

## California Department of Insurance

<https://www.insurance.ca.gov/01-consumers/105-type/95-guides/03-res/Insurers-Currently-Offering-Discounts.cfm>

**Residential Property Insurance Companies currently offering discounts for fire hardened homes and/or communities:** The number of residential property insurance companies offering insurance discounts for fire-hardened homes and communities has increased since Commissioner Lara took office in 2019. Several companies offer both community-wide discounts (for example, a home in a Firewise or a Shelter-In-Place community) and home-specific discounts (for example, maintaining defensible space or home-safety measures against wind-blown embers). In some cases, these discounts can be combined. Because discounts and eligibility differ by company, we urge you to contact the insurance company directly to find out if your property qualifies.

~Insurance Company / Group  
~Discount Based on Community Mitigation  
~Discount Based on Property/Parcel Mitigation  
~Discounts in Effect Since  
~Telephone #  
~Website Address

- **Allstate Insurance Company**  
None  
Yes  
Jul 2008  
800-255-7828  
<https://www.allstate.com/>
- **American Modern Home Insurance Company**  
Firewise Community  
Yes  
Nov 2018  
800-543-2644  
<https://www.amig.com/>
- **ASI Select Insurance Corp**  
Firewise Community  
Yes  
Feb 2021  
866-274-8765  
<https://www.americanstrategic.com/>
- **California Automobile Insurance Company**  
Firewise Community  
Yes  
Oct 2020  
866-974-2910  
<https://www.mercuryinsurance.com/>
- **Crestbrook Insurance Company**  
None  
Yes  
Feb 2014  
877-669-6877  
<https://www.nationwide.com/>
- **CSAA Insurance Exchange**  
CSAA approved  
Yes  
Nov 2021  
855-424-8639  
<https://calstate.aaa.com/insurance>
- **Falls Lake Fire and Casualty**  
Firewise Community  
Yes  
Dec 2019  
800-780-7454  
<https://www.fallslakeins.com/>
- **Occidental Fire & Casualty Co. of N. Carolina**  
None  
Yes  
Aug 2013  
800-481-0661  
<https://www.iatinsurancegroup.com/>
- **State Farm General Insurance Company**  
Firewise Community  
Yes  
Feb 2022  
800-782-8332  
<https://www.statefarm.com/>
- **The Cincinnati Insurance Company**  
Shelter in Place Community  
Yes  
Aug 2016  
888-242-8811  
<https://www.cinfin.com/>

- **California FAIR Plan**  
Firewise Community  
Yes  
May 2018 &  
Jun 2011  
800-339-4099  
<https://www.cfpnet.com/>

#### **Chubb Group**

- **Federal Insurance Company**  
Shelter in Place Community  
Yes  
Dec 2018  
800-682-4822  
<https://www.chubb.com/us-en/>
- **Pacific Indemnity Company**  
Shelter in Place Community  
Yes  
Dec 2018  
[same as above]  
[same as above]
- **Vigilant Insurance Company**  
Shelter in Place Community  
Yes  
Dec 2018  
[same as above]  
[same as above]

#### **USAA Group**

- **Garrison Property and Casualty Ins. Co.**  
Firewise Community  
Oct 2014  
210-531-8722  
<https://www.usaa.com/>
- **United Services Automobile Association**  
Firewise Community  
Oct 2014  
[same as above]  
[same as above]
- **USAA Casualty Insurance Company**  
Firewise Community  
Oct 2014  
[same as above]  
[same as above]
- **USAA General Indemnity Company**  
Revised 11/14/22  
Firewise Community  
Oct 2014  
[same as above]  
[same as above]