forms except Tenant:</p> <ul style="list-style-type: none"> <li>automatic water shut-off system - 8% to 12%</li> </ul>	1-888-242-8811	<a href="http://www.cinfin.com">www.cinfin.com</a>	<a href="http://www.cinfin.com/contact-us/sendmail">www.cinfin.com/contact-us/sendmail</a>

**HPS 2018 Company Footnotes**

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10693	CIVIL SERVICE EMPLOYEES INS GROUP: Civil Service Employees Ins	<p>CSE Group: NAIC 10693 Civil Service Employees Ins is part of the CSE Group. Credits do not always apply to all coverages in the policy. Multi-policy discounts vary based on what other policies you have with CSE. An auto and personal umbrella will give a better discount than just an auto policy. The maximum is 24%. We use factors rather than percentages for some of our discounts. Age of home is one - we use different factors for fire than we do for all other perils, so there is not an easy way of giving any factors. Younger homes will cost less to insure than older ones in general. Other credits: Gas shutoff valve 3%, Water Leak Detection Device - connected - 3%, Neighborhood Crime Watch member - 10%</p> <p>There are many other items to check, such as the actual coverages provided in addition to price. Our policies can be made to be quite broad or not so broad to fit your needs at a reasonable price.</p> <p>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 homeowner policies include 130% extended replacement cost on the dwelling itself. For those living in condominiums and rental units, the contents are rated with replacement cost coverage.</p> <p>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.</p>	1-800-282-6848	<a href="http://www.cseinsurance.com">www.cseinsurance.com</a>	<a href="mailto:customerservice@cseinsurance.com">customerservice@cseinsurance.com</a>
18953	CIVIL SERVICE EMPLOYEES INS GROUP: CSE Safeguard	<p>CSE Group: NAIC 18953 CSE Safeguard is part of the CSE Group. Credits do not always apply to all coverages in the policy. Multi-policy discounts vary based on what other policies you have with CSE. An auto and personal umbrella will give a better discount than just an auto policy. The maximum is 24%. We use factors rather than percentages for some of our discounts. Age of home is one - we use different factors for fire than we do for all other perils, so there is not an easy way of giving any factors. Younger homes will cost less to insure than older ones in general. Other credits: Gas shutoff valve 3%, Water Leak Detection Device - connected - 3%, Neighborhood Crime Watch member - 10%</p> <p>There are many other items to check, such as the actual coverages provided in addition to price. Our policies can be made to be quite broad or not so broad to fit your needs at a reasonable price.</p> <p>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 homeowner policies include 130% extended replacement cost on the dwelling itself. For those living in condominiums and rental units, the contents are rated with replacement cost coverage.</p> <p>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.</p>	1-800-282-6848	<a href="http://www.cseinsurance.com">www.cseinsurance.com</a>	<a href="mailto:customerservice@cseinsurance.com">customerservice@cseinsurance.com</a>

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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	<a href="http://www.CoastalSelectInsurance.com">www.CoastalSelectInsurance.com</a>	<a href="mailto:info@coastalselectinsurance.com">info@coastalselectinsurance.com</a>
18961	CRESTBROOK INSURANCE COMPANY	Company did not provide consumer footnotes.	1-855-473-6410	<a href="https://www.nationwideprivateclient.com/">https://www.nationwideprivateclient.com/</a>	<a href="mailto:privateclient@nationwide.com">privateclient@nationwide.com</a>
15539	CSAA INSURANCE EXCHANGE	<p>(1) CSAA IE writes only in Northern California. Therefore Southern California zips are not applicable.</p> <p>(2) Examples 11 &amp; 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>(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:  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.</p>	1-800-922-8228	<a href="http://csaa-insurance.aaa.com">http://csaa-insurance.aaa.com</a>	<a href="http://calstate.aaa.com/">http://calstate.aaa.com/</a>
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	<a href="http://www.encompassinsurance.com">www.encompassinsurance.com</a>	see website

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21660	FARMERS (FIRE INS EXCHANGE)	Farmers Next Generation Homeowners Product Includes - 25% Extended Replacement Cost on Building - 10% Building Code Upgrade Coverage. Additional options are available for purchase.	1-800-327-6377	<a href="http://www.farmers.com">www.farmers.com</a>	<a href="http://www.farmers.com">www.farmers.com</a>
34525	FIRST AMERICAN SPECIALTY	First American Specialty does not write Mobile homes, Manufactured homes, or renters insurance.	1-888-922-5343	<a href="http://www.fapciq.com">www.fapciq.com</a>	<a href="http://www.fapciq.com">www.fapciq.com</a>
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 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	<a href="http://www.foremost.com">www.foremost.com</a>	<a href="https://www.foremost.com/about-foremost/contact-us.asp">https://www.foremost.com/about-foremost/contact-us.asp</a>
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	<a href="http://www.foremost.com">www.foremost.com</a>	<a href="https://www.foremost.com/about-foremost/contact-us.asp">https://www.foremost.com/about-foremost/contact-us.asp</a>
24732	GENERAL INSURANCE COMPANY OF AMERICA	Company did not provide consumer footnotes.	1-800-332-3226	<a href="http://www.safeco.com">www.safeco.com</a>	<a href="http://www.safeco.com">www.safeco.com</a>
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	<a href="http://www.geovera.com">http://www.geovera.com</a>	<a href="mailto:info@geovera.com">info@geovera.com</a>
22101	GRANGE INSURANCE ASSOCIATION	All single family dwelling policies have contents coverage of 75% of the dwelling coverage amount included.	1-800-247-2643	<a href="http://www.grange.com">www.grange.com</a>	<a href="mailto:marketing@grange.com">marketing@grange.com</a>
11000	HARTFORD (SENTINEL INS CO)	Company did not provide consumer footnotes.	1-800-624-5578	<a href="http://www.thehartford.com">www.thehartford.com</a>	<a href="http://www.thehartford.com">www.thehartford.com</a>

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11005	HOMESITE INSURANCE COMPANY OF CALIFORNIA	<p>Premiums-rates Examples #11-#12: Homesite currently writes homeowners, condominium, and renters insurance policies; Homesite does not offer manufactured home/mobile coverage at this time.</p> <p>Premium-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	<a href="https://homesite.com">https://homesite.com</a>	<a href="mailto:customerinquiry@homesite.com">customerinquiry@homesite.com</a>
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. 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	<a href="http://www.horacemann.com">www.horacemann.com</a>	<a href="http://www.horacemann.com">www.horacemann.com</a>
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. 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	<a href="http://www.horacemann.com">www.horacemann.com</a>	<a href="http://www.horacemann.com">www.horacemann.com</a>

NAIC	COMPANY	COMPANY FOOTNOTES/EXPLANATIONS	CONSUMER PHONE NUMBER	WEBSITE	CONSUMER EMAIL
29068	IDS PROPERTY CASUALTY INSURANCE COMPANY	<p>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</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, &amp; \$2500 ded (Ex 1-10) no max credit            -For \$250 &amp; \$500 ded (Ex 13) no max credit            -For \$250 &amp; \$500 ded (Ex 14) no max credit</p> <p>Workers' Compensation &amp; 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, &amp; 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	<a href="http://www.ameriprise.com/autohome">www.ameriprise.com/autohome</a>	<a href="mailto:ameripriseauto.home@ampf.com">ameripriseauto.home@ampf.com</a>
29742	INTEGON NATIONAL INSURANCE COMPANY	<p>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)</p>	1-877-468-3466	<a href="http://www.nationalgeneral.com">www.nationalgeneral.com</a>	<a href="mailto:service@ngic.com">service@ngic.com</a>
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	<a href="http://www.kemper.com">www.kemper.com</a>	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	<a href="http://www.libertymutual.com">www.libertymutual.com</a>	<a href="http://www.libertymutual.com/email-customer-service">www.libertymutual.com/email-customer-service</a>
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	<a href="http://www.mapfreinsurance.com">www.mapfreinsurance.com</a>	<a href="mailto:customerservice@commercestwest.net">customerservice@commercestwest.net</a>



NAIC	COMPANY	COMPANY FOOTNOTES/EXPLANATIONS	CONSUMER PHONE NUMBER	WEBSITE	CONSUMER EMAIL
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%  CEA Discount - 7%</p>	1-800-924-9225	<a href="http://www.mercuryinsurance.com">www.mercuryinsurance.com</a>	<a href="mailto:customerservice@mercuryinsurance.com">customerservice@mercuryinsurance.com</a>
25321	METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	<p>1. Products offered by California Metropolitan Direct Property &amp; 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	<a href="http://www.metlife.com">www.metlife.com</a>	<a href="mailto:metautoinfo@metlifeservice.com">metautoinfo@metlifeservice.com</a>
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	<a href="http://www.nationwide.com">www.nationwide.com</a>	Please contact company
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	<a href="http://www.americannational.com">www.americannational.com</a>	<a href="mailto:servicecenter@americannational.com">servicecenter@americannational.com</a>
37850	PACIFIC SPECIALTY INSURANCE COMPANY	Company did not provide consumer footnotes.	1-800-303-5000	<a href="http://www.pacificspecialty.com">www.pacificspecialty.com</a>	<a href="mailto:psic@pacificspecialty.com">psic@pacificspecialty.com</a>

NAIC	COMPANY	COMPANY FOOTNOTES/EXPLANATIONS	CONSUMER PHONE NUMBER	WEBSITE	CONSUMER EMAIL
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	1-888-813-7873	<a href="http://www.pureinsurance.com">www.pureinsurance.com</a>	<a href="mailto:memberservices@pureinsurance.com">memberservices@pureinsurance.com</a>
39217	QBE INSURANCE COMPANY	Company did not provide consumer footnotes.	1-866-318-2016	<a href="http://www.qbena.com">www.qbena.com</a>	<a href="mailto:cssupport@us.qbe.com">cssupport@us.qbe.com</a>
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	<a href="http://www.safeco.com">www.safeco.com</a>	<a href="http://www.safeco.com">www.safeco.com</a>
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	<a href="http://www.statefarm.com">www.statefarm.com</a>	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 give for the following: Fire or Smoke Detectors, Dead Bolt Locks and Fire Extinguisher 10% Credit given for the following: Burglar Alarm System, Fire or Smoke Local Alarm, Dead Bolt Locks and Fire Extinguisher 15% Credit given for the following: Fire and/or Burglar Alarm System reporting to either a Fire Department, Police Department or Local Station 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	<a href="http://www.stillwater.com">www.stillwater.com</a>	<a href="mailto:ins@stillwater.com">ins@stillwater.com</a>

NAIC	COMPANY	COMPANY FOOTNOTES/EXPLANATIONS	CONSUMER PHONE NUMBER	WEBSITE	CONSUMER EMAIL
16578	STILLWATER PROPERTY & CASUALTY CO.	<p>Stillwater Property and Casualty (NAIC 16578) only writes Homeowners policies on an HO5 form.</p> <p>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.</p> <p>Deviations: Coverage C at 55% of Coverage A for Homeowners</p> <p>Risks not applicable:</p> <ul style="list-style-type: none"> <li>Manufactured/Mobile Homes</li> <li>Condo Owners</li> <li>Renters</li> </ul> <p>Other Discounts: Employee Discount</p> <ul style="list-style-type: none"> <li>Personal Status Discount</li> <li>Depreciated Loss Settlement (Contents) - Homeowners only</li> <li>Claims Record Rating Plan</li> <li>Accredited Builder Discount</li> </ul> <p>Home Alert Protection:</p> <ul style="list-style-type: none"> <li>2% Credit given for the following: <ul style="list-style-type: none"> <li>Fire or Smoke Detectors, Dead Bolt Locks and Fire Extinguisher</li> </ul> </li> <li>5% Credit given for the following: <ul style="list-style-type: none"> <li>Burglar Alarm System, Fire or Smoke Local Alarm, Dead Bolt Locks and Fire Extinguisher</li> </ul> </li> <li>10% Credit given for the following: <ul style="list-style-type: none"> <li>Fire and/or Burglar Alarm System reporting to either a Fire Department, Department or Local Station.</li> </ul> </li> </ul> <p>Dead Bolt Locks and Fire Extinguisher</p>	1-866-699-1885	<a href="http://www.stillwater.com">www.stillwater.com</a>	<a href="mailto:ins@stillwater.com">ins@stillwater.com</a>
10945	TOKIO MARINE AMERICA INSURANCE COMPANY	Company did not provide consumer footnotes.	1-800-918-8979	<a href="http://www.tokiomarine.us">www.tokiomarine.us</a>	<a href="mailto:sally.oikawa@tmamerica.com">sally.oikawa@tmamerica.com</a>
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	<a href="http://www.travelers.com">www.travelers.com</a>	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. Additional discount available: Firewise Community 20% (wildfire peril only).	1-800-531-8722	<a href="http://www.usaa.com">www.usaa.com</a>	<a href="http://www.usaa.com">www.usaa.com</a>
10759	UNIVERSAL NORTH AMERICA INSURANCE COMPANY	<ol style="list-style-type: none"> <li>1. Universal North America Insurance Company does not write Mobilehome policies</li> <li>2. Universal's Tenants program offers contents coverage levels beginning at \$25,000</li> <li>3. Additional credits offered on Univesal 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%).</li> </ol>	1-866-458-4262	<a href="http://www.uhna.com">www.uhna.com</a>	<a href="mailto:underwriting@uhna.com">underwriting@uhna.com</a>

NAIC	COMPANY	COMPANY FOOTNOTES/EXPLANATIONS	CONSUMER PHONE NUMBER	WEBSITE	CONSUMER EMAIL
10683	WAWANESA GENERAL INSURANCE COMPANY	<p>Credits &amp; 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 or 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>For Tenants policies, the maximum discount available for any combination of safety devices such as Deadbolt Locks, Police/Central Station Burglar/Fire Alarm, Local Burglar/Fire Alarm is 10%.</p> <p>Other available Credits: Non-Smokers: 19% (Home - Fire Peril), 2% (Condo)</p> <p>Property Mitigation: Water Alarm: 3% (Home - Water Peril), 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 &amp; 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 &amp; 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 &amp; Alterations). 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 &amp; 2 baths If Cov A = 300K/350K: 1,500 sq ft &amp; 2 baths If Cov A = 400K: 2,000 sq ft &amp; 3 baths If Cov A = 500K/550K: 2,500 sq ft &amp; 3 baths If Cov A = 750K: 3,500 sq ft &amp; 4 baths</p>	1-800-640-2920	<a href="http://www.wawanesa.com">www.wawanesa.com</a>	<a href="mailto:usafdbk@wawanesa.com">usafdbk@wawanesa.com</a>
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. We also offer a Maintenance Credit for homes over 35 Years old..</p> <p>For homeowner's sub-profiles "f" and "g", we have the same rates for 40 and 70 year old risks.</p>	1-800-234-2103	<a href="http://www.westernmutual.com">www.westernmutual.com</a>	<a href="mailto:service@westernmutual.com">service@westernmutual.com</a>