

**Insurance Company Responses to Commissioner Lara's 10/2/20 Notice: Personal Property Coverage
2020 August-September Wildfire Total Loss Claims (As of 11-20-2020)**

Insurance companies that agreed to offer at least the minimum amount of advance payment on contents coverage without an inventory⁽¹⁾	Continued from Column One --- Agreed to at least the minimum amount of contents without an inventory⁽¹⁾	Insurance Companies that Offered Less than the requested minimum amount of Contents without an inventory⁽²⁾
Aegis Security	Nationwide	Allstate
AIG Property Casualty	North Pointe Insurance	ASI Select (Progressive)
AIG Specialty Insurance	Oregon Mutual	Assurant Companies
American Family Connect P&C	Pacific P&C	Catlin Insurance
American Modern & Affiliates	Pacific Specialty	CSE
American National P&C	Philadelphia Insurance	Encompass
Amguard Ins. & Azguard Ins.	Praetorian Insurance	HDI Global Specialty SE
Amica Mutual	Privilege Underwriters Ins. Exchange (PURE)	Heritage P&C
Armed Forces	QBE Insurance Corporation	Indian Harbor
California Auto Insurance Co.	Regent Insurance	KW Specialty
California Casualty	Residence Mutual	Liberty Mutual/Safeco
CHUBB	Seaview Insurance	Narragansett Bay Insurance Co.
Cincinnati Insurance Co.	State Farm General Ins. Co.	Pharmacists Mutual
CSAA	Stillwater Insurance	Response Indemnity
DB Insurance Company Ltd.	Stonington Insurance	The Hartford
Electric Insurance	Unigard Insurance	Topa Insurance Group
Farmers Group	Universal North American Ins.	Travelers
General Casualty Co of WI	USAA	
Grange Insurance Assn.	Wawanesa	
Homesite Ins. Co of California	Western Mutual	
Horace Mann P&C	Zurich North American	Insurance Companies that Did Not Yet Respond to the Request
Interinsurance Exchange of the Automobile Club		California Capital Insurance Company
Kemper		Century-National Insurance Company
Lexington Insurance Co.		Integon National Insurance Co.
Metropolitan Direct P&C		

Notes:

(1) Insurance Commissioner Lara requested in his October 2, 2020 Notice that insurance companies provide at least 75% of Contents limits or an amount no less than 30% of the policy limit applicable to the covered dwelling structure, up to a maximum of two hundred fifty thousand dollars (\$250,000), without requiring the policyholder to file an itemized personal property inventory. Policyholders should check with their insurance company for the exact relief being offered for their claim.

(2) Most insurance companies that did not agree to offer at least the minimum amount requested in Commissioner Lara's notice have agreed to some lesser percentage. If a homeowner suffered a total loss from the August-September 2020 wildfires from one of these insurance companies, they should contact their insurance company to determine what percentage that insurance company is offering.

(3) While each insurance company that responded agreed to advance at least a certain percentage, on most claims, there may be exceptions to this commitment. For example, if the home was not occupied or fully furnished, then the insurance company would handle those claims on a case-by-case basis. Policyholders should contact their insurance company to confirm how much advance payment will be issued and if there are any exceptions that may exist for their claim.

(4) Not all insurance companies reported total loss claims from the August-September 2020 wildfires. If a homeowner suffered a total loss from the August-September 2020 wildfires and their insurance company or insurance group is not listed above, they should contact their insurance company to determine how their insurance company will process their Personal Property claim.