

NAIC	Company	Company Footnotes	Consumer Phone
12963	21st Century Insurance Company	A Superior driver discount of 10% and 20% is available where the risk has been accident and violation free for 4 years and 5 years respectively. If the years since the accident/violation conviction date is greater than 1, aging of points goes into effect and could result in a lower surcharge. A mixed policy discount is available for good/non-good driver households where one or more of the listed drivers has been rated as a good driver for at least 36 months. Examples #9 and #18 would be declined because youthful drivers (<3 years licensed) are only accepted on the policy of their parents. For Example 37 the company's driver assignment rule results in the son being assigned to vehicle 1 as an occasional operator.	(877) 310-5687
33898	Aegis Security Insurance Company	Aegis Security Ins Co is reporting for Motorcycle only. The Motorcycle Credits/Discounts are: Anti-Theft Devices 5%, Drivers Training 5%, Mature Drivers Course 5%, Multi - Car 10%, Persistency Credit (Retention) 5% To 15% depending on coverage	Motorcycle Only: (844) 207-4339
10920	Alliance United Insurance Company	The company did not provide any Footnotes.	(866) 530-5500
36455	Allstate Northbrook Indemnity Company	Allstate Group represents Allstate Northbrook Indemnity Company (Auto) and Allstate Insurance Company (Motorcycle).	(800) 255-7828
42722	American Modern Property and Casualty	American Modern Property and Casualty Ins Co is reporting for Motorcycle only. The Motorcycle Credits/Discounts are: Anti-Theft Devices 20%, Drivers Training 5%, Multi - Car 12%-35%, Multi-Policy Credit 5% Persistency Credit (Retention) 15%	Motorcycle Only: (800) 543-2644
19976	Amica Mutual Insurance Company	Amica's Platinum Choice Auto product allows consumers to waive accident surcharges and/or reduce deductible payments. Contact an Amica representative for full details.	(800) 242-6422
40010	Anchor General Insurance Company	1-42: Med Limits are 1000. 21-42: BI and UMBI are 15/30, and PD is 10. 41 and 42: Comp/Collision Deductibles are 250/250.	(800) 542-6246
15290	Aspire General Insurance Company	For Examples 21 through 42 Aspire does not offer the limits in the example. The examples have been put together using the closest available. Below are the limites used for these Examples: Bodily Injury: 15,000/30,000 Property Damage: 10,000 Medical Payments: 2,000 Uninsured/Underinsured Motorist - Bodily Injury: 15,000/30,000 Comprehensive Deductible: 500 Collision Deductible: 500 Waiver on Collision Deductible Examples 37 thru 40 A and B generate the same rates as Aspire does not offer a Homeowners or Multi-Policy Discount.	(877) 789-4742
13544	California Capital Insurance Group	The company did not provide any Footnotes.	(800) 682-9255
20117	California Casualty Indemnity Exchange	California Casualty Insurance is primarily available to members or employees of various affinity groups or employers. In Examples 21-42, Transportation Expense Coverage with the limit of \$20 per day / \$600 maximum is included with no additional premium.	(866) 680-5143
25089	Coast National Insurance Company	The company did not provide any Footnotes.	(888) 888-0080

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15539	CSAA Insurance Exchange	<p>1) CSAA IE does not write new business with more than 3 driving incidents within the 3 years experience period (i.e., more than 3 Speeding violation or more than 3 At Fault accidents, or more than 3 of a combination of violations and accidents).</p> <p>2) CSAA IE does not accept new business applicants in which none of the applicants have been licensed for at least 36 months. Hence, examples #9 and #18 show "0".</p> <p>3) For senior risks licensed 40+ years, it's assumed they were licensed at age 18.</p> <p>4) Uninsured Motorist - Property Damage limit is not used in rating. UPD is automatically included in the UM premium, and the limit is \$3,500 if there is no Collision coverage.</p> <p>5) Collision deductible waiver is automatically included in UM/UPD coverage if Collision coverage is present.</p> <p>6) CSAA IE does not offer \$200 deductible for Collision coverage. Therefore, \$250 was used in examples 41 and 42.</p> <p>7) CSAA IE offers Automobile Death Benefits coverage to provide \$15,000 of coverage for each insured person in the event of death as a result of bodily injury caused by accident and sustained while occupying a car or through being struck by a moving motor vehicle while not occupying a motor vehicle. For this submission, no ADB coverage is selected since it's not specified in the examples.</p> <p>8) CSAA IE offers a discount (up to 20%) for good driver.</p> <p>9) Years Activity Free (YAF) credits apply as follows:</p> <ul style="list-style-type: none"> a) A reduced rate applies to a vehicle for each year within the qualifying period that the rated driver has been activity free. b) "Activity" is any moving violation conviction, principally-at-fault chargeable accident, suspended or revoked license. c) The number of Years Activity Free do not have to be consecutive. d) YAF years are based on the effective date of the policy, not calendar year. e) Drivers on new business are eligible for up to a maximum of 7 YAF credit. f) The number of Years Activity Free cannot exceed the Total Years Driving Experience. <p>10) Good Student discount (up to 0% - 20% depending on coverage) is available for a full-time student or graduate from a four-year college who is less than 26 years of age, and meets grade point and driving record qualifications. For this submission, no good student discount is applied in examples in which a student's grades are not specified,</p> <p>11) Mature Driver discount (up to 5%) is available to drivers 50 years old or older upon completing a DMV-approved Mature Driver course and meeting our driving record qualifications. For this submission, no mature driver discount is applied in examples in which there are no specific mention of completion of the mature driver improvement course.</p> <p>12) A Multi-Policy discount is available when a named insured has other insurance products with CSAA IE (for example, homeowners insurance). Discount % (up to 28%) varies depending on the other product(s).</p> <p>13) CSAA IE offers a Multi-Car discount when two or more qualifying vehicles are insured on the same policy - discount % varies by coverage).</p>	(800) 922-8228

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18953	CSE Safeguard Insurance Company	CSE Insurance Group is a California -based insurer writing Personal Auto, Homeowners, Landlord, Personal Umbrella policies, Boat policies, and some commercial package policies. CSE Insurance Group has been in business over 60 years. The Superior Driver credit of 15% to 20% depends on the coverages. This is for good drivers who have no at fault accidents within the past 5 years. One must have a clean record for 3 years with no major violations or at fault accidents within 5 years. This applies in addition to our Good Driver credits. Not available if there is a non-good driver. In some ways, our coverage may be better than in some other policies. For instance, if you have Comprehensive coverage on a vehicle, we include Roadside Assistance coverage, which includes needed tows of up to 100 miles. With Comprehensive and Collision Coverage, there is also Rental Reimbursement coverage if needed due to a covered claim. Not all credits apply to all coverages. Such as, the Anti-theft Discounts apply only to Comprehensive Coverage. Optional coverages include: higher limits on rental reimbursement, Roadside Assistance even if you do not have Comprehensive coverage, Full Glass coverage, Loan/Lease coverage (On a leased vehicle, it will provide the difference between Actual cash value and the remainder amount on a lease - when there is a total loss of the vehicle.) New vehicles can get Equivalent Replacement Cost. You may purchase Original Equipment Manufacturers coverage. Those operating as a rideshare (Uber or Lyft come to mind) can purchase insurance for the period between when they accept a request until the rider enters the vehicle, which otherwise is not covered. For a quote or if you have questions, please contact your local independent insurance agent who works with CSE. To find one, you may visit our website, www.cseinsurance.com .	(800) 282-6848
10358	Encompass Insurance Company	The company did not provide any Footnotes.	(800) 897-9678
30210	Esurance Property and Casualty Insurance Company	The company did not provide any Footnotes.	(800) 378-7262
21652	Farmers Insurance Exchange	The company did not provide any Footnotes.	(800) 327-6377
20281	Federal Insurance Company_Chubb	Liability Coverage Only: - \$50,000 Combined Single Limit (split limits are not offered) - \$10,000 Medical Payments is automatically provided on the policy. - \$30,000 UM Limit (split limits are not offered) Full Coverage Limits Provided: - \$300,000 Combined Single Limit (split limits are not offered) - \$10,000 Medical Payments is automatically provided on the policy. - \$50,000 UM Limits (split limits are not offered).	(866) 324-8222
19852	Financial Indemnity Company	The company did not provide any Footnotes.	(800) 456-1919
11185	Foremost Insurance Company Grand Rapids, Michigan	Foremost Ins Co Grand Rapids Michigan is reporting for Motorcycle only. Please contact the company for more information regarding the Motorcycle Credits/Discounts for Active Safety Features, Mature Drivers Course, Multi - Car, Multi-Policy Credit, Passive Safety Features, Persistency Credit (Retention).	Motorcycle Only: (800) 237-2060

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35882	GEICO Companies	<p>GEICO Group is represented by GEICO General Ins Co (Auto), GEICO Casualty Co (Auto), and GEICO Indemnity Co (Motorcycle). Most consumers will qualify for lower rates than those quoted, based on eligibility for different group insurance plans.</p> <p>GEICO offers additional discounts: California Good Drivers with a clean driving record for 5 years qualify for an additional discount of 20%-30%</p> <p>New Vehicle Discount: 15% for Comp; 5% for Coll</p> <p>Multi-Line Discounts: Up to 20% for auto customers having motorcycle and/or personal umbrella policies with GEICO</p> <p>Loyalty/Persistency Discount: As customers maintain coverage with the company, they will receive persistency discounts of 5.1% - 10.1%.</p>	(800) 841-3000
22101	Grange Insurance Association	\$5,000 Property Damage limits are not available. Premiums reflect \$25,000 instead. 30/60 UM limits are not available. Premiums reflect 50/100 instead.	(800) 247-2643
26433	Harco National Insurance Company	The company did not provide any Footnotes.	(800) 525-7486
29424	Hartford Casualty Insurance Company	The company did not provide any Footnotes.	(800) 624-5578
22578	Horace Mann Insurance Company	The company did not provide any Footnotes.	(800) 999-1030
22756	Horace Mann Property and Casualty Insurance Company	The company did not provide any Footnotes.	(800) 999-1030
29068	IDS	Ameriprise (IDS) Auto and Home has an aging surcharge for minor traffic violations and accidents with three brackets. 0-12 months, 13-24 months and 25-36 months. All rates in this survey were created using the 0-12-month bracket, the highest surcharge. Ameriprise Auto and Home factors in the Policy Composition as a multi-vehicle discount which is created by comparing the count of Drivers versus the count of Vehicles on the policy.	(800) 842-3344
22268	Infinity Insurance Company	The company did not provide any Footnotes.	(800) 463-4648
15598	Interinsurance Exchange of the Automobile Club (AAA)	Example 20: Drivers are presumed to have 45 years driving experience. Example 40: Drivers presumed to have 45 years driving experience. Examples 41-42: Deductibles are \$250 (\$100 and \$200 not written). Examples 19,20,37 - 39: Multi-Car Discount applied. Examples 20, 40: Mature Driver Discount applied. Examples 1, 2, 9-11, 18, 21, 22, 29-30: Good Student Discount applied to drivers licensed less than 7 years. Examples 1-44: Participation in Verified Mileage Program assumed.	(877) 222-1445
10914	Kemper Independence Insurance Company	The company did not provide any Footnotes.	(877) 252-7878
23035	Liberty Mutual Fire Insurance Company	The company did not provide any Footnotes.	(800) 837-5254

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12589	Loya Casualty Insurance Company	The company only writes Basic Liability Auto profiles 1 - 20.	(888) 248-8787
23876	Mapfre Insurance Company	The company did not provide any Footnotes.	(877) 627-3731
28932	Markel American Insurance Company	Markel Ins Co is reporting for Motorcycle only. Please contact the company for more information regarding the Motorcycle Credits/Discounts for Active Safety Features, Anti-Theft Devices, Drivers Training, Low Annual Mileage Driven, Mature Drivers Course, Multi - Car, Persistency Credit (Retention).	Motorcycle Only: (866) 333-2293
27553	Mercury Insurance Company	Mercury Group represents Mercury Insurance Company (Auto) and California Automobile Insurance Company (Auto). For the coverage lines that are affected, some of the base rates are adjusted up when a discount is absent and adjusted down when a discount is present. Since the percentage varies by coverage line and since coverages vary by policy, there is no range percentage that can be stated accurately.	(800) 956-3728
16187	Metromile Insurance Company	The company did not provide any Footnotes.	(888) 242-5204
25321	Metropolitan Direct Property And Casualty Insurance Company	The company did not provide any Footnotes.	(800) 422-4272
31488	National General Insurance	National General Group represents Integon Preferred Ins Co (Auto) and Integon National Ins Co (Motorcycle).	(800) 847-2886
13127	Nations Insurance Company	Only \$500 Medical Payments is available and was used in all examples as such. In Examples 21-42 only \$15,000/\$30,000 Bodily Injury and Uninsured Motorists, \$10,000 Property Damage Liability were used as those are the maximum available from the Company. On all the examples with the physical damage coverage \$500 deductibles were used as those are the maximum available from the Company.	(855) 545-7290
25453	Nationwide Insurance Company of America	Operators that meet the definition of Good Driver will qualify as an Elite Good Driver if the operator has had no chargeable accidents or violations in the last five years. Operators that qualify as an Elite Good Driver will receive a 18.8% discount in addition to the Good Driver Discount of 20%. (2) A discount is offered based on the number of vehicles and drivers in the household. The discount varies from the Single Car/Single Driver rate by 2.5% to 20%.	(866) 633-5749
12360	Ocean Harbor Casualty Insurance Company	The company did not provide any Footnotes.	(800) 202-7827
11048	Pacific Property and Casualty Company	California Good Driver Discount 30%	(800) 843-3276
37850	Pacific Specialty Insurance Company	Pacific Specialty Ins Co is reporting for Motorcycle only. Please contact the company for more information regarding the Motorcycle Credits/Discounts for Good Student, Mature Drivers Course, Multi - Car, Multi-Policy Credit, Persistency Credit (Retention).	Motorcycle Only: (800) 303-5000

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37648	Permanent General Assurance Corporation	The company did not provide any Footnotes.	(800) 280-1466
27804	Progressive West Insurance Co	Other credits: 1) Good driver discount 20% for Auto and 30% for Motorcycle; 2). Auto accident free good driver discount (varies by coverage, 1~5%).	(800) 300-3693
24740	Safeco Insurance Group	SafeCo Group is represented by Safeco Ins Co of America (Auto), American States Preferred Ins Co (Auto), and Safeco Ins Co of Illinois (Motorcycle).	(800) 332-3226
12521	Safeway Insurance Company	The company did not provide any Footnotes.	(800) 807-2339
25178	State Farm Mutual Automobile Insurance Company	The company did not provide any Footnotes.	(855) 733-7333
18031	Topa Insurance Company	*Note: The detailed information regarding traffic violations and accidents that are being considered in developing the premium for this policy, if applicable. *An Installment Fee of will be charged for every installment, except the down-payment, and will not be charged if installments are not used. This fee is not included in the "Total Premium and Fees".	(877) 353-8672
36137	Travelers Commercial Insurance Company	The company did not provide any Footnotes.	(866) 522-1338
11770	United Financial Casualty Company	Drivers are assigned to vehicles based on the highest rated driver on the policy, not on the percentage of vehicle use. For example 37 (Family Risk) the premiums are based on the assignment of the father and the son, as an occasional operator, for every scenario. Plus, a Secondary Driver factor is applied because there are more drivers than vehicles.	(800) 776-4737
25941	United Services Automobile Association	The following discounts have been applied to each scenario in addition to the ones included on the "credits-options" tab: 1) New Vehicle Discount (4-11%) 2) Good Driver Discount (20%)	(800) 531-8722
13137	Viking Insurance Company of Wisconsin	Viking Insurance Company of Wisconsin does not offer a multi-policy discount. Viking Insurance Company of Wisconsin does not offer a \$100 Comprehensive Deductible. \$250 is the lowest available deductible. Viking Insurance Company of Wisconsin does not offer a \$100 Collision Deductible. \$250 is the lowest available deductible.	(800) 334-0090

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10683	Wawanesa General Insurance Company	<p>The following examples does not qualify for coverage. The driver does not meet the definition of a Good Driver in the State of California:</p> <p>Examples 1 through 8 - Single Male, Sub example D. Example 9 - Youthful Single Male. Examples 10 through 17 - Single Female, Sub example D. Example 18 - Youthful Single Female. Examples 21 through 36 - Single Male & Single Female, Sub example D. Examples 41 through 42 - Single Male & Single Female, Sub example D.</p> <p>Example Notes:</p> <p>For Examples 21 through 42, Wawanesa does not offer a \$250 deductible for Comprehensive. A \$300 deductible was used instead. For Examples 20 and 40 - Married Senior Couple, drivers are rated with 40 years licensed. The Mature Driver Improvement Course discount is not included in the rates. For Examples 19, 20, 37, 38, 39 and 40, Spouse 1 is presumed to be male and Spouse 2 is presumed to be female. For Example 37 - Family, rates are based on the highest rated driver when more than one driver is assigned to the same vehicle. The Driver Training Discount is not included in the rates. For Examples 43-44, rates are left blank as Motorcycle coverage is not offered.</p> <p>Mileage Ranges:</p> <p>For Examples where mileage range is 5,000 - 8,000, a mileage range of 6,001 - 7,000 was used. For Examples where mileage range is 7,600 - 10,000, a mileage range of 8,001 - 9,000 was used. For Examples where mileage range is 12,500 - 16,000, a mileage range of 14,001 - 15,000 was used.</p>	(877) 929-2637
27502	Western General Insurance Company	<ol style="list-style-type: none"> 1. SR-22 filings are available for a \$15 fee for risks that meet the underwriting eligibility guidelines. 2. Coverage for special equipment is available up to a maximum value of \$2,000. The annual premium for Special Equipment coverage costs 14.4% of the value of the Special Equipment. 3. No coverage is offered or provided for incidental business use or limited commercial use of a private passenger automobile. 	(800) 758-3311, Ext. 180
13250	Workmen's Auto Insurance Group	The company only writes Basic Liability Auto profiles 1 - 20.	(800) 697-6117