

California Department of Insurance

2018 Homeowners Premium Survey (HPS)

AVAILABLE DISCOUNTS - PART 1

The following Discounts - Part 1 are available from each insurer as indicated below.

Insurance Company	AUTOMATIC SPRINKLERS	AUTOMATIC EQ GAS LINE SHUT OFF	CLAIM FREE ON RENEWAL	DEAD-BOLT LOCKS	PROTECTIVE DEVICES	EARTHQUAKE RETROFIT
AAA (INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB)				1% to 3%	1% to 9%	
AEGIS SECURITY INSURANCE CO			3%, 6% 8% or 10% (Homeowners)	\$5 credit when combined with local burglar		
AIG PROPERTY CASUALTY COMPANY	5% or 10%	5%	5% or 10%		3% to 15%	
ALLSTATE INSURANCE COMPANY	10%		15%	5%	5% to 15%	
AMCO INSURANCE COMPANY	2% to 5%		2%		2% to 15%	
AMERICAN BANKERS INS	5%		5% to 20%			
AMERICAN MODERN INSURANCE GROUP			23% MH	2% HO3		
AMERICAN NATIONAL						
AMERICAN RELIABLE INSURANCE COMPANY			5% to 15%		5%	
AMERICAN SECURITY INS	5%		2%			
AMICA MUTUAL INSURANCE COMPANY	16% to 26% Fire		3.5% to 8.5% All Perils		4% to 26% Water/Fire/Theft	
ASI SELECT INS CORP	8%				5% to 8%	Up to 20%
BANKERS STANDARD INSURANCE COMPANY	10%	5%			2% to 10%	separate rating factors
CALIFORNIA CAPITAL INSURANCE GROUP	5% to 10%		5%			
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	5% and 10%		Up to 19%	Up to 5%	Up to 15%	
CHUBB GROUP OF INS CO (FEDERAL)	10%	5%			1% to 20% (See footnotes)	10%
CINCINNATI INS CO	5% to 10%	5%			Up to 15%	Up to 39%
CIVIL SERVICE EMPLOYEES INS GROUP: Civil Service Employees Ins						
CIVIL SERVICE EMPLOYEES INS GROUP: CSE Safeguard	Up to 20%		2%			
COASTAL SELECT PROPERTY INSURANCE COMPANY						
CRESTBROOK INSURANCE COMPANY	5% to 10%	5%	5%		Up to 35%	
CSAA INSURANCE EXCHANGE			Up to 10%			
ENCOMPASS INSURANCE COMPANY	8% to 13%		15%		Up to 38%	
FARMERS (FIRE INS EXCHANGE)	15%	2%	1% to 30%			
FIRST AMERICAN SPECIALTY	8% to 13%				2% to 13%	
FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN						
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY						
GENERAL INSURANCE COMPANY OF AMERICA	7%	5%				

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GEOVERA INSURANCE COMPANY						10%
GRANGE INSURANCE ASSOCIATION	5%					
HARTFORD (SENTINEL INS CO)	Peril 1: 8% to 13%		10% for Perils 1 to 9	Peril 4: 4%	Peril 1: 2% to 20%; Peril 4: 4% to 24%	
HOMESITE INSURANCE COMPANY OF CALIFORNIA	10%		Up to 15%		Up to 20%	
HORACE MANN INSURANCE COMPANY			5%		5% & 10%	
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY			5%		5% & 10%	
IDS PROPERTY CASUALTY INSURANCE COMPANY	5%			1%	1% to 15%	
INTEGON NATIONAL INS CO (National General)	8% to 13%	5%	15%	2%	Up to 30%	
KEMPER INDEPENDENCE INSURANCE COMPANY	13%			3%	5% to 13%	
LIBERTY INSURANCE CORPORATION	10% to 20%			Up to 15%	1% to 20%	
MAPFRE INSURANCE COMPANY	2% to 12%		2% to 10%		2% to 12%	
MERCURY INS GROUP: California Automobile Insurance Company	Up to 20%		5% to 20%	Up to 1%	Up to 32.7%	Up to 20%
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	5% to 10%	5%	5% to 15%		5% to 15%	
NATIONWIDE INSURANCE COMPANY OF AMERICA	2% to 5%		2%		2% to 15%	
PACIFIC PROPERTY AND CASUALTY COMPANY	5% to 10%		Up to 19%			
PACIFIC SPECIALTY INSURANCE COMPANY						
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	10%	5%			5% to 10%	3% to 39%
QBE INSURANCE COMPANY	5%				1.5%	
SAFECO INSURANCE COMPANIES	4% to 7%					
STATE FARM GENERAL INSURANCE COMPANY	5% to 10%		9% to 24%		2% to 15%	
STILLWATER INSURANCE COMPANY	5% to 10%		1% to 7%		See footnotes	
STILLWATER PROPERTY & CASUALTY CO.	2% to 5%		1% to 7%		See footnotes	
TOKIO MARINE AMERICA INSURANCE COMPANY	8% to 13%			2%	2%	5%
TRAVELERS COMMERCIAL INSURANCE COMPANY	10%		Up to 32.5%	2%	2% to 50%	
UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)	20%		10%		5% to 20%	
UNIVERSAL NORTH AMERICA INSURANCE COMPANY	8% to 13%		5%		2% to 13%	5%

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WAWANESA GENERAL INSURANCE COMPANY	5% to 10% Condo 15% Home Fire Peril			5% Condo, 5% Tenants w/ fire alarm and fire extinguisher		
WESTERN MUTUAL INSURANCE GROUP: Residence Mutual Insurance Company			5% to 10%			

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AVAILABLE DISCOUNTS - PART 2

The following Discounts - Part 2 are available from each insurer as indicated below.

Insurance Company	FIRE RESISTIVE ROOF	GATED COMMUNITY	MULTI-POLICY (AUTO ALSO INSURED WITH COMPANY)	NEW HOME CREDITS	PERSISTENCY/ RENEWAL	SENIOR CREDIT
AAA (INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB)	2% to 13%		10% to 20%	4% to 36%	2% to 10%	6% to 12%
AEGIS SECURITY INSURANCE CO		2% (Homeowners)	5%, 8%, or 12% (Homeowners)		3%, 6%, 8% or 10% (Homeowners)	
AIG PROPERTY CASUALTY COMPANY		5%	5% to 25%	2% to 25%	5% to 10%	
ALLSTATE INSURANCE COMPANY	15%		15%	2% to 25%		10%
AMCO INSURANCE COMPANY	3%	5%	10% to 25%	Up to 49.7%	Up to 14.7%	
AMERICAN BANKERS INS				10%		
AMERICAN MODERN INSURANCE GROUP		10% HO6		20% MH		
AMERICAN NATIONAL						
AMERICAN RELIABLE INSURANCE COMPANY		5%		1% to 30%		
AMERICAN SECURITY INS		5%		30%		
AMICA MUTUAL INSURANCE COMPANY			15% to 23% All Perils	5% to 35% All Perils	2% to 10.5% All Perils	
ASI SELECT INS CORP		10%	10%	10%		
BANKERS STANDARD INSURANCE COMPANY		4%	10%	2% to 25%	2%	5%
CALIFORNIA CAPITAL INSURANCE GROUP	3% to 4%	2.5%	10%	1% to 34%	1% to 13%	1% to 10%
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	Up to 15%		Up to 18%	Up to 50%	Up to 15%	5%
CHUBB GROUP OF INS CO (FEDERAL)		10%	12.5%	3% to 21%		
CINCINNATI INS CO		3%	5%	25%		
CIVIL SERVICE EMPLOYEES INS GROUP: Civil Service Employees Ins						
CIVIL SERVICE EMPLOYEES INS GROUP: CSE Safeguard	10%		17%		Up to 5%	5%
COASTAL SELECT PROPERTY INSURANCE COMPANY						
CRESTBROOK INSURANCE COMPANY		5% to 15%	13%			
CSAA INSURANCE EXCHANGE			12.5%	Up to 32%	Up to 10%	10%
ENCOMPASS INSURANCE COMPANY		10% to 15%	13% to 17%	Up to 28%		
FARMERS (FIRE INS EXCHANGE)			25%	Up to 48%		
FIRST AMERICAN SPECIALTY		10%	10%	2% to 35%	5% to 15%	
FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN			5%	8% to 30%		
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY				\$20		
GENERAL INSURANCE COMPANY OF AMERICA			15%	2% to 20%		
GEOVERA INSURANCE COMPANY						
GRANGE INSURANCE ASSOCIATION			5% to 10%	1% to 30%		

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HARTFORD (SENTINEL INS CO)		10%	Varies by Peril and Form		Up to 5%	1% to 5%
HOMESITE INSURANCE COMPANY OF CALIFORNIA	5%		10%	30%		10%
HORACE MANN INSURANCE COMPANY			10% to 20%	2% to 25%		
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY			10% to 20%	2% to 25%		
IDS PROPERTY CASUALTY INSURANCE COMPANY			10% to 15%	Up to 40%		5%
INTEGON NATIONAL INS CO (National General)	15%	10% to 15%	15%	28%		
KEMPER INDEPENDENCE INSURANCE COMPANY			20%	1% to 35%		5%
LIBERTY INSURANCE CORPORATION		10%	7.5% to 10%	3% to 82%		
MAPFRE INSURANCE COMPANY		2% to 12%	10% to 15%	2% to 33%		5%
MERCURY INS GROUP: California Automobile Insurance Company	Up to 20%	Up to 20%	15%	3% to 70.7%		Up to 38%
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY		5%	10% to 30%	25%		10%
NATIONWIDE INSURANCE COMPANY OF AMERICA	3%	5%	10% to 25%	Up to 49.7%	Up to 14.7%	
PACIFIC PROPERTY AND CASUALTY COMPANY		5%	10%	67%		5% to 10%
PACIFIC SPECIALTY INSURANCE COMPANY		5%	15%	35%		
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE		10%	10% to 25%	1% to 28%		
QBE INSURANCE COMPANY		3%	10%	Up to 37%		5%
SAFECO INSURANCE COMPANIES			15%	2% to 30%		
STATE FARM GENERAL INSURANCE COMPANY			22%	2% to 50%		
STILLWATER INSURANCE COMPANY		5%	25%	2% to 10%		10%
STILLWATER PROPERTY & CASUALTY CO.		5%	25%	2% to 10%		10%
TOKIO MARINE AMERICA INSURANCE COMPANY			10%	Up to 20%		
TRAVELERS COMMERCIAL INSURANCE COMPANY			10% to 47%	10%		
UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)			10%	2% to 20%		
UNIVERSAL NORTH AMERICA INSURANCE COMPANY	3%	5%	5%	5% to 42%	5%	5% to 10%
WAWANESA GENERAL INSURANCE COMPANY		2% to 5% Tenants	25% Home 15% Condo			5% to 10% Condo

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WESTERN MUTUAL INSURANCE GROUP: Residence Mutual Insurance Company		10%		2% to 25%		