

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		X	Jul-08	800-255-7828	https://www.allstate.com/
American Modern Home Insurance Company	Fire Wise Community	X	Nov-18	800-543-2644	https://www.amig.com/
ASI Select Insurance Corp	Fire Wise Community	X	Feb-21	866-274-8765	https://www.americanstrategic.com/
California Automobile Insurance Company	Fire Wise Community	X	Oct-20	866-974-2910	https://www.mercuryinsurance.com/
Crestbrook Insurance Company		X	Feb-14	877-669-6877	https://www.nationwide.com/
CSAA Insurance Exchange	X (CSAA approved)	X	Nov-21	855-424-8639	https://calstate.aaa.com/insurance
Falls Lake Fire and Casualty	Fire Wise Community	X	Dec-19	800-780-7454	https://www.fallslakeins.com/
Occidental Fire & Casualty Company of North Carolina		X	Aug-13	800-481-0661	https://www.iatinsurancegroup.com/
State Farm General Insurance Company	Fire Wise Community	X	Feb-22	800-782-8332	https://www.statefarm.com/

The Cincinnati Insurance Company	Shelter in Place Community	X	Aug-16	888-242-8811	https://www.cinfin.com/
California FAIR Plan	Fire Wise Community	X	May-18; Jun-11	800-339-4099	https://www.cfpnet.com/
Chubb Group					
Federal Insurance Company	Shelter in Place Community	X	Dec-18	800-682-4822	https://www.chubb.com/us-en/
Pacific Indemnity Company	Shelter in Place Community	X	Dec-18		
Vigilant Insurance Company	Shelter in Place Community	X	Dec-18		
USAA Group					
Garrison Property and Casualty Insurance Company	Fire Wise Community		Oct-14	210-531-8722	https://www.usaa.com/
United Services Automobile Association	Fire Wise Community		Oct-14		
USAA Casualty Insurance Company	Fire Wise Community		Oct-14		
USAA General Indemnity Company	Fire Wise Community		Oct-14		
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