

American Reliable
Insurance Company

8655 E Via De Ventura
Scottsdale, AZ 85258-3321

EFFECTIVE: 7/1/05

A.M. Best Rated A-, Excellent

**CALIFORNIA HOMEOWNERS
UNDERWRITING GUIDELINES
AND RATE GUIDE**



ANDERSON & MURISON, INC.

P.O. BOX 41911
LOS ANGELES, CA 90041
(800) 234-6977 Fax: (323) 255-0957

This underwriting manual is provided for your use as one of many decision-making tools in the acceptability of a risk. Many situations arise that are outside the scope of this manual. In those circumstances, you should obtain as many facts about the risk as possible and contact your General Agent to discuss acceptability. This manual is not all-inclusive. Please use it as a guideline for acceptability and call your General Agent with any questions you have or risks you are uncertain about.

GENERAL INFORMATION

HO-3 (Ed. 4/91)

MINIMUM VALUE: \$ 75,000

MAXIMUM VALUE: \$600,000

COVERAGE LIMITS: The maximum values to be written are \$500,000 (anything greater must be submitted unbound).

Unattached Adjacent Structures - 30% of the dwelling value or \$30,000 maximum per structure. All additional structures must be listed on application with full description and values.

Personal Effects - 50% of the dwelling value. Submit with an inventory when personal effects exceed 70% of the dwelling value.

Comprehensive Personal Liability – \$500,000 – Contact the general agent for acceptability requirements and premium. This will only be written when required by the umbrella carrier.

Deductibles – A \$500 All Peril Deductible is included. \$1,000, \$1,500, \$2,500, & \$5,000 deductibles are available with a credit to the base premium.

SUBMISSION INFORMATION

APPLICATION: American Reliable's application, Property Disclosure, and Earthquake Offer must be completed in full, signed, and be accompanied by 2 photos (front & rear) of the risk along with any other photos of additional exposures. CLUE Property reports must be run on all new applications for insurance.

PHOTOS: Photos should be recent (within the past 6 months) and legible. Photos are required when additional exposures are present such as woodstoves, swimming pools, or other structures exceeding 30% of the dwelling amount.

BINDING AUTHORITY: Bound applications that do not meet our underwriting criteria for eligibility will be processed and a Notice of Cancellation will be issued to terminate coverage. Unbound applications that do not meet our underwriting criteria for eligibility will be returned to the agent with a letter of explanation.

For coverage to begin as requested, the application must be mailed within 72 hours of the effective date, otherwise coverage is bound at 12:01 a.m. The day it was received by the company or general agent.

NATURAL CATASTROPHES – BINDING:

Hurricanes And Tropical Storms: No new policies, binders, or increases in coverage will be accepted in counties where a Hurricane Watch, Hurricane Warning, or Tropical Storm Warning has been posted by the National Weather Bureau.

When a hurricane or tropical storm has diminished to a point where it is no longer classified by the National Hurricane Center as a hurricane or tropical storm, all restrictions above are lifted.

Earthquake Restrictions: When a major earthquake occurs, the Company will impose binding authority restrictions on all agents in the affected area:

- Binding authority will be restricted when an earthquake reading 5.0 or greater on the Richter Scale occurs.
- Binding authority will be restricted for the day of the quake and for the 3 day period following the quake.
- An aftershock reading 5.0 or greater on the Richter Scale will be considered a new earthquake, and will result in a new period of suspended binding authority.
- The restrictions will apply to all counties located within 150 miles of the earthquake's epicenter.
- The same above restrictions apply to any requests to increase coverage limits.
- Renewals are not affected by these restrictions.

This only applies when earthquake coverage is provided.

Wildfires: No new policies, binders, or increases in coverages will be accepted when a wildfire is within 25 miles of the home.

As a rule, if a threat exists, agents should not bind coverage until they have called the Company and verified that no binding restrictions are in effect.

NEW PURCHASE: If the home is a new purchase, provide purchase price, prior address, previous carrier and loss history for prior location.

MANDATORY COVERAGES: It is mandatory that insurance be written for all coverages provided under both Sections I and II of the Homeowners Policy.

VALUATION: The dwelling must be insured for 100% of its replacement cost value. The Boeckh Residential Estimator can be a tool in estimating the replacement cost amount. A copy of the worksheet showing valuation must be provided with the application. Upon renewal, the Section I Coverages will be increased by the average statewide percentage set by Boeckh as an inflation guard.

ELIGIBILITY INFORMATION

OCCUPANCY: The dwelling must be occupied on a full time basis by one family. The dwelling must be used exclusively for private residential purposes. The dwelling must be occupied by the titleholder.

DWELLING CONSTRUCTION: Both Frame and Masonry dwellings are eligible for coverage under this program. No premium credit is given for either type of construction.

DWELLING AGE & UPDATES: Dwelling must be 75 years old or newer at policy inception. Dwellings over 50 years of age must have plumbing, wiring, and heating updated. If the roof is not a tile roof, it must have been updated in the past 15 years.

DWELLING CONDITION: Dwelling and roof must be in good to excellent condition and show proper maintenance. Dwelling and its premises must show pride of ownership. Dwelling should be in a neighborhood showing pride of ownership; i.e., no boarded up houses, condemned dwellings, graffiti on buildings.

DWELLING LOCATION: Dwellings located in all protection classes are eligible, however, if the risk is located in PC 9 or 10, it must be submitted to the company, unbound. Other location information is shown under the "Dwelling Condition" section above as well as under "Submit Risks" and "Unacceptable Risks".

OTHER EXPOSURES:

- Risks with **swimming pools** must have a 4½ foot or higher fence around the pool with self-closing gate and locks.
- **Jacuzzis, Hot Tubs, and Trampolines** must have a 4½ foot or higher fence or be otherwise enclosed.
- **Woodburning, coal, pellet stoves:** the woodstove questionnaire must be completed. Refer to "Unacceptable Risks" for types of woodstoves that may make the risk ineligible.

All of the above types of exposures must comply with applicable state and local ordinances.

- **Animals:** An animal liability exclusion will be attached to all policies issued.

PREVIOUS LOSS HISTORY: For all types of losses, except water losses, previous loss history is based on the applicant, not the risk being submitted for insurance. For water losses, previous loss history is based on the risk location. Refer to the "Submit Risks" and "Unacceptable Risks" sections for information regarding the number and paid amounts that are acceptable. Additionally, the "credit / surcharge" section of the rate manual will advise the amount of surcharge that will be applied. Applicants that have sustained 2 or more burglary, theft, or vandalism losses must provide proof of measures taken to prevent future losses of these types, otherwise no policy will be issued. Applicants with a previous theft loss in the past 36 months will have a policy issued with a \$5,000 theft limit.

POLICY PROCESSING INFORMATION

POLICY TERM: The policy may be written for a term of 12 months. Renewal policies will be based upon the rules, rates and forms in effect on the effective date of the renewal.

CHANGES OR CANCELLATIONS: It is not permissible to cancel any of the mandatory coverages in the policy unless the entire policy is canceled. If insurance is increased, canceled, or reduced, the additional or return premium shall be computed on a pro-rata basis. All changes will be based upon the rules, rates and forms in effect on the effective date of the change.

PREMIUM REVISIONS: The effective date of premium revisions will be announced in advance. The revisions will be applicable to new and renewal policies only and not affect policies that are endorsed.

TRANSFER OR ASSIGNMENTS: Transfer or assignments are not available. New applications are required.

WHOLE DOLLAR PREMIUM RULE: The policy and endorsement premiums will be a full dollar amount. A premium of fifty cents (\$.50) or more shall be rounded to the next higher whole dollar.

INSTALLMENT BILLING OPTIONS: A fully earned premium of up to \$6.00 for each installment will be collected from those insureds who elect to pay via an installment billing plan.

MINIMUM PREMIUMS: A minimum retained premium of \$100.00 for each policy applies. Monetary endorsements are subject to a minimum written premium amount of \$5.

WAIVER OF PREMIUM: If a policy is changed and results in a premium increase of less than \$5, this adjustment will be waived.

UNACCEPTABLE RISKS

1. Applicants that have been convicted of arson or insurance fraud.
2. Homes without permanently installed water, electricity, and sewage utility services.
3. Homes with existing damage.
4. Homes that are vacant, unoccupied, seasonally occupied, tenant occupied, or in foreclosure.
5. Homes that are occupied by more than 2 families. Duplexes can be written when the insured resides in one side.
6. Homes with portable kerosene heaters or heat reclaiming devices.
7. Homes where the primary source of heat is a permanently installed space heater or a wood, coal or pellet burning device.
8. Homes that have fuses only or knob and tube wiring.
9. Homes with Polybutelene pipes.
10. Homes with a wood shake roof that is 16 years old or older.
11. Homes located on shifting hillsides.
12. Homes with an open foundation located on more than a 35 degree slope.
13. Homes or structures used to store flammables or explosive materials.
14. Homes under construction or major renovation.
15. Homes next to any burned out or abandoned building.
16. Homes located in forested areas in Protection Class 9-10.
17. Risks where the brush clearance is less than 350 feet from the home.
18. Mobile homes, row homes, earth homes, dome homes, log homes, straw built homes, townhomes or condominiums.
19. Homes with more than 2 lien holders. Two lien holders are acceptable if one is a financial institution.
20. Homes titled in the name of a corporation.
21. Homes with childcare, homecare, lodging, auto repair or chemical processing conducted on the premises.
22. Any premises with a swimming pool or Jacuzzi that does not have a four-foot fence with a self-latching gate or an automatic pool cover, or any swimming pool with a diving board or slide.
23. Any premises with a trampoline.
24. Homes without permanently installed steps at all entrances, including decks and patios.
25. Homes with steps or porches, over 2 feet in height, that do not have a railing.
26. Bars on windows without quick release.
27. Applicants who own, keep, or shelter any of the following breeds: This includes but it not limited to Akitas, Chows, Dobermans, Pit Bulls, Anatolian Shepherd, Rottweilers, Wolfs or Wolf Hybrids, any mix of these breeds, any animal with a previous bite history or any exotic (snakes, monkeys, etc.) animals. Risk may be written if the Animal Liability Exclusion is attached. The maximum liability limit for the policy is \$100,000.

SUBMIT RISKS TO GENERAL AGENT – DO NOT BIND

1. Applicants that have had 2 or more property losses in the past 3 years, or any single fire, theft, liability, or flood loss in the past 3 years. If yes, give date of loss, describe the loss and the amount paid to repair the damage.
2. Applicants that have had a homeowners/dwelling policy cancelled or non-renewed for underwriting reasons (except age of home) during the past 3 years.
3. Applicants that have filed for bankruptcy in the past 3 years.
4. Applicants that have been delinquent in mortgage payments in the past year.
5. Applicants who are unemployed. (Retirees with guaranteed income and disabled persons with a consistent income are considered employed.)
6. Applicants that have been uninsured for more than 30 days immediately prior to the requested effective date. (Does not apply to a new purchase).
7. Homes that were built more than 60 years ago must be submitted with update information, contractor's certification or complete home inspection.
8. Homes with business or farming activities conducted on the premises.
9. Homes equipped with a supplemental heating device that was not installed by a licensed contractor. **Photos and the Woodstove Inspection Report must be included.**
10. Homes with more than 2 unrelated owners.
11. Homes within 1,500 feet of water (river, lake, creek or ocean) or homes on an island or in a Special Flood Hazard Area.
12. Homes with multiple horses, livestock or farm animals on the premises.
13. Any premises with 5 or more acres.
14. Other Structures that exceed 30% of the value of the home.
15. Personal Property that exceeds 75% of the value of the home.
16. Homes attached to, occupied as, or converted from or within 300 feet of a commercial risk.
17. Homes that have an open foundation or are built on stilts. **Photos must be included.**
18. Risks located in PC 9-10 must be submitted with photos. Homes attached to, occupied as, or converted from or within 300 feet of a commercial risk. Homes that have an open foundation or are built on stilts. Photos must be included. Homes located in a forested area in Protection Class 1 - 8.

MINIMUM PREMIUMS AND FEES

MINIMUM RETAINED PREMIUM: \$100.00

POLICY FEE (Fully Earned): \$ 10.00 per policy

INSPECTION FEE (Fully Earned): \$ 40.00

Each New Business risk and every other year.

CREDITS AND SURCHARGES

OPTIONAL DEDUCTIBLES:

\$1,000 All Perils	5% credit
\$1,500 All Perils	12% credit
\$2,500 All Perils	15% credit
\$5,000 All Perils	25% credit

(See the General Information section regarding availability of optional deductibles)

AGE OF DWELLING:

AGE OF DWELLING	CREDIT OR SURCHARGE						
0	-30%	21	-9%	42	7%	63	18%
1	-29%	22	-8%	43	8%	64	19%
2	-28%	23	-7%	44	9%	65	19%
3	-27%	24	-6%	45	9%	66	20%
4	-26%	25	-5%	46	10%	67	20%
5	-25%	26	-4%	47	10%	68	20%
6	-24%	27	-3%	48	11%	69	20%
7	-23%	28	-2%	49	11%	70	20%
8	-22%	29	-1%	50	12%	71	20%
9	-21%	30	0%	51	12%	72	20%
10	-20%	31	0%	52	13%	73	20%
11	-19%	32	0%	53	13%	74	20%
12	-18%	33	0%	54	14%	75	20%
13	-17%	34	0%	55	14%	76	21%
14	-16%	35	0%	56	15%	77	22%
15	-15%	36	1%	57	15%	78	23%
16	-14%	37	2%	58	16%	79	24%
17	-13%	38	3%	59	16%	80	25%
18	-12%	39	4%	60	17%		
19	-11%	40	5%	61	17%		
20	-10%	41	6%	62	18%		

PROTECTIVE DEVICE CREDITS:

Burglary Protection – 5%

To qualify for this credit, the alarm must be a full perimeter or motion detection system connected to a remote 24 hour central station service, or directly to the police department. A copy of the alarm contract must be submitted with the application.

Fire Alarm – 5%

To qualify for this credit, the fire alarm system must be connected to a remote 24 hour central station or directly to the police or fire department. A copy of the alarm contract must be submitted with the application.

DUPLEXES:

Increase the base dwelling premium by 10%. The insured must reside in one side of the dwelling.

CLAIM FREE CREDITS:

1 year with American Reliable with no losses/lapse in coverage	5%
2 years with American Reliable with no losses/lapse in coverage	10%
3 years with American Reliable with no losses/lapse in coverage	15%

PRIOR LOSS SURCHARGES:

Any loss(es) in the past 12 months totaling less than \$10,000	10%
Any loss(es) in the past 12 months totaling greater than \$10,000	15%
Any loss(es) in the past 24 months totaling less than \$10,000	5%
Any loss(es) in the past 24 months totaling greater than \$10,000	10%

WOOD SHAKE ROOF (0-15 YEARS OLD):

Increase the base dwelling premium by 10%.

Renewals with wood shake roofs 16 years old or older will have the Roof for Fire & Lightning Only Coverage endorsement attached. The surcharge would no longer apply.

RATING INSTRUCTIONS

1. Obtain the base premium from the rate pages.
2. Apply any applicable Deductible Credit to the base premium.
3. Determine credit and surcharge amount from the “**Credits and Surcharges**” section.
4. Apply the resulting credit/surcharge amount to the base premium.
5. Apply increased coverage premiums to appropriate coverages.
6. Add optional coverage premiums.
7. Add applicable fees according to the “**Minimum Premiums and Fees**” section of this manual.
8. Total all premiums to obtain final premium.

TERRITORIAL DEFINITIONS:

Territory 1:	Counties of:	Contra Costa	Fresno		
Territory 2:	Counties of:	Amador Butte Calaveras Colusa Glenn Madera	Mariposa Merced Mono Napa Nevada San Benito	San Joaquin Santa Barbara Shasta Solano Sutter	Tehama Tulare Tuolumne Yolo Yuba
Territory 3:	Counties of:	Alameda Alpine Del Norte El Dorado Humboldt Kern Kings	Lake Lassen Los Angeles* Mendocino Modoc Monterey Placer	Plumas Sacramento San Luis Obispo San Mateo Santa Clara Santa Cruz	Sierra Siskiyou Sonoma Stanislaus Trinity
		*Los Angeles County – Only the following zip codes:			
		91301 91714	91302 91715	91716 91711	91759
Territory 4:	Counties of:	Marin San Francisco	Orange Ventura	Riverside	San Bernardino
Territory 5:	Counties of:	Imperial	Inyo	San Diego	
Territory 6:	Los Angeles County – Only those zip codes not in Territory 3 or Territory 7.				
Territory 7:	Los Angeles County – Only the following zip codes:				
		90045 90221 90247 90255 90270 90301 90305 90309 90606 90610 90662 90745 90749	90059 90222 90248 90260 90293 90302 90306 90310 90607 90612 90665 90746 90805	90061 90223 90249 90261 90295 90303 90307 90311 90608 90660 90704 90747 90810	90201 90224 90250 90262 90304 90308 90312 90609 90661 90723 90748

CALIFORNIA HOMEOWNER PROGRAM – L.O.B. 23

Premiums Shown Include:

Other Structures - 10% of Coverage A; Personal Property - 50% of Coverage A; Loss of Use - 20% of Coverage A; CPL / Med Pay - \$100,000 / \$1,000; \$500 All Peril Deductible

DWELLING VALUE	Territory 1			Territory 2			Territory 3			Territory 4			Territory 5			Territory 6			Territory 7		
	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10
\$75,000 - 75,999	\$267	\$321	\$481	\$294	\$353	\$528	\$314	\$377	\$566	\$324	\$390	\$583	\$344	\$414	\$619	\$391	\$469	\$702	\$453	\$544	\$814
76,000 - 76,999	271	324	488	297	357	537	318	381	574	329	393	591	349	419	629	395	474	713	458	549	826
77,000 - 77,999	274	329	493	302	362	542	322	387	580	332	399	600	353	425	637	401	481	721	464	556	835
78,000 - 78,999	276	331	498	304	364	548	325	390	586	336	402	604	357	427	643	404	484	728	468	561	843
79,000 - 79,999	280	336	504	308	370	554	329	395	593	339	408	611	362	434	650	409	491	737	474	569	853
80,000 - 80,999	283	341	510	311	374	561	334	400	600	344	413	619	365	440	658	414	498	745	479	576	863
81,000 - 81,999	287	344	517	316	379	568	337	405	608	349	418	628	370	444	666	420	503	756	485	582	875
82,000 - 82,999	290	349	523	320	384	575	342	411	615	352	423	635	374	450	674	425	510	764	492	590	884
83,000 - 83,999	294	352	530	323	387	582	345	414	623	357	428	643	379	455	684	429	516	774	498	596	897
84,000 - 84,999	297	357	535	328	393	589	350	420	630	362	433	650	384	461	691	435	521	783	504	604	906
85,000 - 85,999	300	359	540	330	395	594	352	422	635	364	436	656	387	463	696	439	525	790	507	608	914
86,000 - 86,999	303	364	546	334	400	601	357	428	642	369	442	663	391	469	705	443	532	798	513	616	924
87,000 - 87,999	307	369	552	337	406	607	360	434	649	372	448	670	395	476	712	449	539	807	519	624	934
88,000 - 88,999	310	372	559	342	409	615	365	437	657	377	451	679	400	481	721	454	544	816	525	630	946
89,000 - 89,999	314	377	565	345	414	621	369	443	664	381	457	686	405	486	728	458	551	826	531	638	955
90,000 - 90,999	317	380	572	349	419	629	373	447	672	385	462	694	409	491	737	464	556	835	537	644	968
91,000 - 91,999	321	385	577	353	423	636	377	453	679	390	468	701	414	497	745	469	562	844	544	652	977
92,000 - 92,999	323	387	582	356	426	640	380	455	685	392	470	707	416	499	751	472	566	851	547	656	986
93,000 - 93,999	327	392	588	359	432	646	384	461	692	397	476	714	421	505	758	477	573	860	553	664	995
94,000 - 94,999	330	397	594	363	436	653	388	467	699	401	482	721	426	512	766	483	580	868	559	672	1,005
95,000 - 95,999	334	400	601	367	440	661	392	470	707	405	485	729	430	516	774	488	584	878	565	678	1,017
96,000 - 96,999	337	405	607	371	446	667	397	476	714	409	491	736	435	523	783	493	591	886	570	685	1,026
97,000 - 97,999	341	408	614	374	449	675	400	481	722	413	496	745	440	527	792	498	597	897	576	692	1,039
98,000 - 98,999	343	412	617	377	453	679	404	484	726	416	500	749	442	531	795	502	602	902	581	698	1,045
99,000 - 99,999	346	415	624	381	457	687	407	489	734	421	504	757	447	535	805	506	607	912	587	703	1,057
100,000 - 100,999	350	420	630	385	462	693	412	493	741	425	510	765	451	541	813	512	614	920	593	710	1,066
101,000 - 101,999	353	425	636	388	467	700	415	499	748	429	516	772	456	548	820	517	621	930	598	719	1,077
102,000 - 102,999	357	428	643	393	471	707	420	504	756	433	520	780	461	552	829	521	626	940	604	724	1,088
103,000 - 103,999	360	433	649	397	476	714	423	509	763	437	525	787	465	559	836	527	632	948	610	732	1,098
104,000 - 104,999	363	435	653	399	478	719	427	512	769	441	528	793	468	561	842	531	636	955	615	736	1,106
105,000 - 105,999	366	440	659	402	484	726	430	517	774	444	534	800	472	567	850	535	643	963	621	744	1,116
106,000 - 106,999	370	443	666	407	488	732	435	521	783	449	538	808	477	572	860	540	649	974	626	750	1,128
107,000 - 107,999	373	448	672	411	492	739	439	527	790	453	544	815	482	577	867	546	654	982	632	758	1,137
108,000 - 108,999	377	453	678	414	498	745	443	532	797	457	549	822	486	584	874	551	661	990	638	766	1,148
109,000 - 109,999	380	456	685	419	502	753	447	537	805	462	554	832	491	588	883	556	667	1,001	644	772	1,159
110,000 - 110,999	383	460	688	421	505	757	450	540	809	464	558	835	493	593	888	560	672	1,007	647	778	1,165
111,000 - 111,999	386	463	695	425	510	765	454	545	818	469	562	844	498	597	897	565	677	1,016	653	784	1,177
112,000 - 112,999	390	468	701	428	514	771	458	551	825	472	568	851	503	603	904	569	684	1,025	659	792	1,186
113,000 - 113,999	393	471	708	433	518	779	462	554	833	477	572	860	507	608	913	575	689	1,035	666	798	1,199
114,000 - 114,999	397	476	714	436	524	785	467	560	840	482	577	867	512	614	920	580	695	1,044	672	806	1,208
115,000 - 115,999	399	478	719	439	526	791	469	562	844	484	581	872	514	617	927	583	699	1,051	675	809	1,217
116,000 - 116,999	402	483	724	443	531	797	474	568	851	489	587	879	517	622	934	588	698	1,059	681	818	1,226
117,000 - 117,999	406	488	730	447	537	804	477	574	858	492	591	886	524	629	942	594	704	1,067	687	826	1,236
118,000 - 118,999	409	491	737	450	540	811	482	577	867	497	596	895	528	633	951	598	719	1,078	693	832	1,248
119,000 - 119,999	413	496	743	454	546	818	485	583	874	502	602	902	533	639	959	604	724	1,086	699	840	1,257
120,000 - 120,999	415	498	748	457	548	822	489	586	879	504	607	907	535	643	965	607	728	1,093	703	843	1,266
121,000 - 121,999	419	503	753	461	553	829	492	591	886	509	610	914	540	649	972	612	735	1,101	709	851	1,276
122,000 - 122,999	422	506	760	464	556	836	497	595	895	512	615	924	545	653	981	617	741	1,112	715	857	1,288
123,000 - 123,999	426	511	766	469	562	843	500	601	902	517	621	931	549	659	989	623	746	1,121	721	865	1,297
124,000 - 124,999	429	516	772	472	567	849	505	607	909	521	626	938	554	665	996	628	753	1,129	727	872	1,308
125,000 - 125,999	432	518	777	475	569	855	507	609	913	524	629	944	556	668	1,002	631	757	1,136	730	877	1,316
126,000 - 126,999	435	523	783	478	575	861	512	615	920	528	635	951	561	674	1,010	636	764				

CALIFORNIA HOMEOWNER PROGRAM – L.O.B. 23

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Other Structures - 10% of Coverage A; Personal Property - 50% of Coverage A; Loss of Use - 20% of Coverage A; CPL / Med Pay - \$100,000 / \$1,000; \$500 All Peril Deductible

DWELLING VALUE	Territory 1			Territory 2			Territory 3			Territory 4			Territory 5			Territory 6			Territory 7		
	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10
\$151,000 - 151,999	\$516	\$618	\$928	\$567	\$680	\$1,022	\$607	\$727	\$1,092	\$626	\$750	\$1,127	\$665	\$798	\$1,198	\$753	\$904	\$1,358	\$872	\$1,046	\$1,572
152,000 - 152,999	519	623	934	572	685	1,028	610	732	1,099	630	756	1,134	670	804	1,205	759	911	1,366	878	1,054	1,582
153,000 - 153,999	523	628	940	575	691	1,035	615	738	1,106	635	762	1,141	674	809	1,213	764	918	1,374	884	1,063	1,592
154,000 - 154,999	526	631	947	579	694	1,042	618	742	1,114	639	766	1,150	679	814	1,221	769	923	1,385	891	1,068	1,604
155,000 - 155,999	528	635	951	581	698	1,046	622	746	1,117	642	770	1,154	681	819	1,226	772	927	1,390	895	1,074	1,610
156,000 - 156,999	532	638	958	586	702	1,053	625	750	1,126	646	774	1,163	686	823	1,235	778	933	1,400	900	1,080	1,621
157,000 - 157,999	535	643	963	589	707	1,060	630	756	1,133	650	780	1,170	691	829	1,243	783	940	1,409	906	1,088	1,631
158,000 - 158,999	539	646	970	593	710	1,067	633	760	1,141	654	785	1,178	695	834	1,252	787	945	1,418	912	1,094	1,643
159,000 - 159,999	541	650	974	595	715	1,072	637	764	1,145	657	788	1,183	699	839	1,256	791	949	1,424	917	1,100	1,649
160,000 - 160,999	545	653	981	600	719	1,079	640	769	1,154	661	793	1,191	702	842	1,266	797	955	1,435	923	1,106	1,661
161,000 - 161,999	548	658	987	603	723	1,086	645	773	1,161	666	799	1,198	707	849	1,273	801	962	1,443	928	1,114	1,670
162,000 - 162,999	551	660	991	605	727	1,091	647	777	1,166	668	801	1,204	710	851	1,280	805	965	1,450	932	1,117	1,678
163,000 - 163,999	554	665	997	610	731	1,098	652	781	1,172	673	807	1,211	715	857	1,287	809	972	1,458	938	1,126	1,689
164,000 - 164,999	558	670	1,003	614	736	1,103	656	787	1,179	677	813	1,218	720	863	1,294	815	979	1,466	944	1,134	1,698
165,000 - 165,999	561	673	1,010	617	741	1,112	660	792	1,187	681	816	1,226	723	868	1,303	820	984	1,477	949	1,140	1,710
166,000 - 166,999	563	677	1,014	619	744	1,115	663	795	1,192	684	821	1,231	727	872	1,308	823	989	1,481	954	1,145	1,716
167,000 - 167,999	567	680	1,021	624	748	1,123	667	800	1,200	688	826	1,239	731	877	1,317	829	994	1,492	960	1,151	1,727
168,000 - 168,999	570	685	1,026	628	753	1,129	671	805	1,207	693	832	1,246	736	883	1,324	834	1,001	1,501	966	1,159	1,738
169,000 - 169,999	574	688	1,033	631	757	1,137	675	809	1,215	696	835	1,255	741	888	1,333	839	1,007	1,510	972	1,165	1,750
170,000 - 170,999	576	692	1,037	633	760	1,141	678	813	1,219	700	840	1,259	743	892	1,338	842	1,011	1,516	975	1,171	1,755
171,000 - 171,999	580	695	1,044	638	765	1,149	681	818	1,228	703	844	1,268	748	897	1,347	848	1,016	1,526	981	1,177	1,767
172,000 - 172,999	583	700	1,050	642	770	1,155	686	823	1,234	708	849	1,275	752	903	1,354	853	1,023	1,535	988	1,185	1,778
173,000 - 173,999	586	702	1,054	644	772	1,159	688	826	1,240	710	853	1,280	756	906	1,360	856	1,026	1,542	991	1,189	1,785
174,000 - 174,999	589	707	1,060	649	778	1,166	693	832	1,247	715	858	1,288	759	912	1,368	861	1,033	1,550	997	1,197	1,795
175,000 - 175,999	593	712	1,066	652	783	1,172	696	836	1,254	720	864	1,295	764	918	1,375	867	1,040	1,558	1,003	1,205	1,804
176,000 - 176,999	596	715	1,073	656	786	1,180	701	841	1,262	723	868	1,303	769	923	1,385	871	1,045	1,569	1,009	1,211	1,817
177,000 - 177,999	598	719	1,077	658	791	1,184	703	844	1,266	727	872	1,308	772	927	1,389	875	1,051	1,573	1,014	1,217	1,823
178,000 - 178,999	602	722	1,084	663	794	1,192	708	849	1,275	730	876	1,316	777	932	1,397	879	1,056	1,584	1,019	1,222	1,835
179,000 - 179,999	605	727	1,089	666	799	1,198	712	855	1,281	735	882	1,323	781	938	1,406	885	1,063	1,593	1,025	1,231	1,844
180,000 - 180,999	608	729	1,094	668	802	1,204	715	857	1,287	737	885	1,329	784	940	1,411	889	1,066	1,599	1,029	1,234	1,852
181,000 - 181,999	611	734	1,100	672	807	1,210	719	863	1,294	742	891	1,336	788	946	1,418	893	1,073	1,608	1,035	1,242	1,862
182,000 - 182,999	615	737	1,107	677	811	1,218	723	867	1,302	746	895	1,344	793	951	1,428	898	1,078	1,618	1,040	1,248	1,874
183,000 - 183,999	617	741	1,110	679	815	1,221	726	871	1,306	749	899	1,348	795	955	1,432	902	1,082	1,624	1,045	1,254	1,880
184,000 - 184,999	621	744	1,117	682	819	1,229	730	875	1,315	753	904	1,357	800	960	1,442	907	1,088	1,634	1,051	1,260	1,892
185,000 - 185,999	624	749	1,123	687	823	1,235	734	881	1,320	757	909	1,364	805	966	1,449	912	1,095	1,642	1,057	1,268	1,901
186,000 - 186,999	628	753	1,129	691	829	1,242	738	886	1,327	762	914	1,371	809	972	1,457	918	1,101	1,650	1,063	1,276	1,912
187,000 - 187,999	630	756	1,134	693	832	1,247	741	889	1,333	765	918	1,376	813	975	1,463	920	1,105	1,657	1,066	1,280	1,920
188,000 - 188,999	633	760	1,140	696	836	1,254	745	895	1,340	769	924	1,383	816	981	1,470	926	1,112	1,666	1,072	1,288	1,929
189,000 - 189,999	637	764	1,147	701	841	1,261	749	898	1,348	773	927	1,392	821	986	1,479	931	1,117	1,676	1,078	1,294	1,941
190,000 - 190,999	639	767	1,150	703	844	1,266	751	903	1,353	776	932	1,396	825	990	1,484	934	1,122	1,682	1,082	1,299	1,947
191,000 - 191,999	643	771	1,157	707	848	1,273	756	906	1,361	780	935	1,404	829	995	1,493	940	1,127	1,691	1,088	1,305	1,958
192,000 - 192,999	646	776	1,163	710	854	1,280	760	912	1,367	785	941	1,411	834	1,001	1,500	945	1,134	1,701	1,094	1,313	1,969
193,000 - 193,999	649	778	1,168	714	856	1,284	763	914	1,373	787	945	1,417	836	1,003	1,506	948	1,137	1,706	1,098	1,317	1,977
194,000 - 194,999	652	783	1,173	717	861	1,291	766	920	1,380	792	951	1,424	841	1,010	1,514	953	1,144	1,716	1,103	1,325	1,986
195,000 - 195,999	656	786	1,180	721	864	1,298	771	925	1,388	795	954	1,434	846	1,014	1,522	959	1,149	1,726	1,109	1,331	1,998
196,000 - 196,999	658	790	1,184	723	869	1,303	773	928	1,393	799	959	1,437	849	1,018	1,527	962	1,155	1,731	1,114	1,337	2,004
197,000 - 197,999	661	793	1,191	728	872	1,310	781	933	1,401	802	963	1,445	853	1,023	1,536	967	1,159	1,741	1,120	1,343	2,017
198,000 - 198,999	665	798	1,197	731	877	1,317	781	938	1,408	807	968	1,453	857	1,0							

CALIFORNIA HOMEOWNER PROGRAM – L.O.B. 23

Premiums Shown Include:

Other Structures - 10% of Coverage A; Personal Property - 50% of Coverage A; Loss of Use - 20% of Coverage A; CPL / Med Pay - \$100,000 / \$1,000; \$500 All Peril Deductible

DWELLING VALUE	Territory 1			Territory 2			Territory 3			Territory 4			Territory 5			Territory 6			Territory 7		
	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10
\$226,000 - 226,999	\$751	\$902	\$1,352	\$826	\$991	\$1,487	\$883	\$1,060	\$1,590	\$912	\$1,094	\$1,641	\$969	\$1,163	\$1,744	\$1,099	\$1,318	\$1,976	\$1,271	\$1,527	\$2,288
227,000 - 227,999	753	904	1,357	829	995	1,492	886	1,063	1,596	914	1,098	1,647	972	1,166	1,750	1,101	1,322	1,983	1,276	1,530	2,297
228,000 - 228,999	757	909	1,362	833	1,000	1,499	890	1,068	1,603	919	1,103	1,654	976	1,172	1,758	1,107	1,329	1,992	1,282	1,538	2,306
229,000 - 229,999	760	912	1,369	836	1,003	1,506	895	1,073	1,611	924	1,107	1,662	981	1,177	1,766	1,112	1,333	2,002	1,288	1,544	2,319
230,000 - 230,999	763	916	1,373	839	1,008	1,510	897	1,077	1,614	926	1,112	1,667	984	1,182	1,771	1,115	1,339	2,007	1,291	1,550	2,325
231,000 - 231,999	766	919	1,380	843	1,011	1,517	902	1,081	1,622	931	1,116	1,675	989	1,186	1,780	1,121	1,344	2,018	1,297	1,556	2,336
232,000 - 232,999	769	923	1,383	846	1,015	1,522	904	1,085	1,627	933	1,120	1,680	991	1,190	1,785	1,123	1,348	2,023	1,302	1,562	2,342
233,000 - 233,999	772	926	1,390	849	1,018	1,529	909	1,089	1,635	938	1,124	1,688	996	1,194	1,794	1,129	1,354	2,033	1,308	1,568	2,354
234,000 - 234,999	776	931	1,396	854	1,024	1,536	912	1,094	1,642	941	1,130	1,695	1,001	1,200	1,801	1,134	1,361	2,041	1,313	1,576	2,364
235,000 - 235,999	778	933	1,401	856	1,026	1,541	914	1,098	1,647	945	1,133	1,701	1,003	1,204	1,807	1,137	1,365	2,048	1,317	1,579	2,371
236,000 - 236,999	781	938	1,407	860	1,031	1,548	919	1,103	1,654	948	1,138	1,708	1,008	1,210	1,815	1,143	1,371	2,056	1,323	1,587	2,382
237,000 - 237,999	784	940	1,411	862	1,035	1,552	921	1,106	1,660	952	1,141	1,713	1,011	1,213	1,821	1,145	1,374	2,063	1,327	1,592	2,390
238,000 - 238,999	787	945	1,417	867	1,039	1,559	926	1,112	1,667	955	1,147	1,720	1,016	1,219	1,828	1,151	1,381	2,072	1,333	1,599	2,399
239,000 - 239,999	791	949	1,423	870	1,044	1,565	930	1,116	1,674	960	1,152	1,727	1,021	1,225	1,836	1,156	1,388	2,081	1,339	1,607	2,409
240,000 - 240,999	793	952	1,428	872	1,047	1,570	933	1,120	1,678	963	1,156	1,733	1,023	1,228	1,842	1,159	1,392	2,087	1,343	1,611	2,417
241,000 - 241,999	797	956	1,434	876	1,052	1,577	937	1,124	1,685	967	1,161	1,740	1,028	1,234	1,849	1,165	1,399	2,096	1,348	1,619	2,427
242,000 - 242,999	799	959	1,438	879	1,054	1,582	940	1,128	1,691	970	1,164	1,746	1,031	1,236	1,856	1,168	1,402	2,103	1,353	1,624	2,434
243,000 - 243,999	802	963	1,444	883	1,060	1,589	944	1,133	1,698	974	1,170	1,753	1,036	1,243	1,863	1,173	1,409	2,111	1,359	1,631	2,445
244,000 - 244,999	806	967	1,451	886	1,064	1,596	948	1,137	1,706	979	1,173	1,761	1,039	1,247	1,872	1,178	1,414	2,122	1,365	1,636	2,456
245,000 - 245,999	808	970	1,455	889	1,067	1,600	951	1,141	1,710	981	1,178	1,766	1,043	1,252	1,877	1,182	1,418	2,126	1,368	1,643	2,462
246,000 - 246,999	812	974	1,461	893	1,072	1,607	954	1,145	1,719	986	1,183	1,774	1,047	1,256	1,885	1,187	1,424	2,137	1,374	1,649	2,474
247,000 - 247,999	814	977	1,465	896	1,075	1,612	958	1,149	1,723	988	1,186	1,779	1,050	1,261	1,890	1,190	1,429	2,142	1,379	1,655	2,480
248,000 - 248,999	818	981	1,472	899	1,079	1,619	961	1,154	1,731	993	1,191	1,787	1,054	1,266	1,899	1,196	1,435	2,152	1,385	1,661	2,493
249,000 - 249,999	821	986	1,478	903	1,085	1,626	966	1,159	1,738	997	1,197	1,794	1,059	1,271	1,906	1,200	1,441	2,160	1,390	1,669	2,502
250,000 - 250,999	823	988	1,482	906	1,087	1,631	968	1,162	1,744	1,000	1,199	1,800	1,063	1,275	1,913	1,204	1,444	2,167	1,394	1,673	2,510
251,000 - 251,999	827	993	1,488	910	1,092	1,638	973	1,168	1,751	1,004	1,205	1,807	1,067	1,281	1,920	1,210	1,451	2,177	1,400	1,681	2,519
252,000 - 252,999	829	995	1,493	912	1,094	1,642	975	1,170	1,755	1,007	1,208	1,813	1,070	1,283	1,926	1,212	1,455	2,182	1,404	1,684	2,528
253,000 - 253,999	833	1,000	1,499	916	1,100	1,649	980	1,176	1,762	1,011	1,213	1,820	1,074	1,290	1,934	1,218	1,461	2,192	1,410	1,692	2,538
254,000 - 254,999	836	1,003	1,506	920	1,103	1,656	983	1,179	1,771	1,015	1,218	1,828	1,079	1,294	1,942	1,222	1,466	2,201	1,416	1,698	2,550
255,000 - 255,999	839	1,007	1,509	923	1,107	1,660	987	1,184	1,775	1,018	1,222	1,832	1,082	1,298	1,947	1,226	1,472	2,207	1,420	1,704	2,556
256,000 - 256,999	842	1,010	1,516	926	1,112	1,668	990	1,187	1,783	1,023	1,226	1,841	1,086	1,303	1,956	1,232	1,477	2,217	1,425	1,710	2,567
257,000 - 257,999	844	1,014	1,520	928	1,115	1,671	993	1,192	1,787	1,025	1,231	1,845	1,089	1,308	1,961	1,234	1,481	2,222	1,430	1,716	2,573
258,000 - 258,999	848	1,017	1,527	933	1,119	1,680	997	1,196	1,795	1,030	1,235	1,853	1,094	1,312	1,970	1,240	1,487	2,232	1,436	1,722	2,585
259,000 - 259,999	850	1,021	1,530	935	1,123	1,683	1,000	1,200	1,800	1,032	1,239	1,858	1,096	1,317	1,974	1,243	1,492	2,237	1,439	1,727	2,591
260,000 - 260,999	854	1,024	1,537	939	1,127	1,691	1,004	1,205	1,808	1,037	1,243	1,866	1,101	1,322	1,983	1,248	1,498	2,248	1,445	1,733	2,602
261,000 - 261,999	857	1,029	1,543	944	1,131	1,697	1,008	1,210	1,815	1,040	1,249	1,873	1,106	1,327	1,991	1,254	1,503	2,256	1,451	1,741	2,613
262,000 - 262,999	860	1,031	1,548	946	1,134	1,703	1,011	1,213	1,821	1,044	1,252	1,879	1,109	1,330	1,997	1,256	1,507	2,263	1,456	1,746	2,621
263,000 - 263,999	863	1,036	1,554	949	1,140	1,709	1,015	1,218	1,827	1,047	1,257	1,886	1,114	1,337	2,004	1,262	1,514	2,271	1,461	1,753	2,630
264,000 - 264,999	865	1,038	1,558	952	1,142	1,715	1,018	1,221	1,832	1,051	1,260	1,892	1,116	1,339	2,010	1,266	1,517	2,278	1,465	1,758	2,638
265,000 - 265,999	869	1,043	1,564	956	1,147	1,720	1,022	1,226	1,839	1,054	1,266	1,899	1,121	1,345	2,018	1,270	1,524	2,287	1,471	1,766	2,648
266,000 - 266,999	871	1,045	1,569	959	1,150	1,726	1,024	1,229	1,845	1,058	1,269	1,905	1,124	1,348	2,024	1,274	1,528	2,293	1,475	1,769	2,656
267,000 - 267,999	875	1,050	1,575	962	1,155	1,732	1,029	1,234	1,852	1,063	1,275	1,912	1,129	1,354	2,032	1,280	1,535	2,302	1,481	1,778	2,666
268,000 - 268,999	877	1,052	1,579	965	1,157	1,737	1,031	1,238	1,857	1,065	1,277	1,918	1,131	1,358	2,038	1,282	1,538	2,309	1,485	1,781	2,673
269,000 - 269,999	881	1,057	1,585	969	1,163	1,744	1,036	1,242	1,864	1,070	1,283	1,925	1,136	1,364	2,045	1,288	1,545	2,318	1,491	1,789	2,684
270,000 - 270,999	884	1,061	1,591	973	1,168	1,750															

CALIFORNIA HOMEOWNER PROGRAM – L.O.B. 23

Premiums Shown Include:

Other Structures - 10% of Coverage A; Personal Property - 50% of Coverage A; Loss of Use - 20% of Coverage A; CPL / Med Pay - \$100,000 / \$1,000; \$500 All Peril Deductible

DWELLING VALUE	Territory 1			Territory 2			Territory 3			Territory 4			Territory 5			Territory 6			Territory 7		
	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10
\$301,000 - 301,999	\$975	\$1,170	\$1,755	\$1,073	\$1,287	\$1,932	\$1,147	\$1,376	\$2,065	\$1,184	\$1,421	\$2,131	\$1,257	\$1,509	\$2,264	\$1,425	\$1,710	\$2,566	\$1,650	\$1,981	\$2,972
302,000 - 302,999	977	1,173	1,759	1,075	1,291	1,935	1,149	1,380	2,068	1,186	1,424	2,136	1,261	1,514	2,269	1,429	1,716	2,572	1,655	1,986	2,978
303,000 - 303,999	981	1,177	1,766	1,079	1,295	1,942	1,154	1,385	2,076	1,191	1,429	2,144	1,266	1,519	2,278	1,435	1,720	2,581	1,661	1,992	2,989
304,000 - 304,999	983	1,180	1,769	1,081	1,298	1,947	1,156	1,388	2,081	1,193	1,434	2,149	1,268	1,522	2,283	1,437	1,726	2,587	1,664	1,998	2,995
305,000 - 305,999	987	1,184	1,776	1,086	1,303	1,954	1,161	1,393	2,089	1,198	1,437	2,157	1,273	1,527	2,292	1,443	1,731	2,598	1,670	2,004	3,007
306,000 - 306,999	989	1,187	1,780	1,088	1,306	1,958	1,163	1,396	2,094	1,200	1,442	2,161	1,276	1,531	2,297	1,446	1,736	2,602	1,675	2,010	3,014
307,000 - 307,999	993	1,191	1,787	1,092	1,310	1,965	1,168	1,397	2,102	1,205	1,445	2,170	1,281	1,536	2,305	1,451	1,741	2,613	1,681	2,017	3,026
308,000 - 308,999	995	1,194	1,790	1,094	1,313	1,970	1,170	1,404	2,105	1,208	1,450	2,173	1,283	1,541	2,309	1,455	1,746	2,617	1,684	2,023	3,031
309,000 - 309,999	998	1,198	1,797	1,099	1,318	1,977	1,175	1,409	2,114	1,212	1,455	2,182	1,288	1,545	2,319	1,459	1,751	2,628	1,690	2,028	3,043
310,000 - 310,999	1,001	1,201	1,801	1,101	1,322	1,981	1,177	1,413	2,118	1,215	1,458	2,186	1,291	1,550	2,323	1,463	1,757	2,633	1,695	2,034	3,049
311,000 - 311,999	1,004	1,205	1,808	1,105	1,325	1,989	1,182	1,417	2,126	1,219	1,463	2,195	1,296	1,555	2,333	1,468	1,761	2,643	1,701	2,040	3,061
312,000 - 312,999	1,007	1,208	1,811	1,107	1,330	1,992	1,184	1,421	2,130	1,222	1,467	2,199	1,298	1,558	2,336	1,472	1,767	2,648	1,704	2,046	3,066
313,000 - 313,999	1,010	1,212	1,818	1,112	1,333	2,000	1,187	1,425	2,138	1,226	1,471	2,208	1,303	1,563	2,346	1,477	1,772	2,658	1,710	2,052	3,078
314,000 - 314,999	1,012	1,215	1,822	1,114	1,337	2,004	1,191	1,429	2,143	1,229	1,475	2,211	1,306	1,568	2,350	1,480	1,776	2,664	1,715	2,058	3,084
315,000 - 315,999	1,016	1,219	1,829	1,117	1,341	2,012	1,194	1,434	2,151	1,233	1,480	2,221	1,311	1,572	2,360	1,485	1,782	2,673	1,720	2,063	3,097
316,000 - 316,999	1,018	1,222	1,832	1,120	1,345	2,016	1,198	1,437	2,154	1,236	1,484	2,224	1,313	1,577	2,364	1,488	1,787	2,679	1,724	2,069	3,103
317,000 - 317,999	1,021	1,225	1,837	1,123	1,347	2,021	1,200	1,441	2,160	1,239	1,487	2,230	1,317	1,580	2,370	1,492	1,790	2,686	1,727	2,074	3,110
318,000 - 318,999	1,024	1,229	1,843	1,127	1,352	2,027	1,205	1,446	2,167	1,243	1,493	2,237	1,322	1,586	2,377	1,498	1,797	2,694	1,733	2,081	3,120
319,000 - 319,999	1,026	1,232	1,848	1,129	1,355	2,032	1,207	1,449	2,173	1,246	1,495	2,243	1,324	1,589	2,383	1,501	1,801	2,701	1,738	2,086	3,128
320,000 - 320,999	1,030	1,236	1,853	1,133	1,360	2,039	1,211	1,455	2,180	1,250	1,501	2,250	1,329	1,594	2,391	1,506	1,808	2,710	1,744	2,094	3,138
321,000 - 321,999	1,032	1,239	1,858	1,136	1,362	2,044	1,214	1,457	2,185	1,253	1,503	2,256	1,332	1,598	2,397	1,509	1,811	2,717	1,747	2,097	3,146
322,000 - 322,999	1,036	1,243	1,864	1,140	1,368	2,051	1,218	1,463	2,192	1,257	1,509	2,263	1,337	1,604	2,404	1,514	1,817	2,725	1,753	2,105	3,155
323,000 - 323,999	1,038	1,246	1,869	1,142	1,371	2,055	1,221	1,465	2,197	1,260	1,513	2,269	1,339	1,607	2,411	1,517	1,821	2,732	1,758	2,109	3,163
324,000 - 324,999	1,042	1,250	1,874	1,145	1,375	2,062	1,225	1,471	2,204	1,264	1,517	2,276	1,344	1,613	2,418	1,523	1,828	2,740	1,764	2,117	3,174
325,000 - 325,999	1,044	1,253	1,879	1,149	1,378	2,067	1,228	1,473	2,210	1,268	1,521	2,281	1,347	1,615	2,424	1,526	1,831	2,747	1,767	2,121	3,181
326,000 - 326,999	1,047	1,257	1,885	1,152	1,383	2,074	1,232	1,479	2,216	1,271	1,527	2,288	1,351	1,622	2,432	1,531	1,838	2,756	1,773	2,129	3,191
327,000 - 327,999	1,050	1,260	1,890	1,155	1,386	2,079	1,234	1,481	2,222	1,275	1,529	2,294	1,354	1,625	2,438	1,535	1,842	2,762	1,778	2,132	3,199
328,000 - 328,999	1,053	1,264	1,895	1,158	1,390	2,086	1,239	1,487	2,229	1,278	1,535	2,301	1,359	1,631	2,445	1,540	1,849	2,771	1,783	2,140	3,209
329,000 - 329,999	1,056	1,267	1,900	1,162	1,394	2,090	1,241	1,489	2,235	1,282	1,537	2,307	1,361	1,634	2,451	1,543	1,852	2,778	1,787	2,145	3,217
330,000 - 330,999	1,058	1,269	1,905	1,164	1,396	2,095	1,245	1,492	2,239	1,284	1,541	2,312	1,365	1,638	2,458	1,547	1,856	2,784	1,792	2,149	3,225
331,000 - 331,999	1,061	1,274	1,911	1,168	1,401	2,102	1,248	1,498	2,246	1,289	1,547	2,320	1,369	1,643	2,465	1,551	1,863	2,794	1,797	2,157	3,234
332,000 - 332,999	1,064	1,276	1,915	1,170	1,403	2,107	1,252	1,501	2,252	1,291	1,549	2,325	1,372	1,646	2,470	1,555	1,865	2,801	1,801	2,160	3,243
333,000 - 333,999	1,067	1,281	1,921	1,175	1,409	2,114	1,255	1,506	2,259	1,296	1,555	2,332	1,376	1,652	2,479	1,561	1,872	2,809	1,807	2,168	3,252
334,000 - 334,999	1,070	1,283	1,926	1,177	1,411	2,118	1,257	1,509	2,265	1,298	1,557	2,337	1,380	1,655	2,484	1,564	1,876	2,816	1,810	2,172	3,260
335,000 - 335,999	1,073	1,288	1,932	1,180	1,416	2,125	1,262	1,514	2,271	1,303	1,563	2,344	1,385	1,661	2,491	1,569	1,883	2,824	1,817	2,180	3,271
336,000 - 336,999	1,075	1,290	1,936	1,183	1,420	2,130	1,264	1,517	2,277	1,305	1,566	2,350	1,387	1,664	2,497	1,572	1,886	2,831	1,821	2,184	3,278
337,000 - 337,999	1,079	1,295	1,942	1,187	1,424	2,137	1,269	1,522	2,284	1,310	1,572	2,357	1,392	1,670	2,505	1,577	1,893	2,839	1,827	2,192	3,288
338,000 - 338,999	1,081	1,297	1,947	1,190	1,427	2,142	1,271	1,526	2,290	1,312	1,575	2,363	1,395	1,673	2,511	1,580	1,897	2,846	1,830	2,196	3,296
339,000 - 339,999	1,084	1,301	1,950	1,192	1,431	2,145	1,275	1,529	2,293	1,316	1,579	2,368	1,397	1,677	2,516	1,584	1,901	2,851	1,835	2,202	3,302
340,000 - 340,999	1,087	1,304	1,957	1,196	1,435	2,153	1,278	1,534	2,301	1,319	1,583	2,376	1,402	1,682	2,525	1,590	1,907	2,861	1,841	2,208	3,314
341,000 - 341,999	1,089	1,308	1,961	1,198	1,438	2,157	1,281	1,537	2,306	1,323	1,587	2,381	1,406	1,687	2,529	1,593	1,912	2,867	1,844	2,214	3,320
342,000 - 342,999	1,093	1,311	1,968	1,203	1,442	2,165	1,285	1,542	2,314	1,327	1,592	2,389	1,410	1,691	2,538	1,598	1,916	2,876	1,850	2,220	3,331
343,000 - 343,999	1,095	1,315	1,971	1,205	1,446	2,168	1,288	1,545	2,318	1,330	1,596	2,393	1,413	1,696	2,543	1,601	1,922	2,882			

CALIFORNIA HOMEOWNER PROGRAM – L.O.B. 23

Premiums Shown Include:

Other Structures - 10% of Coverage A; Personal Property - 50% of Coverage A; Loss of Use - 20% of Coverage A; CPL / Med Pay - \$100,000 / \$1,000; \$500 All Peril Deductible

DWELLING VALUE	Territory 1			Territory 2			Territory 3			Territory 4			Territory 5			Territory 6			Territory 7		
	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10
376,000 - 376,999	\$1,187	\$1,425	\$2,137	\$1,306	\$1,568	\$2,350	\$1,396	\$1,676	\$2,512	\$1,442	\$1,731	\$2,594	\$1,531	\$1,838	\$2,756	\$1,736	\$2,084	\$3,124	\$2,010	\$2,413	\$3,618
377,000 - 377,999	1,191	1,429	2,144	1,310	1,572	2,358	1,401	1,681	2,521	1,445	1,734	2,602	1,536	1,843	2,766	1,741	2,089	3,134	2,017	2,419	3,630
378,000 - 378,999	1,193	1,432	2,147	1,312	1,576	2,362	1,403	1,684	2,525	1,449	1,739	2,607	1,540	1,848	2,770	1,745	2,094	3,140	2,020	2,425	3,636
379,000 - 379,999	1,196	1,435	2,152	1,316	1,578	2,368	1,406	1,687	2,531	1,451	1,741	2,613	1,542	1,851	2,776	1,748	2,097	3,146	2,024	2,428	3,644
380,000 - 380,999	1,199	1,439	2,158	1,319	1,583	2,374	1,410	1,692	2,538	1,456	1,747	2,620	1,547	1,857	2,784	1,753	2,104	3,155	2,030	2,437	3,653
381,000 - 381,999	1,201	1,442	2,163	1,322	1,586	2,378	1,413	1,696	2,543	1,458	1,751	2,626	1,550	1,859	2,790	1,757	2,108	3,162	2,034	2,441	3,661
382,000 - 382,999	1,205	1,446	2,168	1,325	1,591	2,385	1,417	1,701	2,550	1,463	1,755	2,633	1,555	1,866	2,797	1,761	2,115	3,170	2,040	2,448	3,671
383,000 - 383,999	1,207	1,449	2,173	1,329	1,593	2,390	1,420	1,704	2,556	1,465	1,759	2,638	1,557	1,869	2,803	1,765	2,118	3,177	2,044	2,453	3,679
384,000 - 384,999	1,210	1,451	2,178	1,331	1,596	2,396	1,423	1,706	2,561	1,468	1,761	2,644	1,561	1,872	2,809	1,768	2,122	3,184	2,048	2,456	3,687
385,000 - 385,999	1,213	1,456	2,184	1,334	1,601	2,402	1,427	1,712	2,567	1,473	1,767	2,651	1,565	1,878	2,817	1,773	2,129	3,192	2,054	2,465	3,696
386,000 - 386,999	1,215	1,458	2,188	1,337	1,604	2,407	1,429	1,715	2,573	1,475	1,771	2,656	1,568	1,881	2,823	1,776	2,132	3,199	2,058	2,468	3,704
387,000 - 387,999	1,218	1,461	2,192	1,339	1,607	2,411	1,432	1,719	2,578	1,478	1,774	2,661	1,571	1,885	2,827	1,780	2,137	3,204	2,061	2,474	3,710
388,000 - 388,999	1,221	1,465	2,199	1,344	1,612	2,419	1,436	1,723	2,586	1,482	1,779	2,669	1,576	1,890	2,837	1,786	2,142	3,215	2,068	2,480	3,722
389,000 - 389,999	1,224	1,468	2,202	1,346	1,615	2,423	1,439	1,727	2,589	1,485	1,782	2,673	1,578	1,894	2,841	1,789	2,147	3,219	2,072	2,486	3,728
390,000 - 390,999	1,226	1,471	2,207	1,348	1,618	2,427	1,442	1,730	2,595	1,488	1,786	2,679	1,582	1,898	2,847	1,793	2,151	3,226	2,075	2,490	3,736
391,000 - 391,999	1,229	1,475	2,213	1,352	1,624	2,434	1,446	1,736	2,602	1,493	1,792	2,686	1,586	1,904	2,854	1,797	2,157	3,234	2,081	2,498	3,746
392,000 - 392,999	1,232	1,478	2,217	1,355	1,626	2,439	1,449	1,738	2,608	1,495	1,794	2,692	1,589	1,906	2,860	1,801	2,160	3,241	2,086	2,502	3,753
393,000 - 393,999	1,234	1,481	2,221	1,358	1,629	2,442	1,451	1,743	2,612	1,498	1,799	2,696	1,592	1,911	2,865	1,804	2,166	3,247	2,089	2,508	3,759
394,000 - 394,999	1,238	1,485	2,228	1,361	1,633	2,451	1,456	1,746	2,620	1,502	1,802	2,705	1,597	1,915	2,874	1,809	2,171	3,257	2,095	2,514	3,772
395,000 - 395,999	1,240	1,488	2,231	1,364	1,638	2,454	1,458	1,751	2,624	1,505	1,807	2,708	1,599	1,920	2,879	1,813	2,177	3,262	2,100	2,519	3,778
396,000 - 396,999	1,242	1,491	2,236	1,367	1,640	2,460	1,460	1,753	2,629	1,508	1,809	2,714	1,603	1,923	2,885	1,816	2,179	3,269	2,103	2,524	3,785
397,000 - 397,999	1,246	1,495	2,242	1,371	1,645	2,466	1,465	1,759	2,636	1,513	1,815	2,721	1,607	1,929	2,892	1,821	2,186	3,278	2,109	2,531	3,795
398,000 - 398,999	1,248	1,498	2,246	1,373	1,647	2,472	1,467	1,761	2,642	1,515	1,818	2,727	1,610	1,932	2,899	1,824	2,189	3,285	2,114	2,536	3,804
399,000 - 399,999	1,250	1,500	2,251	1,375	1,650	2,476	1,471	1,764	2,648	1,517	1,821	2,733	1,613	1,935	2,904	1,828	2,193	3,292	2,117	2,539	3,811
400,000 - 400,999	1,254	1,505	2,257	1,380	1,655	2,483	1,474	1,769	2,655	1,522	1,827	2,740	1,618	1,941	2,911	1,834	2,200	3,300	2,123	2,547	3,821
401,000 - 401,999	1,256	1,507	2,262	1,382	1,657	2,488	1,478	1,772	2,659	1,524	1,829	2,746	1,620	1,944	2,917	1,837	2,203	3,307	2,126	2,551	3,829
402,000 - 402,999	1,259	1,510	2,265	1,385	1,662	2,491	1,480	1,776	2,664	1,528	1,834	2,750	1,624	1,949	2,922	1,839	2,208	3,311	2,131	2,557	3,835
403,000 - 403,999	1,262	1,514	2,272	1,388	1,666	2,500	1,484	1,780	2,672	1,533	1,838	2,759	1,628	1,953	2,931	1,845	2,214	3,322	2,137	2,564	3,847
404,000 - 404,999	1,264	1,517	2,276	1,390	1,669	2,503	1,487	1,785	2,676	1,535	1,842	2,763	1,631	1,957	2,936	1,849	2,218	3,327	2,140	2,570	3,853
405,000 - 405,999	1,267	1,520	2,280	1,394	1,671	2,509	1,489	1,787	2,682	1,537	1,845	2,768	1,634	1,961	2,942	1,852	2,222	3,334	2,145	2,573	3,861
406,000 - 406,999	1,270	1,524	2,286	1,397	1,677	2,515	1,494	1,793	2,689	1,542	1,851	2,775	1,639	1,967	2,949	1,857	2,229	3,343	2,151	2,581	3,870
407,000 - 407,999	1,273	1,527	2,291	1,400	1,680	2,519	1,496	1,795	2,694	1,544	1,853	2,781	1,641	1,970	2,956	1,860	2,232	3,349	2,154	2,585	3,878
408,000 - 408,999	1,275	1,530	2,294	1,402	1,683	2,524	1,499	1,800	2,698	1,548	1,858	2,785	1,645	1,974	2,959	1,864	2,237	3,355	2,158	2,591	3,884
409,000 - 409,999	1,278	1,534	2,301	1,407	1,688	2,531	1,503	1,803	2,706	1,552	1,862	2,794	1,649	1,978	2,968	1,869	2,243	3,365	2,165	2,596	3,896
410,000 - 410,999	1,281	1,537	2,305	1,409	1,691	2,536	1,506	1,808	2,711	1,555	1,866	2,798	1,652	1,983	2,973	1,872	2,248	3,370	2,168	2,602	3,902
411,000 - 411,999	1,283	1,540	2,309	1,411	1,694	2,540	1,509	1,810	2,715	1,557	1,869	2,804	1,655	1,986	2,979	1,876	2,251	3,377	2,172	2,607	3,910
412,000 - 412,999	1,287	1,544	2,315	1,415	1,698	2,547	1,513	1,816	2,722	1,562	1,874	2,811	1,660	1,992	2,987	1,881	2,258	3,385	2,178	2,615	3,920
413,000 - 413,999	1,289	1,547	2,320	1,418	1,702	2,552	1,515	1,818	2,728	1,564	1,878	2,817	1,662	1,996	2,993	1,885	2,262	3,392	2,182	2,619	3,927
414,000 - 414,999	1,291	1,549	2,325	1,421	1,704	2,557	1,519	1,822	2,734	1,568	1,880	2,823	1,666	1,998	2,999	1,887	2,265	3,399	2,186	2,622	3,935
415,000 - 415,999	1,295	1,554	2,330	1,424	1,709	2,564	1,522	1,827	2,741	1,572	1,886	2,830	1,670	2,004	3,006	1,893	2,271	3,407	2,192	2,630	3,946
416,000 - 416,999	1,297	1,556	2,335	1,427	1,711	2,568	1,526	1,830	2,746	1,575	1,888	2,834	1,673	2,007	3,013	1,897	2,274	3,414	2,196	2,634	3,953
417,000 - 417,999	1,299	1,559	2,339	1,429	1,716	2,573	1,528	1,834	2,750	1,577	1,893	2,839	1,676	2,012	3,016	1,900	2,280	3,419	2,200	2,641	3,959
418,000 - 418,999	1,303	1,563	2,346	1,434	1,719	2,580	1,533	1,838	2,759	1,582	1,898	2,847	1,681	2,017	3,026	1,905					

CALIFORNIA HOMEOWNER PROGRAM – L.O.B. 23

Premiums Shown Include:

Other Structures - 10% of Coverage A; Personal Property - 50% of Coverage A; Loss of Use - 20% of Coverage A; CPL / Med Pay - \$100,000 / \$1,000; \$500 All Peril Deductible

DWELLING VALUE	Territory 1			Territory 2			Territory 3			Territory 4			Territory 5			Territory 6			Territory 7		
	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10
\$451,000 - 451,999	\$1,390	\$1,668	\$2,503	\$1,529	\$1,835	\$2,754	\$1,635	\$1,962	\$2,944	\$1,688	\$2,025	\$3,038	\$1,794	\$2,152	\$3,229	\$2,033	\$2,439	\$3,659	\$2,354	\$2,824	\$4,238
452,000 - 452,999	1,393	1,671	2,507	1,531	1,838	2,757	1,638	1,965	2,947	1,691	2,030	3,043	1,796	2,157	3,233	2,037	2,444	3,665	2,357	2,830	4,243
453,000 - 453,999	1,395	1,674	2,511	1,535	1,842	2,762	1,640	1,969	2,953	1,694	2,032	3,049	1,800	2,159	3,239	2,040	2,447	3,672	2,362	2,833	4,252
454,000 - 454,999	1,397	1,677	2,515	1,537	1,845	2,767	1,643	1,972	2,957	1,696	2,037	3,052	1,802	2,164	3,244	2,042	2,452	3,676	2,365	2,840	4,257
455,000 - 455,999	1,401	1,681	2,522	1,541	1,849	2,774	1,647	1,977	2,966	1,701	2,040	3,062	1,807	2,168	3,253	2,048	2,458	3,687	2,371	2,846	4,269
456,000 - 456,999	1,403	1,684	2,525	1,543	1,852	2,778	1,650	1,981	2,970	1,703	2,043	3,065	1,810	2,173	3,258	2,052	2,462	3,692	2,376	2,852	4,275
457,000 - 457,999	1,406	1,687	2,530	1,547	1,856	2,783	1,653	1,983	2,975	1,706	2,047	3,071	1,813	2,175	3,264	2,055	2,466	3,699	2,379	2,855	4,283
458,000 - 458,999	1,408	1,689	2,535	1,549	1,858	2,788	1,655	1,986	2,980	1,709	2,051	3,077	1,816	2,179	3,269	2,059	2,469	3,706	2,383	2,859	4,291
459,000 - 459,999	1,410	1,692	2,538	1,551	1,862	2,792	1,659	1,990	2,985	1,712	2,055	3,082	1,820	2,184	3,274	2,062	2,474	3,710	2,388	2,866	4,297
460,000 - 460,999	1,414	1,696	2,545	1,555	1,865	2,799	1,662	1,995	2,993	1,716	2,059	3,090	1,823	2,188	3,283	2,067	2,480	3,721	2,393	2,872	4,309
461,000 - 461,999	1,416	1,699	2,549	1,557	1,870	2,804	1,666	1,998	2,998	1,719	2,063	3,094	1,827	2,193	3,288	2,070	2,484	3,725	2,397	2,878	4,315
462,000 - 462,999	1,418	1,702	2,553	1,561	1,872	2,809	1,668	2,002	2,002	1,722	2,066	3,099	1,830	2,195	3,294	2,074	2,488	3,732	2,402	2,881	4,323
463,000 - 463,999	1,421	1,705	2,557	1,563	1,876	2,812	1,670	2,005	2,007	1,725	2,070	3,104	1,832	2,200	3,299	2,077	2,493	3,738	2,405	2,887	4,329
464,000 - 464,999	1,424	1,709	2,564	1,566	1,880	2,820	1,675	2,010	2,015	1,729	2,075	3,112	1,837	2,204	3,307	2,082	2,498	3,748	2,411	2,893	4,340
465,000 - 465,999	1,427	1,712	2,567	1,569	1,884	2,824	1,677	2,013	2,019	1,732	2,079	3,117	1,841	2,209	3,311	2,086	2,503	3,753	2,416	2,899	4,346
466,000 - 466,999	1,429	1,715	2,572	1,572	1,886	2,830	1,681	2,017	2,024	1,734	2,082	3,122	1,843	2,211	3,317	2,089	2,507	3,760	2,419	2,903	4,354
467,000 - 467,999	1,431	1,717	2,577	1,575	1,888	2,834	1,683	2,019	2,030	1,738	2,084	3,128	1,846	2,215	3,324	2,093	2,510	3,767	2,423	2,907	4,362
468,000 - 468,999	1,435	1,722	2,582	1,578	1,894	2,840	1,687	2,025	2,037	1,741	2,090	3,135	1,851	2,221	3,331	2,097	2,517	3,776	2,428	2,915	4,372
469,000 - 469,999	1,437	1,724	2,587	1,580	1,897	2,846	1,690	2,027	2,042	1,745	2,093	3,141	1,853	2,224	3,337	2,101	2,521	3,783	2,433	2,918	4,380
470,000 - 470,999	1,439	1,727	2,591	1,583	1,900	2,850	1,692	2,032	2,047	1,747	2,097	3,145	1,857	2,228	3,342	2,104	2,525	3,787	2,437	2,924	4,386
471,000 - 471,999	1,442	1,730	2,595	1,586	1,902	2,855	1,696	2,034	2,052	1,751	2,100	3,150	1,859	2,231	3,348	2,108	2,529	3,794	2,441	2,929	4,394
472,000 - 472,999	1,444	1,733	2,599	1,589	1,907	2,859	1,698	2,039	2,056	1,753	2,104	3,155	1,863	2,236	3,352	2,111	2,535	3,799	2,445	2,935	4,400
473,000 - 473,999	1,448	1,737	2,606	1,592	1,911	2,866	1,702	2,042	2,064	1,758	2,109	3,163	1,867	2,241	3,362	2,116	2,539	3,809	2,451	2,940	4,411
474,000 - 474,999	1,450	1,740	2,609	1,594	1,914	2,871	1,705	2,047	2,069	1,760	2,112	3,168	1,870	2,245	3,366	2,119	2,544	3,814	2,454	2,946	4,417
475,000 - 475,999	1,452	1,743	2,614	1,598	1,916	2,875	1,708	2,049	2,073	1,762	2,116	3,174	1,873	2,248	3,372	2,123	2,547	3,821	2,459	2,950	4,425
476,000 - 476,999	1,455	1,745	2,619	1,600	1,920	2,881	1,710	2,052	2,079	1,766	2,118	3,178	1,877	2,251	3,378	2,126	2,551	3,828	2,462	2,954	4,433
477,000 - 477,999	1,457	1,748	2,622	1,603	1,923	2,885	1,713	2,056	2,084	1,768	2,123	3,188	1,884	2,256	3,383	2,130	2,557	3,834	2,467	2,960	4,439
478,000 - 478,999	1,460	1,752	2,629	1,606	1,927	2,892	1,717	2,060	2,092	1,773	2,126	3,191	1,884	2,260	3,392	2,135	2,561	3,843	2,473	2,966	4,451
479,000 - 479,999	1,463	1,755	2,633	1,608	1,932	2,896	1,720	2,065	2,096	1,775	2,131	3,196	1,887	2,264	3,397	2,138	2,566	3,849	2,476	2,972	4,457
480,000 - 480,999	1,465	1,758	2,637	1,612	1,934	2,901	1,723	2,067	2,101	1,779	2,133	3,202	1,890	2,267	3,402	2,142	2,570	3,856	2,480	2,975	4,465
481,000 - 481,999	1,467	1,761	2,641	1,614	1,937	2,904	1,725	2,072	2,105	1,781	2,138	3,205	1,893	2,272	3,407	2,145	2,575	3,861	2,484	2,981	4,471
482,000 - 482,999	1,470	1,764	2,645	1,617	1,940	2,910	1,729	2,074	2,111	1,785	2,142	3,211	1,895	2,274	3,413	2,149	2,579	3,868	2,488	2,986	4,479
483,000 - 483,999	1,473	1,768	2,651	1,620	1,946	2,916	1,732	2,080	2,118	1,788	2,146	3,218	1,900	2,281	3,420	2,154	2,585	3,876	2,494	2,994	4,488
484,000 - 484,999	1,475	1,771	2,656	1,624	1,948	2,922	1,736	2,082	2,124	1,792	2,150	3,224	1,904	2,284	3,426	2,157	2,588	3,883	2,498	2,998	4,496
485,000 - 485,999	1,478	1,773	2,661	1,626	1,950	2,926	1,738	2,086	2,128	1,794	2,152	3,230	1,906	2,287	3,432	2,160	2,592	3,890	2,502	3,001	4,505
486,000 - 486,999	1,480	1,776	2,664	1,628	1,954	2,930	1,740	2,089	2,133	1,797	2,157	3,234	1,909	2,292	3,436	2,164	2,598	3,895	2,505	3,007	4,510
487,000 - 487,999	1,482	1,779	2,669	1,631	1,957	2,936	1,744	2,091	2,139	1,800	2,159	3,240	1,913	2,294	3,443	2,167	2,601	3,902	2,510	3,012	4,519
488,000 - 488,999	1,486	1,783	2,675	1,634	1,962	2,942	1,747	2,097	2,146	1,804	2,165	3,247	1,916	2,300	3,450	2,173	2,607	3,910	2,516	3,020	4,528
489,000 - 489,999	1,488	1,786	2,679	1,638	1,964	2,947	1,751	2,100	2,150	1,807	2,168	3,253	1,920	2,304	3,456	2,177	2,610	3,917	2,519	3,023	4,536
490,000 - 490,999	1,491	1,789	2,683	1,640	1,968	2,951	1,753	2,104	2,155	1,809	2,172	3,257	1,923	2,308	3,461	2,179	2,616	3,923	2,524	3,029	4,542
491,000 - 491,999	1,493	1,792	2,687	1,642	1,971	2,956	1,755	2,107	2,161	1,813	2,175	3,262	1,926	2,311	3,467	2,182	2,620	3,928	2,528	3,033	4,550
492,000 - 492,999	1,495	1,794	2,692	1,645	1,974	2,961	1,759	2,110	2,166	1,815	2,178	3,268	1,929	2,314	3,472	2,186	2,623	3,935	2,531	3,037	4,557
493,000 - 493,999	1,498	1,797	2,696	1,647	1,977	2,965	1,761	2,114	2,170	1,818	2,182	3,273	1,932	2,319	3,477	2,189					

CALIFORNIA HOMEOWNER PROGRAM – L.O.B. 23

Premiums Shown Include:

Other Structures - 10% of Coverage A; Personal Property - 50% of Coverage A; Loss of Use - 20% of Coverage A; CPL / Med Pay - \$100,000 / \$1,000; \$500 All Peril Deductible

DWELLING VALUE	Territory 1			Territory 2			Territory 3			Territory 4			Territory 5			Territory 6			Territory 7		
	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10	PC 1 - 6	PC 7 - 8	PC 9 - 10
\$526,000 - 526,999	\$1,580	\$1,897	\$2,845	\$1,739	\$2,087	\$3,129	\$1,858	\$2,230	\$3,345	\$1,919	\$2,302	\$3,454	\$2,039	\$2,447	\$3,669	\$2,311	\$2,773	\$4,159	\$2,676	\$3,211	\$4,816
527,000 - 527,999	1,584	1,901	2,851	1,743	2,091	3,135	1,863	2,236	3,352	1,923	2,308	3,461	2,044	2,453	3,678	2,315	2,780	4,168	2,682	3,219	4,827
528,000 - 528,999	1,586	1,904	2,855	1,745	2,094	3,141	1,865	2,238	3,358	1,926	2,311	3,467	2,046	2,455	3,683	2,319	2,783	4,175	2,685	3,223	4,834
529,000 - 529,999	1,589	1,906	2,860	1,747	2,096	3,146	1,869	2,242	3,364	1,928	2,314	3,472	2,049	2,459	3,689	2,322	2,787	4,182	2,690	3,226	4,842
530,000 - 530,999	1,591	1,909	2,864	1,750	2,101	3,150	1,871	2,245	3,367	1,932	2,318	3,476	2,053	2,463	3,694	2,326	2,791	4,186	2,693	3,232	4,848
531,000 - 531,999	1,593	1,912	2,868	1,753	2,103	3,155	1,873	2,248	3,373	1,934	2,321	3,482	2,055	2,466	3,700	2,329	2,795	4,193	2,698	3,237	4,856
532,000 - 532,999	1,596	1,915	2,872	1,755	2,107	3,159	1,877	2,252	3,377	1,937	2,325	3,486	2,059	2,470	3,704	2,333	2,801	4,198	2,701	3,243	4,862
533,000 - 533,999	1,598	1,918	2,876	1,758	2,109	3,164	1,879	2,255	3,383	1,940	2,328	3,492	2,061	2,474	3,710	2,336	2,804	4,205	2,705	3,246	4,870
534,000 - 534,999	1,600	1,920	2,881	1,760	2,112	3,169	1,881	2,258	3,388	1,943	2,330	3,498	2,065	2,476	3,716	2,340	2,806	4,212	2,710	3,251	4,878
535,000 - 535,999	1,603	1,923	2,885	1,762	2,116	3,173	1,885	2,262	3,392	1,946	2,335	3,502	2,067	2,481	3,721	2,343	2,812	4,218	2,713	3,257	4,884
536,000 - 536,999	1,606	1,927	2,892	1,767	2,119	3,181	1,888	2,266	3,400	1,950	2,340	3,511	2,072	2,486	3,730	2,348	2,817	4,227	2,719	3,262	4,895
537,000 - 537,999	1,608	1,930	2,895	1,769	2,124	3,184	1,892	2,270	3,405	1,953	2,343	3,514	2,075	2,490	3,735	2,351	2,823	4,233	2,724	3,268	4,901
538,000 - 538,999	1,611	1,933	2,900	1,772	2,126	3,190	1,894	2,273	3,411	1,956	2,347	3,520	2,077	2,494	3,741	2,355	2,826	4,240	2,727	3,272	4,909
539,000 - 539,999	1,613	1,936	2,903	1,774	2,130	3,194	1,897	2,277	3,414	1,958	2,350	3,525	2,081	2,497	3,745	2,358	2,831	4,245	2,731	3,278	4,915
540,000 - 540,999	1,615	1,939	2,908	1,778	2,132	3,198	1,900	2,280	3,420	1,961	2,354	3,531	2,084	2,501	3,751	2,362	2,834	4,252	2,735	3,282	4,923
541,000 - 541,999	1,618	1,941	2,913	1,780	2,135	3,204	1,902	2,283	3,425	1,964	2,356	3,535	2,087	2,504	3,757	2,365	2,838	4,259	2,739	3,286	4,930
542,000 - 542,999	1,620	1,944	2,916	1,782	2,139	3,208	1,905	2,286	3,429	1,967	2,361	3,540	2,090	2,508	3,762	2,369	2,843	4,263	2,743	3,292	4,937
543,000 - 543,999	1,622	1,947	2,921	1,785	2,142	3,212	1,908	2,290	3,435	1,970	2,363	3,546	2,093	2,511	3,767	2,372	2,846	4,270	2,747	3,296	4,944
544,000 - 544,999	1,625	1,950	2,924	1,787	2,145	3,217	1,911	2,293	3,439	1,972	2,368	3,549	2,096	2,516	3,772	2,376	2,851	4,275	2,750	3,302	4,950
545,000 - 545,999	1,627	1,953	2,929	1,790	2,147	3,222	1,914	2,297	3,444	1,976	2,370	3,555	2,100	2,518	3,778	2,378	2,854	4,282	2,755	3,306	4,958
546,000 - 546,999	1,631	1,957	2,935	1,794	2,153	3,229	1,918	2,301	3,451	1,979	2,376	3,562	2,103	2,525	3,786	2,384	2,861	4,290	2,761	3,314	4,969
547,000 - 547,999	1,633	1,960	2,939	1,796	2,156	3,233	1,920	2,305	3,457	1,983	2,379	3,568	2,107	2,528	3,792	2,388	2,865	4,297	2,764	3,317	4,976
548,000 - 548,999	1,635	1,962	2,944	1,799	2,158	3,238	1,923	2,307	3,462	1,985	2,382	3,574	2,110	2,531	3,798	2,391	2,868	4,304	2,769	3,322	4,984
549,000 - 549,999	1,638	1,965	2,947	1,801	2,163	3,243	1,926	2,312	3,467	1,988	2,386	3,579	2,112	2,536	3,802	2,395	2,873	4,309	2,773	3,328	4,990
550,000 - 550,999	1,640	1,968	2,952	1,804	2,165	3,247	1,928	2,314	3,471	1,991	2,389	3,584	2,116	2,538	3,808	2,398	2,876	4,316	2,776	3,331	4,998
551,000 - 551,999	1,642	1,971	2,956	1,807	2,168	3,251	1,932	2,318	3,476	1,993	2,393	3,588	2,118	2,543	3,813	2,400	2,882	4,322	2,781	3,337	5,004
552,000 - 552,999	1,645	1,974	2,960	1,809	2,171	3,257	1,934	2,321	3,482	1,997	2,396	3,594	2,122	2,546	3,819	2,404	2,886	4,329	2,784	3,342	5,012
553,000 - 553,999	1,647	1,976	2,965	1,811	2,173	3,261	1,937	2,323	3,486	1,999	2,399	3,600	2,124	2,549	3,825	2,407	2,889	4,334	2,789	3,345	5,020
554,000 - 554,999	1,649	1,979	2,968	1,814	2,178	3,266	1,940	2,328	3,491	2,003	2,403	3,604	2,128	2,553	3,829	2,411	2,894	4,340	2,792	3,351	5,026
555,000 - 555,999	1,652	1,982	2,973	1,817	2,180	3,271	1,942	2,330	3,497	2,005	2,406	3,609	2,131	2,557	3,835	2,414	2,897	4,347	2,796	3,355	5,033
556,000 - 556,999	1,654	1,985	2,977	1,820	2,184	3,274	1,946	2,335	3,500	2,007	2,410	3,614	2,133	2,561	3,840	2,418	2,902	4,352	2,801	3,360	5,040
557,000 - 557,999	1,656	1,988	2,981	1,822	2,186	3,280	1,948	2,337	3,506	2,011	2,413	3,619	2,137	2,564	3,846	2,421	2,906	4,359	2,804	3,365	5,047
558,000 - 558,999	1,659	1,990	2,986	1,824	2,189	3,285	1,950	2,340	3,512	2,013	2,416	3,625	2,139	2,567	3,851	2,425	2,909	4,366	2,808	3,369	5,055
559,000 - 559,999	1,662	1,995	2,992	1,829	2,194	3,292	1,955	2,346	3,518	2,018	2,421	3,632	2,144	2,573	3,860	2,430	2,916	4,374	2,815	3,377	5,066
560,000 - 560,999	1,664	1,997	2,996	1,831	2,196	3,296	1,957	2,348	3,524	2,020	2,424	3,638	2,147	2,575	3,865	2,433	2,919	4,381	2,818	3,380	5,073
561,000 - 561,999	1,667	2,000	3,000	1,834	2,201	3,300	1,961	2,353	3,528	2,024	2,428	3,642	2,150	2,580	3,870	2,437	2,924	4,386	2,822	3,386	5,079
562,000 - 562,999	1,669	2,003	3,005	1,836	2,203	3,306	1,963	2,355	3,533	2,026	2,431	3,647	2,153	2,584	3,876	2,440	2,928	4,393	2,826	3,391	5,087
563,000 - 563,999	1,671	2,006	3,008	1,838	2,207	3,309	1,965	2,360	3,538	2,030	2,435	3,652	2,157	2,588	3,881	2,444	2,933	4,397	2,830	3,397	5,093
564,000 - 564,999	1,674	2,009	3,013	1,842	2,209	3,314	1,969	2,362	3,544	2,032	2,439	3,658	2,159	2,591	3,886	2,447	2,937	4,404	2,833	3,400	5,101
565,000 - 565,999	1,676	2,011	3,017	1,844	2,211	3,320	1,971	2,364	3,548	2,035	2,441	3,664	2,163	2,594	3,892	2,451	2,939	4,411	2,838	3,405	5,109
566,000 - 566,999	1,678	2,014	3,021	1,846	2,216	3,323	1,974	2,369	3,553	2,038	2,446	3,667	2,165	2,599	3,897	2,454	2,945	4,417	2,841	3,411	5,115
567,000 - 567,999	1,681	2,017	3,026	1,849	2,218	3,328	1,977	2,371	3,559	2,040	2,448	3,673	2,168	2,601	3,903	2,458	2,949	4,423	2,846	3,414	5,123
568,000 - 568,999	1,683	2,020	3,029	1,851	2,222	3,332	1,979	2,376	3,562	2,044	2,453	3,678	2,171	2,606	3,907	2,461					

OPTIONAL COVERAGES

TO INCREASE OTHER STRUCTURES: (Per \$1,000 of coverage)	PC 1-6 \$3.00	PC 7-8 \$3.50	PC 9-10 \$4.00
TO INCREASE PERSONAL PROPERTY: (Per \$1,000 of coverage)	PC 1-6 \$2.50	PC 7-8 \$3.00	PC 9-10 \$3.50
SCHEDULED PERSONAL PROPERTY (Rate per \$100 of Coverage - Minimum Premium \$25.00)			
Cameras (Non-Commercial)	\$1.50	Furs	\$0.50
Coins	\$2.50	Stamps	\$1.20
Fine Arts	\$0.50	Firearms	\$2.00
Computers	\$1.00	Golf Equipment	\$1.25
Silverware	\$0.50	Musical Instruments (Non-Professional)	\$0.75
Jewelry	\$1.50		
Maximum Limits: Jewelry: \$3,000 per item; Furs: \$3,000 per item; All other categories: \$2,000 per item.			
Maximum Aggregate Schedule per policy: 10% of coverage A or \$15,000, whichever is less.			
EXTENDED REPLACEMENT COST – COVERAGE A:			\$25.00
Extends the Coverage A amount of Insurance by 25%.			
REPLACEMENT COST PERSONAL PROPERTY, per \$1,000:			\$ 0.75
Minimum Premium \$35.00			
LOSS OF USE, per \$1,000 of coverage - up to maximum of 100% of Dwelling Value:			\$ 2.00
ORDINANCE OR LAW COVERAGE:			
Multiply base dwelling premium by 10%. Maximum coverage amount is 25% of Coverage A.			
BUSINESS PROPERTY - INCREASED LIMITS, per \$100:			\$ 1.00
Increased coverage up to \$10,000 additional coverage.			
BUSINESS PURSUITS ENDORSEMENT: (Coverage Limit must be equal to CPL)			
\$100,000			\$10.00
\$300,000			\$13.00
LOSS ASSESSMENT COVERAGE INCREASED LIMITS (EXCLUDING EARTHQUAKE):			
\$ 5,000 Limit			\$ 3.00
\$10,000 Limit			\$ 5.00
Each additional \$5,000 up to \$50,000 maximum			\$ 1.00
TO INCREASE COMPREHENSIVE PERSONAL LIABILITY:			
\$300,000			\$40.00
INCREASE MEDICAL PAY TO:			
\$2,000			\$ 3.00
\$3,000			\$ 6.00
\$4,000			\$ 9.00
\$5,000			\$12.00
PERSONAL INJURY COVERAGE:			
\$100,000			\$50.00
\$300,000			\$75.00
WORKER'S COMPENSATION / RESIDENCE EMPLOYEES:			\$250.00
One to two employees only.			
ADDITIONAL RESIDENCE LIABILITY: (Coverage Limit is per residence and must equal CPL)			
\$100,000			\$10.00
\$300,000			\$15.00
WATERCRAFT LIABILITY COVERAGE: (Coverage Limit must be equal to CPL)			
\$100,000			\$25.00
\$300,000			\$50.00
PERMITTED INCIDENTAL OCCUPANCIES:			
\$100,000			\$20.00
\$300,000			\$25.00

EARTHQUAKE RATES

Limited Earthquake Coverage: Subject to a deductible of 10% or 15% and a minimum premium of \$75.00. Coverage applies to the Dwelling with a maximum \$5,000 limit to applicable personal property.

Rates shown below are per \$1,000. Of coverage and must be the same limit as the Coverage A amount.

10% Deductible Rates

Zone A: \$4.00 Zone B: \$3.50 Zone C: \$3.50 Zone D: \$.50 Zone E: \$1.00 Zone F: \$5.00 Zone G: \$.50

15% Deductible Rates: 20% Credit on the rates above.

Earthquake Zone Definitions:

Zone A - Counties of:

Alameda	Mendocino	San Francisco	Santa Cruz
Contra Costa	Monterey	San Mateo	Solano
Lake	Napa	Santa Clara	Sonoma
Marin	San Benito		

Zone B - Counties of:

Kern	Los Angeles	Orange	San Luis Obispo
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Zone C - Counties of:

Santa Barbara	Ventura
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Zone D - San Diego County

Zone E - Counties of:

Alpine	Inyo	Riverside zip codes: 92225, 92272, 92280
Imperial	Mono	San Bernardino zip codes: 92242, 92267, 92277,
		92278, 92309-92311, 92327, 92332, 92338,
		92351, 92363-92365, 93558, 93562

Zone F - Counties of:

Riverside	San Bernardino
Except the zip codes in Zone E	

Zone G - Counties of:

Amador	Humboldt	Placer	Sutter
Butte	Kings	Plumas	Tehama
Calaveras	Lassen	Sacramento	Trinity
Colusa	Madera	San Joaquin	Tulare
Del Norte	Mariposa	Shasta	Tuolumne
El Dorado	Merced	Sierra	Yolo
Fresno	Modoc	Siskiyou	Yuba
Glenn	Nevada	Stanislaus	

Engineering Service and Demolition Cost Coverage: The limit of liability is 10% of coverage A. Rate = \$.15 per \$100 of coverage.

Reconstruction Cost Coverage: Included in the cost for Engineering Service and Demolition Cost Coverage. Limit of liability is \$10,000.

Additional Living Expense Coverage: \$1,500 is included.

RATING WORKSHEET

Name: _____ Date: _____

Coverage Amount: _____ Year Built: _____ Territory: _____ P/C: _____

Base Premium: \$ _____

Deductible Modifier (Multiply % x Base Premium)

(No Credit if Higher Deductible is Due to Prior Losses)

\$1,000	5% credit
\$1,500	12% credit
\$2,500	15% credit
\$5,000	25% credit

New Base Premium: \$ _____

Credits (Multiply % x Base Premium) See Page 4

Age of Dwelling: See Page 4 for Credit Amounts Available %

Burglary Protection 5%

Fire Alarm 5%

Claim Free – Renewal Only

1 Year	5%
2 Years	10%
3 Years	15%

Total Credits: %

Surcharges (Multiply % x Base Premium/credits applied) See Page 4

Age of Dwelling: See Page 4 for Surcharge Amounts Available %

Prior Losses:

Any Loss(es) in past 12 mo. totaling <\$10,000	10%
Any Loss(es) in past 12 mo. totaling >\$10,000	15%
2 Loss(es) in past 24 mo. totaling <\$10,000	5%
2 Loss(es) in past 24 mo. totaling >\$10,000	10%

Duplexes: 10%

Wood Shake Roof (0-15 Years Old): 10%

Total Surcharges: %

Net Credits / Surcharges: %

Base Premium X Net Credits / Surcharges: \$ _____

Optional Coverages (pg. 13): +\$ _____
..... +\$ _____
..... +\$ _____

Policy Fee: +\$ 10
Inspection Fee: +\$ 40

Total Premium: \$ _____