

Insurers Currently Offering Discounts

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 Company of North 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					
<i>Federal Insurance Company</i>	<i>Shelter in Place Community</i>	Yes	<i>Dec 2018</i>	<i>800-682-4822</i>	https://www.chubb.com/us-en/

<i>Pacific Indemnity Company</i>	<i>Shelter in Place Community</i>	Yes	Dec 2018	[same as above]	[same as above]
<i>Vigilant Insurance Company</i>	<i>Shelter in Place Community</i>	Yes	Dec 2018	[same as above]	[same as above]
USAA Group					
<i>Garrison Property and Casualty Insurance Company</i>	<i>Firewise Community</i>		Oct 2014	210-531-8722	https://www.usaa.com/
<i>United Services Automobile Association</i>	<i>Firewise Community</i>		Oct 2014	[same as above]	[same as above]
<i>USAA Casualty Insurance Company</i>	<i>Firewise Community</i>		Oct 2014	[same as above]	[same as above]
<i>USAA General Indemnity Company</i>	<i>Firewise Community</i>		Oct 2014	[same as above]	[same as above]
<i>Revised 11/14/22</i>					