

American Reliable Insurance Company

A Stock Insurance Company

8655 E Via De Ventura
Scottsdale, AZ 85258-3321

NEW BUSINESS EFFECTIVE: 12/01/10
RENEWAL BUSINESS EFFECTIVE: 12/01/10

CALIFORNIA DWELLING UNDERWRITING GUIDELINES AND RATE GUIDE



Cabrillo

Pacific Insurance Services, LLC

PO Box 501680 San Diego, CA 92150-1680

License# 0G98504

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

DP-1 (Ed. 12/02), DP-3 (Ed. 12/02) and VACANT DP-1

MINIMUM VALUE: \$15,000

MAXIMUM VALUE: *DP-1:* \$400,000 *DP-3:* \$400,000 *VACANT:* \$400,000

COVERAGE LIMITS: The maximum value to be written is \$400,000.

Unattached Adjacent Structures: 50% of the dwelling value. All additional structures must be listed on application with full description and values.

Personal Effects: Owner Occupied – 50% of the dwelling value. Tenant Occupied – Maximum \$15,000.

Comprehensive Personal Liability / OL&T: \$500,000 – Contact the General Agent for acceptability requirements and premium.

Deductibles: \$250 for Owner Occupied dwellings. \$500 for *Tenant / Seasonal Occupied dwellings.

*If damage is caused by a deliberate act of the tenant(s), a \$2500 deductible applies with V&MM.

TERRITORY DEFINITION: One rate entire state.

SUBMISSION INFORMATION

APPLICATION: American Reliable's application, the Property Disclosure, and the Earthquake Offer must be completed in full and be accompanied by 2 photos (front & rear) of the risk along with any other photos of additional exposures.

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.

INSPECTIONS: Inspections with at least 2 photos (front & rear) showing the entire premises are required on all new business.

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.

VALUATION OF RISKS:

DP-3 - The dwelling must be insured to at least 100% of its replacement cost value. Any industry standard residential estimator can be used as 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 percentage set by an industry standard residential cost estimating company as an inflation guard.

DP-1 & VACANT - The dwelling must be insured to 100% of its Actual Cash Value.

ELIGIBILITY INFORMATION

OCCUPANCY: The dwelling must be Owner or Tenant Occupied or used as a seasonal/secondary residence. The dwelling must be used exclusively for private residential purposes. The dwelling must be occupied by 1-4 families.

VACANT: Absence of most of the furniture and other items needed for human occupancy as a dwelling.

UNOCCUPIED: Dwellings without human inhabitants but contain enough furnishings or other personal property to show an intent to return and occupy the dwelling.

DWELLING AGE & UPDATES: Dwellings over 60 years of age must have plumbing, wiring, and heating updated.

DWELLING CONDITION: Dwelling and roof must be in good to excellent condition and show proper maintenance. The roof must be in good repair or have the Roof Limitation endorsement attached. 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.

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.

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. For this purpose, 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 written premium of \$100.00 for each policy applies. A minimum retained premium of \$35.00 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.

UNDERWRITING REPORTS: CLUE & Credit reports will be run on all new business applications. The purpose of the credit report is to verify the information on the application.

MINIMUM PREMIUMS AND FEES

MINIMUM PREMIUM:	\$100.00
MINIMUM RETAINED PREMIUM:	\$ 35.00
POLICY FEE (Fully Earned):	\$ 20.00 per policy
INSPECTION FEE (Fully Earned):	\$ 40.00
<i>Each New Business risk.</i>	

CREDITS AND SURCHARGES

DEDUCTIBLE CREDITS - OWNER OCCUPIED: *(Apply credit to base premium)*

\$ 500	10%
\$1,000	15%
\$1,500	17%
\$2,500	25%
\$5,000	30%

If earthquake coverage is purchased, the earthquake deductible remains at 10%.

DEDUCTIBLE CREDITS - SEASONAL / TENANT OCCUPIED: *(Apply credit to base premium)*

\$1,000	5%
\$1,500	7%
\$2,500	15%
\$5,000	20%

If earthquake coverage is purchased, the earthquake deductible remains at 10%.

SURCHARGES: *(Apply surcharge to base premium)*

Two Family Unit	10%
3 & 4 Family Unit	20%
Woodstove (Minimum \$50.00)	10%

WOOD SHAKE ROOF 0 - 15 YEARS OLD: *Increase the base dwelling premium by 10%.*

Renewals with wood shake roofs 16 years and older will have the roof for fire and lightning only coverage attached. The surcharge will no longer apply.

DOMES HOMES OR LOG HOMES (DP-1 Only): *Increase the base dwelling premium by 20%.*

RATING INSTRUCTIONS

1. Obtain the base premium from the rate pages.
2. Apply any applicable Deductible Credit to the base premium.
3. Add optional coverage premiums.
4. Add Woodstove surcharge, if applicable, as a separate line item.
5. Add applicable policy and inspection fees.
6. Total all premiums to obtain final premium.

DP-1 PROGRAM – 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 structural damage.
4. Homes that are in foreclosure.
5. Short term vacation rentals.
6. Homes with more than 4 units.
7. Homes with portable kerosene heaters or heat reclaiming devices.
8. Homes where the primary source of heat is a permanently installed space heater or a wood, coal or pellet burning device.
9. Homes that have knob and tube wiring.
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, straw built homes, apartments, townhomes or condominiums. (Duplexes, Triplexes, and Fourplexes are okay, Mobile Homes and Townhomes are okay in Vacant Program.)
19. Homes with more than 2 lien holders. Two lien holders are acceptable if one is a financial institution.
20. Homes with childcare, homecare, lodging, auto repair or chemical processing conducted on the premises.

The following types of risks may not have Liability Coverage added.

1. 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.
2. Any premises with a trampoline or a swimming pool with a diving board or slide.
3. Homes without permanently installed steps at all entrances, including decks and patios.
4. Homes with steps or porches, over 2 feet in height that do not have a railing.
5. Bars on windows without quick release.
6. Rental properties for student housing.
7. Insured's or tenants that board or rent horses.
8. Applicants or risks that own, keep, or shelter any of the following breeds: Akitas, Anatolian Shepherds, Chows, Dobermans, Pit Bulls, Rottweilers, Wolves or Wolf Hybrids, any mix of these breeds, any animal with a previous bite history or any exotic (snakes, monkeys, etc.) animals.

DP-1 PROGRAM – 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, 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 a lapse in insurance coverage over 30 days. (Confirmation of prior coverage must be maintained on file; not applicable to first time home buyers).
4. Homes with existing non-structural damage.
5. Homes titled in the name of a corporation.
6. Homes with more than 2 unrelated owners.
7. Homes attached to, occupied as, or converted from a commercial risk.
8. Homes that have an open foundation or are built on stilts. **Photos must be included.**
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 within 1,500 feet of a river or creek, or homes on an island or in a Special Flood Hazard Area.
11. Homes located in a forested area in Protection Class 1 - 8.
12. Homes with multiple horses, livestock or farm animals on the premises.
13. Any premises with 5 or more acres.
14. Homes with business or farming activities conducted on the premises.
15. Other Structures that exceed 30% of the value of the home.
16. Personal Property that exceeds 50% of the value of the home.

CALIFORNIA DP-1 PROGRAM – L.O.B. 55

ELIGIBILITY: Owner, Seasonal, or Tenant Occupied.
 1 – 4 Family Dwellings
 Minimum Dwelling Value: \$ 15,000
 Maximum Dwelling Value: \$400,000

POLICY FEE: \$20.00 (Fully Earned)

INSPECTION FEE: \$40.00 (Fully Earned)

DEDUCTIBLE: Owner Occupied: \$250 All Perils
 Tenant*/Seasonal: \$500 All Perils
 *If damage caused by a deliberate act of tenant(s), a \$2,500 deductible applies to Tenant Occupied with V&MM.

SURCHARGES: Two Family Unit: Increase base premium 10%.
 3 & 4 Family Unit: Increase base premium 20%
 Woodstove: Increase base premium 10% (Minimum Woodstove Surcharge is \$50.)
 Wood Shake Roof 0 - 15 Years Old: Increase base premium 10%.
 Dome Homes Or Log Homes: Increase base premium 20%.

O = Owner S = Seasonal T = Tenant

DWELLING VALUE	DP-1 0-25 YEARS									DP-1 26-50 YEARS									DP-1 51-90 YEARS									DP-1 91+ YEARS								
	PC 1 - 7			PC 8 - 10			PC 1 - 7			PC 8 - 10			PC 1 - 7			PC 8 - 10			PC 1 - 7			PC 8 - 10			PC 1 - 7			PC 8 - 10								
	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T						
\$15,000 - \$15,999	\$56	\$61	\$67	\$96	\$121	\$125	\$59	\$65	\$71	\$102	\$129	\$133	\$71	\$78	\$85	\$122	\$154	\$160	\$80	\$88	\$96	\$138	\$173	\$180												
16,000 - 16,999	59	65	70	101	127	132	62	69	75	107	135	140	75	82	90	129	163	169	84	93	101	145	183	190												
17,000 - 17,999	61	67	73	105	132	137	65	71	78	111	141	146	78	86	93	134	169	175	88	96	105	151	190	197												
18,000 - 18,999	63	70	76	109	137	142	67	74	81	116	146	151	81	89	97	139	175	182	91	100	109	156	197	204												
19,000 - 19,999	66	73	79	114	144	149	70	77	85	121	153	158	85	93	101	145	183	190	95	105	114	164	206	214												
20,000 - 20,999	68	75	82	118	149	154	73	80	87	125	158	164	87	96	105	150	190	197	98	108	118	169	213	221												
21,000 - 21,999	71	78	85	122	153	159	75	83	90	129	163	169	90	99	108	155	196	203	102	112	122	175	220	228												
22,000 - 22,999	73	80	88	126	158	164	78	85	93	134	168	175	93	102	112	160	202	210	105	115	126	180	227	236												
23,000 - 23,999	76	84	91	131	165	171	81	89	97	139	175	182	97	107	116	167	210	218	109	120	131	188	237	246												
24,000 - 24,999	78	86	94	135	170	176	83	92	100	143	181	187	100	110	120	172	217	225	112	124	135	193	244	253												
25,000 - 25,999	80	89	97	138	175	181	86	94	103	147	186	193	103	113	123	177	223	231	116	127	139	199	251	260												
26,000 - 26,999	83	91	99	142	180	186	88	97	106	151	191	198	106	116	127	182	229	238	119	131	143	204	258	267												
27,000 - 27,999	85	94	102	146	184	191	90	99	109	156	196	203	109	119	130	187	235	244	122	134	146	210	265	275												
28,000 - 28,999	88	97	106	151	191	198	94	103	112	161	203	211	112	124	135	193	244	253	126	139	152	217	274	284												
29,000 - 29,999	90	99	108	155	196	203	96	106	115	165	208	216	115	127	138	198	250	259	130	143	156	223	281	292												
30,000 - 30,999	93	102	111	159	201	208	98	108	118	169	214	221	118	130	142	203	256	266	133	146	159	229	288	299												
31,000 - 31,999	95	104	114	163	206	213	101	111	121	173	219	227	121	133	145	208	263	272	136	150	163	234	295	306												
32,000 - 32,999	97	107	116	167	211	218	103	114	124	178	224	232	124	136	149	213	269	279	139	153	167	240	302	314												
33,000 - 33,999	100	110	120	172	217	225	106	117	128	183	231	239	128	140	153	220	277	287	144	158	172	247	312	323												
34,000 - 34,999	102	113	123	176	222	230	109	120	131	187	236	245	131	144	157	225	283	294	147	162	176	253	319	331												
35,000 - 35,999	105	115	125	180	227	235	111	122	133	191	241	250	133	147	160	230	290	300	150	165	180	258	326	338												
36,000 - 36,999	107	118	128	184	232	240	114	125	136	195	247	256	136	150	164	235	296	307	153	169	184	264	333	345												
37,000 - 37,999	109	120	131	188	237	245	116	128	139	200	252	261	139	153	167	240	302	313	157	172	188	269	340	352												
38,000 - 38,999	111	122	134	191	242	251	118	130	142	204	257	266	142	156	171	244	308	320	160	176	192	275	347	360												
39,000 - 39,999	114	125	136	195	246	256	121	133	145	208	262	272	145	160	174	249	315	326	163	179	196	281	354	367												
40,000 - 40,999	117	128	140	201	253	262	124	136	149	213	269	279	149	164	179	256	323	335	167	184	201	288	363	377												
41,000 - 41,999	119	131	143	204	258	267	126	139	152	217	274	284	152	167	182	261	329	341	171	188	205	294	370	384												
42,000 - 42,999	121	133	145	208	263	273	129	142	155	222	280	290	155	170	186	266	336	348	174	191	209	299	377	391												
43,000 - 43,999	123	136	148	212	268	278	131	144	157	226	285	295	157	173	189	271	342	354	177	195	213	305	384	399												
44,000 - 44,999	126	138	151	216	273	283	134	147	160	230	290	301	160	176	192	276	348	361	180	198	217	310	392	406												
45,000 - 45,999	128	141	153	220	278	288	136	150	163	234	295	306	163	180	196	281	354	367	184	202	220	316	399	413												
46,000 - 46,999	130	143	156	224	282	293	138	152	166	238	300	312	166	183	199	286	361	374	187	206	224	321	406	421												
47,000 - 47,999	132	146	159	228	287	298	141	155	169	242	306	317	169	186	203	291	367	380	190	209	228	327	413	428												
48,000 - 48,999	135	148	162	232	292	303	143	158	172	246	311	322	172	189	206	296	373	387	193	213	232	333	420	435												
49,000 - 49,999	137	151	164	235	297	308	146	160	175	251	316	328	175	192	210	301	379	393	197	216	236	338	427	442												
50,000 - 50,999	139	153	167	239	302	313	148	163	178	255	321	333	178	195	213	306	386	400	200	220	240	344	434	450												
51,000 - 51,999	142	156	171	245	309	320	151	166	182	260	328	340	182	200	218	312	394	408	204	225	245	351	443	459												
52,000 - 52,999	144	159	173	248	313	325	154	169	184	264	333	346	184	203	221	317	400	415	207	228	249	357	450	467												
53,000 - 53,999	147	161	176	252	318	330	156	172	187	268	339	351	187	206	225	322	406	421	211	232	253	362	457	474												
54,000 - 54,999	149	164	179	256	323	335	158	174	190	273	344	357	190	209	228	327	413	428	214	235	257	368	464	481												
55,000 - 55,999	151	166	181	260	328	340	161	177	193	277	349	362	193	212	232	332	419	434	217	239	261	374	471	489												
56,000 - 56,999	153	169	184	264	333	345	163	180	196	281	354	367	196	215	235	337	425	441	220	242	264	379	478	496												
57,000 - 57,999	156	171	187	268	338	350	166	182	199	285	359	373	199	219	239	342	431	447	224	246	268	385	485	503												
58,000 - 58,999	158	174	190	272	343	355	168	185	202	289	365	378	202	222	242	347	438	454	227	250	272	390	492	510												
59,000 - 59,999	160	176	192	276	348	361	170	188	205	293	370	384	205	225	245	352	444	460	230	253	276	396	499	518												
60,000 - 60,999	162	179	195	279	353	366	173	190	207	297	375	389	207	228	249	357	450	467	233	257	280	401	506	525												
61,000 - 61,999	165	181	198	283	357	371	175	193	210	301	380	394	210	231	252	362	456	473	237	260	284	407	513	532												
62,000 - 62,999	167	184	200	287	362	376	178	195	213	306	386	400	213	235	256	367	463	480	240	264	288	413	520	540												
63,000 - 63,999	169	186	203	291	367	381	180	198	216	310	391	405	216	238	259	372	469	486	243	267	292	418	527	547												
64,000 - 64,999	172	189	206	295	372	386	182	201	219	314	396	411	219	241	263	377	475	493	246	271	296	424	535	554												
65,000 - 65,999	174	191	209	299	377	391	185	203	222	318	401	416	222	244	266	382	481	499	250	275	299	429	542	562												
66,000 - 66,999	176	194	211	303	382	396	187	206	225	322	406	421	225	247	270	387	488	506	253	278	303	435	549	569												
67,000 - 67,999	178	196	214	307	387	401	190	209	228	326	412	427	228	250	273	391	494	512	256	282	307	440	556	576												
68,000 - 68,999	181	199	217	311	392	406																														

CALIFORNIA DP-1 PROGRAM – L.O.B. 55

ELIGIBILITY: Owner, Seasonal, or Tenant Occupied.
 1 – 4 Family Dwellings
 Minimum Dwelling Value: \$ 15,000
 Maximum Dwelling Value: \$400,000

POLICY FEE: \$20.00 (Fully Earned)

INSPECTION FEE: \$40.00 (Fully Earned)

DEDUCTIBLE: Owner Occupied: \$250 All Perils
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 *If damage caused by a deliberate act of tenant(s), a \$2,500 deductible applies to Tenant Occupied with V&MM.

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 Woodstove: Increase base premium 10% (Minimum Woodstove Surcharge is \$50.)
 Wood Shake Roof 0 - 15 Years Old: Increase base premium 10%.
 Dome Homes Or Log Homes: Increase base premium 20%.

O = Owner S = Seasonal T = Tenant

DWELLING VALUE	DP-1 0-25 YEARS									DP-1 26-50 YEARS									DP-1 51-90 YEARS									DP-1 91+ YEARS								
	PC 1 - 7			PC 8 - 10			PC 1 - 7			PC 8 - 10			PC 1 - 7			PC 8 - 10			PC 1 - 7			PC 8 - 10			PC 1 - 7			PC 8 - 10								
	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T						
\$90,000 - \$90,999	\$228	\$251	\$274	\$392	\$495	\$513	\$242	\$267	\$291	\$417	\$526	\$546	\$291	\$320	\$349	\$500	\$631	\$655	\$327	\$360	\$393	\$563	\$710	\$737												
91,000 - 91,999	229	252	275	395	498	516	244	268	293	420	530	549	293	322	351	504	636	659	330	362	395	567	715	741												
92,000 - 92,999	232	255	278	399	503	521	246	271	296	424	535	555	296	325	355	509	642	666	333	366	399	572	722	749												
93,000 - 93,999	234	257	281	402	508	526	249	274	299	428	540	560	299	329	358	514	648	672	336	370	403	578	729	756												
94,000 - 94,999	236	260	283	406	513	531	251	276	302	432	545	565	302	332	362	519	654	678	339	373	407	583	736	763												
95,000 - 95,999	238	262	286	410	517	537	254	279	304	436	551	571	304	335	365	524	661	685	342	377	411	589	743	771												
96,000 - 96,999	240	264	288	413	521	540	255	281	306	439	554	574	306	337	368	527	665	689	345	379	414	593	748	775												
97,000 - 97,999	242	266	291	417	526	545	258	283	309	443	559	580	309	340	371	532	671	696	348	383	417	598	755	783												
98,000 - 98,999	244	269	293	421	531	550	260	286	312	447	564	585	312	343	375	537	677	702	351	386	421	604	762	790												
99,000 - 99,999	247	271	296	424	535	555	262	289	315	451	570	591	315	346	378	542	684	709	354	390	425	610	769	797												
100,000 - 100,999	248	273	298	427	539	559	264	291	317	454	573	594	317	349	380	545	688	713	357	392	428	613	774	802												
101,000 - 101,999	251	276	301	431	544	564	266	293	320	458	578	600	320	352	384	550	694	720	360	396	432	619	781	809												
102,000 - 102,999	253	278	303	435	548	569	269	296	323	462	584	605	323	355	387	555	700	726	363	399	436	624	788	817												
103,000 - 103,999	255	281	306	439	553	574	271	298	326	467	589	610	326	358	391	560	706	732	366	403	439	630	795	824												
104,000 - 104,999	257	282	308	441	557	577	273	300	327	469	592	614	327	360	393	563	711	737	368	405	442	634	799	829												
105,000 - 105,999	259	285	311	445	562	582	275	303	330	474	597	619	330	363	396	568	717	743	372	409	446	639	806	836												
106,000 - 106,999	261	287	313	449	566	587	278	305	333	478	603	625	333	367	400	573	723	750	375	412	450	645	814	844												
107,000 - 107,999	263	289	315	452	570	591	279	307	335	480	606	628	335	369	402	576	727	754	377	415	452	649	818	848												
108,000 - 108,999	265	291	318	455	575	596	282	310	338	485	611	634	338	372	406	581	734	761	380	418	456	654	825	856												
109,000 - 109,999	267	294	320	459	580	601	284	313	341	489	616	639	341	375	409	586	740	767	384	422	460	660	832	863												
110,000 - 110,999	269	295	322	462	583	604	286	314	343	491	620	643	343	377	411	590	744	771	386	424	463	663	837	868												
111,000 - 111,999	271	298	325	466	588	609	288	317	346	496	625	648	346	380	415	595	750	778	389	428	467	669	844	875												
112,000 - 112,999	273	300	328	470	593	614	291	320	349	500	630	654	349	383	418	600	756	784	392	431	471	675	851	882												
113,000 - 113,999	275	302	329	472	596	618	292	321	351	502	634	657	351	386	421	603	761	789	394	434	473	678	856	887												
114,000 - 114,999	277	305	332	476	601	623	295	324	353	507	639	663	353	389	424	608	767	795	398	437	477	684	863	895												
115,000 - 115,999	279	307	335	480	606	628	297	327	356	511	644	668	356	392	428	613	773	802	401	441	481	689	870	902												
116,000 - 116,999	281	309	337	483	609	631	299	328	358	513	648	672	358	394	430	616	777	806	403	443	484	693	874	907												
117,000 - 117,999	283	311	339	487	614	636	301	331	361	518	653	677	361	397	433	621	784	812	406	447	487	699	882	914												
118,000 - 118,999	284	313	341	489	617	640	303	333	363	520	656	681	363	399	436	624	788	817	408	449	490	702	886	919												
119,000 - 119,999	287	315	344	493	622	645	305	335	366	524	662	686	366	402	439	629	794	823	412	453	494	708	893	926												
120,000 - 120,999	289	318	347	497	627	650	307	338	369	529	667	691	369	406	443	634	800	830	415	456	498	714	900	933												
121,000 - 121,999	290	319	348	499	630	653	309	340	371	531	670	695	371	408	445	638	804	834	417	459	500	717	905	938												
122,000 - 122,999	293	322	351	503	635	658	311	342	374	535	676	700	374	411	448	643	811	841	420	462	504	723	912	946												
123,000 - 123,999	294	324	353	506	638	662	313	344	375	538	679	704	375	413	451	646	815	845	422	465	507	727	917	950												
124,000 - 124,999	296	326	356	510	643	667	315	347	378	542	684	709	378	416	454	651	821	851	426	468	511	732	924	958												
125,000 - 125,999	299	329	358	514	648	672	318	349	381	546	689	715	381	419	458	656	827	858	429	472	515	738	931	965												
126,000 - 126,999	300	330	360	516	651	675	319	351	383	549	693	718	383	421	460	659	831	862	431	474	517	741	935	970												
127,000 - 127,999	302	333	363	520	656	680	322	354	386	553	698	724	386	425	463	664	838	869	434	478	521	747	942	977												
128,000 - 128,999	304	334	365	523	659	684	323	356	388	556	702	727	388	427	466	667	842	873	436	480	524	751	947	982												
129,000 - 129,999	306	337	367	527	664	689	326	358	391	560	707	733	391	430	469	672	848	879	440	484	528	756	954	989												
130,000 - 130,999	308	338	369	529	668	692	327	360	393	563	710	736	393	432	471	676	852	884	442	486	530	760	959	994												
131,000 - 131,999	310	341	372	533	673	697	330	363	396	567	715	742	396	435	475	681	859	890	445	490	534	766	966	1,002												
132,000 - 132,999	311	343	374	536	676	701	331	364	398	570	719	745	398	437	477	684	863	895	447	492	537	769	971	1,006												
133,000 - 133,999	314	345	376	540	681	706	334	367	400	574	724	751	400	441	481	689	869	901	451	496	541	775	978	1,014												
134,000 - 134,999	316	348	379	543	686	711	336	370	403	578	729	756	403	444	484	694	875	908	454	499	545	780	985	1,021												
135,000 - 135,999	317	349	381	546	689	714	338	371	405	581	733	760	405	446	486	697	879	912	456	502	547	784	989	1,026												
136,000 - 136,999	320	352	384	550	694	719	340	374	408	585	738	765	408	449	490	702	886	918	459	505	551	790	996	1,033												
137,000 - 137,999	321	353	385	552	697	723	342	376	410	588	742	769	410	451	492	705	890	923	461	507	554	793	1,001	1,038												
138,000 - 138,999	323	356	388	556	702	728	344	379	413	592	747	774	413	454	496	710	896	929	465	511	557	799	1,008	1,045												
139,000 - 139,999	325	357	390	559	705	731	346	380	415	595	750	778	415	456	498	714	900	933	467	513	560	803	1,013	1,050												
140,000 - 140,999	326	359	392	562	708	735	347	382	417	597	754	781	417	458	500	717	904	938	469	516	563	806	1,017	1,055												
141,000 - 141,999	329	362	394	565	713	740	350	385	420	602	759	787	420	462	504	722	911	944	472	519	567	812	1,025	1,062												
142,000 - 142,999	330	363	396	568																																

CALIFORNIA DP-1 PROGRAM – L.O.B. 55

ELIGIBILITY: Owner, Seasonal, or Tenant Occupied.
 1 – 4 Family Dwellings
 Minimum Dwelling Value: \$ 15,000
 Maximum Dwelling Value: \$400,000

POLICY FEE: \$20.00 (Fully Earned)

INSPECTION FEE: \$40.00 (Fully Earned)

DEDUCTIBLE: Owner Occupied: \$250 All Perils
 Tenant*/Seasonal: \$500 All Perils
 *If damage caused by a deliberate act of tenant(s), a \$2,500 deductible applies to Tenant Occupied with V&MM.

SURCHARGES: Two Family Unit: Increase base premium 10%.
 3 & 4 Family Unit: Increase base premium 20%
 Woodstove: Increase base premium 10% (Minimum Woodstove Surcharge is \$50).
 Wood Shake Roof 0 - 15 Years Old: Increase base premium 10%.
 Dome Homes Or Log Homes: Increase base premium 20%.

O = Owner S = Seasonal T = Tenant

DWELLING VALUE	DP-1 0-25 YEARS									DP-1 26-50 YEARS									DP-1 51-90 YEARS									DP-1 91+ YEARS								
	PC 1-7			PC 8-10			PC 1-7			PC 8-10			PC 1-7			PC 8-10			PC 1-7			PC 8-10			PC 1-7			PC 8-10								
	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T			
\$170,000 - \$170,999	\$375	\$413	\$450	\$646	\$815	\$845	\$399	\$439	\$479	\$687	\$867	\$899	\$479	\$527	\$575	\$824	\$1,040	\$1,078	\$539	\$593	\$647	\$927	\$1,170	\$1,213												
171,000 - 171,999	377	415	452	648	818	848	401	441	481	690	870	902	481	529	577	828	1,044	1,083	541	595	650	931	1,175	1,218												
172,000 - 172,999	378	416	454	651	821	851	403	443	483	692	874	906	483	531	580	831	1,048	1,087	543	598	652	935	1,179	1,223												
173,000 - 173,999	380	418	456	653	824	855	404	445	485	695	877	909	485	533	582	834	1,052	1,091	546	600	655	938	1,184	1,228												
174,000 - 174,999	381	420	458	656	828	858	406	446	487	698	880	913	487	536	584	837	1,057	1,096	548	603	657	942	1,189	1,232												
175,000 - 175,999	383	421	459	659	831	862	407	448	489	701	884	917	489	538	587	841	1,061	1,100	550	605	660	946	1,193	1,237												
176,000 - 176,999	384	423	461	661	834	865	409	450	491	703	887	920	491	540	589	844	1,065	1,104	552	607	662	950	1,198	1,242												
177,000 - 177,999	386	425	463	664	837	868	411	452	493	706	891	924	493	542	591	847	1,069	1,108	554	610	665	953	1,203	1,247												
178,000 - 178,999	387	426	465	666	841	872	412	453	495	709	894	927	495	544	593	851	1,073	1,113	556	612	668	957	1,207	1,252												
179,000 - 179,999	389	428	467	669	844	875	414	455	496	712	898	931	496	546	596	854	1,077	1,117	559	614	670	961	1,212	1,257												
180,000 - 180,999	390	429	469	672	847	878	415	457	498	714	901	935	498	548	598	857	1,082	1,121	561	617	673	964	1,217	1,262												
181,000 - 181,999	392	431	470	674	850	882	417	459	500	717	905	938	500	550	600	861	1,086	1,126	563	619	675	968	1,221	1,266												
182,000 - 182,999	393	433	472	677	854	885	419	460	502	720	908	942	502	552	603	864	1,090	1,130	565	622	678	972	1,226	1,271												
183,000 - 183,999	395	434	474	679	857	889	420	462	504	723	912	945	504	555	605	867	1,094	1,134	567	624	681	976	1,231	1,276												
184,000 - 184,999	396	436	476	682	860	892	422	464	506	725	915	949	506	557	607	870	1,098	1,139	569	626	683	979	1,236	1,281												
185,000 - 185,999	398	438	478	684	864	895	423	466	508	728	919	953	508	559	610	874	1,102	1,143	572	629	686	983	1,240	1,286												
186,000 - 186,999	399	439	479	687	867	899	425	467	510	731	922	956	510	561	612	877	1,107	1,147	574	631	688	987	1,245	1,291												
187,000 - 187,999	401	441	481	690	870	902	427	469	512	734	926	960	512	563	614	880	1,111	1,152	576	633	691	990	1,250	1,296												
188,000 - 188,999	402	443	483	692	873	906	428	471	514	736	929	963	514	565	617	884	1,115	1,156	578	636	694	994	1,254	1,301												
189,000 - 189,999	404	444	485	695	877	909	430	473	516	739	933	967	516	567	619	887	1,119	1,160	580	638	696	998	1,259	1,305												
190,000 - 190,999	405	446	487	697	880	912	431	474	518	742	936	971	518	569	621	890	1,123	1,165	582	641	699	1,002	1,264	1,310												
191,000 - 191,999	407	448	488	700	883	916	433	476	520	745	940	974	520	571	623	894	1,127	1,169	584	643	701	1,005	1,268	1,315												
192,000 - 192,999	408	449	490	703	886	919	435	478	521	747	943	978	521	574	626	897	1,132	1,173	587	645	704	1,009	1,273	1,320												
193,000 - 193,999	410	451	492	705	890	922	436	480	523	750	946	981	523	576	628	900	1,136	1,178	589	648	707	1,013	1,278	1,325												
194,000 - 194,999	411	453	494	708	893	926	438	482	525	753	950	985	525	578	630	904	1,140	1,182	591	650	709	1,016	1,282	1,330												
195,000 - 195,999	413	454	496	710	896	929	439	483	527	756	953	989	527	580	633	907	1,144	1,186	593	652	712	1,020	1,287	1,335												
196,000 - 196,999	414	456	497	713	899	933	441	485	529	758	957	992	529	582	635	910	1,148	1,191	595	655	714	1,024	1,292	1,339												
197,000 - 197,999	416	458	499	716	903	936	443	487	531	761	960	996	531	584	637	913	1,152	1,195	597	657	717	1,028	1,296	1,344												
198,000 - 198,999	418	459	501	718	906	939	444	489	533	764	964	999	533	586	640	917	1,157	1,199	600	660	720	1,031	1,301	1,349												
199,000 - 199,999	419	461	503	721	909	943	446	490	535	767	967	1,003	535	588	642	920	1,161	1,204	602	662	722	1,035	1,306	1,354												
200,000 - 200,999	421	463	505	723	913	946	447	492	537	769	971	1,007	537	591	644	923	1,165	1,208	604	664	725	1,039	1,311	1,359												
201,000 - 201,999	422	464	506	726	916	950	449	494	539	772	974	1,010	539	593	646	927	1,169	1,212	606	667	727	1,042	1,315	1,364												
202,000 - 202,999	424	466	508	728	919	953	451	496	541	775	978	1,014	541	595	649	930	1,173	1,217	608	669	730	1,046	1,320	1,369												
203,000 - 203,999	425	468	510	731	922	956	452	497	543	778	981	1,017	543	597	651	933	1,177	1,221	610	671	732	1,050	1,325	1,373												
204,000 - 204,999	427	469	512	734	926	960	454	499	545	780	985	1,021	545	599	653	937	1,182	1,225	613	674	735	1,054	1,329	1,378												
205,000 - 205,999	428	471	514	736	929	963	455	501	546	783	988	1,025	546	601	656	940	1,186	1,229	615	676	738	1,057	1,334	1,383												
206,000 - 206,999	430	472	515	739	932	966	457	503	548	786	992	1,028	548	603	658	943	1,190	1,234	617	679	740	1,061	1,339	1,388												
207,000 - 207,999	431	474	517	741	935	970	459	504	550	789	995	1,032	550	605	660	946	1,194	1,238	619	681	743	1,065	1,343	1,393												
208,000 - 208,999	433	476	519	744	939	973	460	506	552	791	999	1,035	552	607	663	950	1,198	1,242	621	683	745	1,068	1,348	1,398												
209,000 - 209,999	434	477	521	747	942	977	462	508	554	794	1,002	1,039	554	610	665	953	1,202	1,247	623	686	748	1,072	1,353	1,403												
210,000 - 210,999	436	479	523	749	945	980	463	510	556	797	1,005	1,043	556	612	667	956	1,207	1,251	626	688	751	1,076	1,357	1,407												
211,000 - 211,999	437	481	524	752	948	983	465	511	558	800	1,009	1,046	558	614	670	960	1,211	1,255	628	690	753	1,080	1,362	1,412												
212,000 - 212,999	439	482	526	754	952	987	467	513	560	802	1,012	1,050	560	616	672	963	1,215	1,260	630	693	756	1,083	1,367	1,417												
213,000 - 213,999	440	484	528	757	955	990	468	515	562	805	1,016	1,053	562	618	674	966	1,219	1,264	632	695	758	1,087	1,371	1,422												
214,000 - 214,999	442	486	530	760	958	994	470	517	564	808	1,019	1,057	564	620	676	970	1,223	1,268	634	698	761	1,091	1,376	1,427												
215,000 - 215,999	443	487	532	762	961	997	471	519	566	811	1,023	1,061	566	622	679	973	1,227	1,273	636	700	764	1,095	1,381	1,432												
216,000 - 216,999	445	489	534	765	965	1,000	473	520	568	814	1,026	1,064	568	624	681	976	1,232	1,277	639	702	766	1,098	1,386	1,437												
217,000 - 217,999	446	491	535	767	968	1,004	475	522	569	816	1,030	1,068	569	626	683	980	1,236	1,281	641	705	769	1,102	1,390	1,441												
218,000 - 218,999	448	492	537	770	971	1,007	476	524	571	819	1,033	1,071	571	629	686	983	1,240	1,286	643	707	771	1,106	1,395	1,446												
219,000 - 219,999	449	494	539	772	975	1,010	478	526	573	822	1,037	1,075	573	631	688	986	1,244	1,290	645	709																

CALIFORNIA DP-1 PROGRAM – L.O.B. 55

ELIGIBILITY: Owner, Seasonal, or Tenant Occupied.
1 – 4 Family Dwellings
Minimum Dwelling Value: \$ 15,000
Maximum Dwelling Value: \$400,000

POLICY FEE: \$20.00 (Fully Earned)

INSPECTION FEE: \$40.00 (Fully Earned)

DEDUCTIBLE: Owner Occupied: \$250 All Perils
Tenant*/Seasonal: \$500 All Perils
*If damage caused by a deliberate act of tenant(s), a \$2,500 deductible applies to Tenant Occupied with V&MM.

SURCHARGES: Two Family Unit: Increase base premium 10%.
3 & 4 Family Unit: Increase base premium 20%.
Woodstove: Increase base premium 10% (Minimum Woodstove Surcharge is \$50).
Wood Shake Roof 0 - 15 Years Old: Increase base premium 10%.
Dome Homes Or Log Homes: Increase base premium 20%.

O = Owner S = Seasonal T = Tenant

DWELLING VALUE	DP-1 0-25 YEARS									DP-1 26-50 YEARS									DP-1 51-90 YEARS									DP-1 91+ YEARS								
	PC 1-7			PC 8-10			PC 1-7			PC 8-10			PC 1-7			PC 8-10			PC 1-7			PC 8-10			PC 1-7			PC 8-10								
	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T			
\$250,000 - \$250,999	\$496	\$545	\$595	\$853	\$1,076	\$1,115	\$527	\$580	\$633	\$907	\$1,144	\$1,187	\$633	\$696	\$759	\$1,089	\$1,373	\$1,424	\$712	\$783	\$854	\$1,225	\$1,545	\$1,602												
251,000 - 251,999	497	547	597	855	1,079	1,119	529	582	635	910	1,148	1,190	635	698	762	1,092	1,377	1,428	714	786	857	1,228	1,550	1,607												
252,000 - 252,999	499	549	599	858	1,082	1,122	531	584	637	913	1,151	1,194	637	700	764	1,095	1,382	1,433	716	788	860	1,232	1,554	1,612												
253,000 - 253,999	500	550	600	860	1,086	1,126	532	585	639	915	1,155	1,197	639	702	766	1,098	1,386	1,437	718	790	862	1,236	1,559	1,617												
254,000 - 254,999	502	552	602	863	1,089	1,129	534	587	641	918	1,158	1,201	641	705	769	1,102	1,390	1,441	721	793	865	1,239	1,564	1,621												
255,000 - 255,999	503	554	604	866	1,092	1,132	535	589	642	921	1,162	1,205	642	707	771	1,105	1,394	1,446	723	795	867	1,243	1,568	1,626												
256,000 - 256,999	505	555	606	868	1,095	1,136	537	591	644	924	1,165	1,208	644	709	773	1,108	1,398	1,450	725	797	870	1,247	1,573	1,631												
257,000 - 257,999	506	557	608	871	1,099	1,139	539	592	646	926	1,169	1,212	646	711	776	1,112	1,402	1,454	727	800	873	1,251	1,578	1,636												
258,000 - 258,999	508	559	609	873	1,102	1,142	540	594	648	929	1,172	1,215	648	713	778	1,115	1,407	1,459	729	802	875	1,254	1,582	1,641												
259,000 - 259,999	509	560	611	876	1,105	1,146	542	596	650	932	1,176	1,219	650	715	780	1,118	1,411	1,463	731	805	878	1,258	1,587	1,646												
260,000 - 260,999	511	562	613	879	1,108	1,149	543	598	652	935	1,179	1,222	652	717	782	1,122	1,415	1,467	734	807	880	1,262	1,592	1,651												
261,000 - 261,999	512	564	615	881	1,112	1,153	545	599	654	937	1,183	1,226	654	719	785	1,125	1,419	1,471	736	809	883	1,265	1,597	1,655												
262,000 - 262,999	514	565	617	884	1,115	1,156	547	601	656	940	1,186	1,230	656	722	787	1,128	1,423	1,476	738	812	885	1,269	1,601	1,660												
263,000 - 263,999	515	567	618	886	1,118	1,159	548	603	658	943	1,190	1,233	658	724	789	1,131	1,427	1,480	740	814	888	1,273	1,606	1,665												
264,000 - 264,999	517	568	620	889	1,121	1,163	550	605	660	946	1,193	1,237	660	726	792	1,135	1,432	1,484	742	816	891	1,277	1,611	1,670												
265,000 - 265,999	518	570	622	891	1,125	1,166	551	607	662	948	1,197	1,241	662	728	794	1,138	1,436	1,489	744	819	893	1,280	1,615	1,675												
266,000 - 266,999	520	572	624	894	1,128	1,170	553	608	664	951	1,200	1,244	664	730	796	1,141	1,440	1,493	747	821	896	1,284	1,620	1,680												
267,000 - 267,999	521	573	626	897	1,131	1,173	555	610	666	954	1,203	1,248	666	732	799	1,145	1,444	1,497	749	824	898	1,288	1,625	1,685												
268,000 - 268,999	523	575	627	899	1,135	1,176	556	612	667	957	1,207	1,251	667	734	801	1,148	1,448	1,501	751	826	901	1,291	1,629	1,689												
269,000 - 269,999	524	577	629	902	1,138	1,180	558	614	669	959	1,210	1,255	669	736	803	1,151	1,452	1,506	753	828	904	1,295	1,634	1,694												
270,000 - 270,999	526	578	631	904	1,141	1,183	559	615	671	962	1,214	1,259	671	738	806	1,155	1,457	1,510	755	831	906	1,299	1,639	1,699												
271,000 - 271,999	527	580	633	907	1,144	1,187	561	617	673	965	1,217	1,262	673	741	808	1,158	1,461	1,515	757	833	909	1,303	1,643	1,704												
272,000 - 272,999	529	582	635	910	1,148	1,190	563	619	675	968	1,221	1,266	675	743	810	1,161	1,465	1,519	760	835	911	1,306	1,648	1,709												
273,000 - 273,999	530	583	636	912	1,151	1,193	564	621	677	970	1,224	1,269	677	745	812	1,165	1,469	1,523	762	838	914	1,310	1,653	1,714												
274,000 - 274,999	532	585	638	915	1,154	1,197	566	622	679	973	1,228	1,273	679	747	815	1,168	1,473	1,528	764	840	917	1,314	1,658	1,719												
275,000 - 275,999	533	587	640	917	1,157	1,200	567	624	681	976	1,231	1,277	681	749	817	1,171	1,478	1,532	766	843	919	1,317	1,662	1,723												
276,000 - 276,999	535	588	642	920	1,161	1,203	569	626	683	979	1,235	1,280	683	751	819	1,174	1,482	1,536	768	845	922	1,321	1,667	1,728												
277,000 - 277,999	536	590	644	923	1,164	1,207	571	628	685	981	1,238	1,284	685	753	822	1,178	1,486	1,541	770	847	924	1,325	1,672	1,733												
278,000 - 278,999	538	592	645	925	1,167	1,210	572	629	687	984	1,242	1,287	687	755	824	1,181	1,490	1,545	772	850	927	1,329	1,676	1,738												
279,000 - 279,999	539	593	647	928	1,170	1,214	574	631	689	987	1,245	1,291	689	757	826	1,184	1,494	1,549	775	852	930	1,332	1,681	1,743												
280,000 - 280,999	541	595	649	930	1,174	1,217	575	633	690	990	1,249	1,295	690	760	829	1,188	1,498	1,554	777	854	932	1,336	1,686	1,748												
281,000 - 281,999	542	597	651	933	1,177	1,220	577	635	692	992	1,252	1,298	692	762	831	1,191	1,503	1,558	779	857	935	1,340	1,690	1,753												
282,000 - 282,999	544	598	653	935	1,180	1,224	579	636	694	995	1,256	1,302	694	764	833	1,194	1,507	1,562	781	859	937	1,344	1,695	1,758												
283,000 - 283,999	545	600	654	938	1,183	1,227	580	638	696	998	1,259	1,305	696	766	835	1,198	1,511	1,567	783	862	940	1,347	1,700	1,762												
284,000 - 284,999	547	602	656	941	1,187	1,231	582	640	698	1,001	1,263	1,309	698	768	838	1,201	1,515	1,571	785	864	943	1,351	1,704	1,767												
285,000 - 285,999	548	603	658	943	1,190	1,234	583	642	700	1,003	1,266	1,313	700	770	840	1,204	1,519	1,575	788	866	945	1,355	1,709	1,772												
286,000 - 286,999	550	605	660	946	1,193	1,237	585	644	702	1,006	1,269	1,316	702	772	842	1,207	1,523	1,580	790	869	948	1,358	1,714	1,777												
287,000 - 287,999	551	607	662	948	1,197	1,241	587	645	704	1,009	1,273	1,320	704	774	845	1,211	1,528	1,584	792	871	950	1,362	1,718	1,782												
288,000 - 288,999	553	608	663	951	1,200	1,244	588	647	706	1,012	1,276	1,323	706	776	847	1,214	1,532	1,588	794	873	953	1,366	1,723	1,787												
289,000 - 289,999	554	610	665	954	1,203	1,247	590	649	708	1,014	1,280	1,327	708	779	849	1,217	1,536	1,592	796	876	955	1,370	1,728	1,792												
290,000 - 290,999	556	612	667	956	1,206	1,251	591	651	710	1,017	1,283	1,331	710	781	852	1,221	1,540	1,597	798	878	958	1,373	1,733	1,796												
291,000 - 291,999	557	613	669	959	1,210	1,254	593	652	712	1,020	1,287	1,334	712	783	854	1,224	1,544	1,601	801	881	961	1,377	1,737	1,801												
292,000 - 292,999	559	615	671	961	1,213	1,258	595	654	714	1,023	1,290	1,338	714	785	856	1,227	1,548	1,605	803	883	963	1,381	1,742	1,806												
293,000 - 293,999	560	616	673	964	1,216	1,261	596	656	715	1,025	1,294	1,341	715	787	859	1,231	1,553	1,610	805	885	966	1,384	1,747	1,811												
294,000 - 294,999	562	618	674	967	1,219	1,264	598	658	717	1,028	1,297	1,345	717	789	861	1,234	1,557	1,614	807	888	968	1,388	1,751	1,816												
295,000 - 295,999	563	620	676	969	1,223	1,268	599	659	719	1,031	1,301	1,349	719	791	863	1,237	1,561	1,618	809	890	971	1,392	1,756	1,821												
296,000 - 296,999	565	621	678	972	1,226	1,271	601	661	721	1,034	1,304	1,352	721	793	865	1,240	1,565	1,623	811	893	974	1,396	1,761	1,826												
297,000 - 297,999	566	623	680	974	1,229	1,275	603	663	723	1,036	1,308	1,356	723	795	868	1,244	1,569	1,627	814	895	976	1,399														

CALIFORNIA DP-1 PROGRAM – L.O.B. 55

ELIGIBILITY: Owner, Seasonal, or Tenant Occupied.
1 – 4 Family Dwellings
Minimum Dwelling Value: \$ 15,000
Maximum Dwelling Value: \$400,000

POLICY FEE: \$20.00 (Fully Earned)

INSPECTION FEE: \$40.00 (Fully Earned)

DEDUCTIBLE: Owner Occupied: \$250 All Perils
Tenant/Seasonal: \$500 All Perils
*If damage caused by a deliberate act of tenant(s), a \$2,500 deductible applies to Tenant Occupied with V&MM.

SURCHARGES: Two Family Unit: Increase base premium 10%.
3 & 4 Family Unit: Increase base premium 20%.
Woodstove: Increase base premium 10% (Minimum Woodstove Surcharge is \$50).
Wood Shake Roof 0 - 15 Years Old: Increase base premium 10%.
Dome Homes Or Log Homes: Increase base premium 20%.

O = Owner S = Seasonal T = Tenant

DWELLING VALUE	DP-1 0-25 YEARS									DP-1 26-50 YEARS									DP-1 51-90 YEARS									DP-1 91+ YEARS								
	PC 1 - 7			PC 8 - 10			PC 1 - 7			PC 8 - 10			PC 1 - 7			PC 8 - 10			PC 1 - 7			PC 8 - 10			PC 1 - 7			PC 8 - 10								
	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T						
\$330,000 - \$330,999	\$616	\$678	\$739	\$1,060	\$1,337	\$1,386	\$655	\$721	\$787	\$1,127	\$1,422	\$1,475	\$787	\$865	\$944	\$1,353	\$1,707	\$1,770	\$885	\$973	\$1,062	\$1,522	\$1,920	\$1,991												
331,000 - 331,999	618	679	741	1,062	1,340	1,390	657	723	788	1,130	1,426	1,478	788	867	946	1,356	1,711	1,774	887	976	1,064	1,526	1,925	1,996												
332,000 - 332,999	619	681	743	1,065	1,343	1,393	659	724	790	1,133	1,429	1,482	790	869	948	1,359	1,715	1,778	889	978	1,067	1,529	1,929	2,001												
333,000 - 333,999	621	683	745	1,067	1,347	1,396	660	726	792	1,136	1,433	1,486	792	872	951	1,363	1,719	1,783	891	980	1,070	1,533	1,934	2,005												
334,000 - 334,999	622	684	747	1,070	1,350	1,400	662	728	794	1,138	1,436	1,489	794	874	953	1,366	1,723	1,787	893	983	1,072	1,537	1,939	2,010												
335,000 - 335,999	624	686	748	1,073	1,353	1,403	663	730	796	1,141	1,440	1,493	796	876	955	1,369	1,728	1,791	896	985	1,075	1,540	1,944	2,015												
336,000 - 336,999	625	688	750	1,075	1,357	1,407	665	732	798	1,144	1,443	1,496	798	878	958	1,373	1,732	1,796	898	988	1,077	1,544	1,948	2,020												
337,000 - 337,999	627	689	752	1,078	1,360	1,410	667	733	800	1,147	1,447	1,500	800	880	960	1,376	1,736	1,800	900	990	1,080	1,548	1,953	2,025												
338,000 - 338,999	628	691	754	1,080	1,363	1,413	668	735	802	1,149	1,450	1,504	802	882	962	1,379	1,740	1,804	902	992	1,083	1,552	1,958	2,030												
339,000 - 339,999	630	693	756	1,083	1,366	1,417	670	737	804	1,152	1,454	1,507	804	884	965	1,383	1,744	1,809	904	995	1,085	1,555	1,962	2,035												
340,000 - 340,999	631	694	757	1,086	1,370	1,420	671	739	806	1,155	1,457	1,511	806	886	967	1,386	1,748	1,813	906	997	1,088	1,559	1,967	2,039												
341,000 - 341,999	633	696	759	1,088	1,373	1,423	673	740	808	1,158	1,460	1,514	808	888	969	1,389	1,753	1,817	909	999	1,090	1,563	1,972	2,044												
342,000 - 342,999	634	698	761	1,091	1,376	1,427	675	742	810	1,160	1,464	1,518	810	891	971	1,392	1,757	1,822	911	1,002	1,093	1,567	1,976	2,049												
343,000 - 343,999	636	699	763	1,093	1,379	1,430	676	744	811	1,163	1,467	1,522	811	893	974	1,396	1,761	1,826	913	1,004	1,096	1,570	1,981	2,054												
344,000 - 344,999	637	701	765	1,096	1,383	1,434	678	746	813	1,166	1,471	1,525	813	895	976	1,399	1,765	1,830	915	1,007	1,098	1,574	1,986	2,059												
345,000 - 345,999	639	703	766	1,099	1,386	1,437	679	747	815	1,169	1,474	1,529	815	897	978	1,402	1,769	1,834	917	1,009	1,101	1,578	1,990	2,064												
346,000 - 346,999	640	704	768	1,101	1,389	1,440	681	749	817	1,171	1,478	1,532	817	899	981	1,406	1,773	1,839	919	1,011	1,103	1,581	1,995	2,069												
347,000 - 347,999	642	706	770	1,104	1,392	1,444	683	751	819	1,174	1,481	1,536	819	901	983	1,409	1,778	1,843	922	1,014	1,106	1,585	2,000	2,074												
348,000 - 348,999	643	708	772	1,106	1,396	1,447	684	753	821	1,177	1,485	1,540	821	903	985	1,412	1,782	1,847	924	1,016	1,108	1,589	2,004	2,078												
349,000 - 349,999	645	709	774	1,109	1,399	1,451	686	754	823	1,180	1,488	1,543	823	905	988	1,416	1,786	1,852	926	1,018	1,111	1,593	2,009	2,083												
350,000 - 350,999	646	711	775	1,111	1,402	1,454	687	756	825	1,182	1,492	1,547	825	907	990	1,419	1,790	1,856	928	1,021	1,114	1,596	2,014	2,088												
351,000 - 351,999	648	712	777	1,114	1,406	1,457	689	758	827	1,185	1,495	1,550	827	910	992	1,422	1,794	1,860	930	1,023	1,116	1,600	2,019	2,093												
352,000 - 352,999	649	714	779	1,117	1,409	1,461	691	760	829	1,188	1,499	1,554	829	912	995	1,425	1,798	1,865	932	1,026	1,119	1,604	2,023	2,098												
353,000 - 353,999	651	716	781	1,119	1,412	1,464	692	761	831	1,191	1,502	1,558	831	914	997	1,429	1,803	1,869	935	1,028	1,121	1,607	2,028	2,103												
354,000 - 354,999	652	717	783	1,122	1,415	1,467	694	763	833	1,193	1,506	1,561	833	916	999	1,432	1,807	1,873	937	1,030	1,124	1,611	2,033	2,108												
355,000 - 355,999	654	719	784	1,124	1,419	1,471	695	765	835	1,196	1,509	1,565	835	918	1,001	1,435	1,811	1,878	939	1,033	1,127	1,615	2,037	2,112												
356,000 - 356,999	655	721	786	1,127	1,422	1,474	697	767	836	1,199	1,513	1,568	836	920	1,004	1,439	1,815	1,882	941	1,035	1,129	1,619	2,042	2,117												
357,000 - 357,999	657	722	788	1,130	1,425	1,478	699	769	838	1,202	1,516	1,572	838	922	1,006	1,442	1,819	1,886	943	1,037	1,132	1,622	2,047	2,122												
358,000 - 358,999	658	724	790	1,132	1,428	1,481	700	770	840	1,204	1,520	1,576	840	924	1,008	1,445	1,823	1,891	945	1,040	1,134	1,626	2,051	2,127												
359,000 - 359,999	660	726	792	1,135	1,432	1,484	702	772	842	1,207	1,523	1,579	842	926	1,011	1,449	1,828	1,895	947	1,042	1,137	1,630	2,056	2,132												
360,000 - 360,999	661	727	793	1,137	1,435	1,488	703	774	844	1,210	1,526	1,583	844	929	1,013	1,452	1,832	1,899	950	1,045	1,140	1,633	2,061	2,137												
361,000 - 361,999	663	729	795	1,140	1,438	1,491	705	776	846	1,213	1,530	1,586	846	931	1,015	1,455	1,836	1,904	952	1,047	1,142	1,637	2,065	2,142												
362,000 - 362,999	664	731	797	1,143	1,441	1,495	707	777	848	1,215	1,533	1,590	848	933	1,018	1,459	1,840	1,908	954	1,049	1,145	1,641	2,070	2,146												
363,000 - 363,999	666	732	799	1,145	1,445	1,498	708	779	850	1,218	1,537	1,594	850	935	1,020	1,462	1,844	1,912	956	1,052	1,147	1,645	2,075	2,151												
364,000 - 364,999	667	734	801	1,148	1,448	1,501	710	781	852	1,221	1,540	1,597	852	937	1,022	1,465	1,848	1,917	958	1,054	1,150	1,648	2,080	2,156												
365,000 - 365,999	669	736	803	1,150	1,451	1,505	711	783	854	1,224	1,544	1,601	854	939	1,024	1,468	1,853	1,921	960	1,057	1,153	1,652	2,084	2,161												
366,000 - 366,999	670	737	804	1,153	1,454	1,508	713	784	856	1,226	1,547	1,604	856	941	1,027	1,472	1,857	1,925	963	1,059	1,155	1,656	2,089	2,166												
367,000 - 367,999	672	739	806	1,155	1,458	1,511	715	786	858	1,229	1,551	1,608	858	943	1,029	1,475	1,861	1,930	965	1,061	1,158	1,659	2,094	2,171												
368,000 - 368,999	673	741	808	1,158	1,461	1,515	716	788	860	1,232	1,554	1,612	860	945	1,031	1,478	1,865	1,934	967	1,064	1,160	1,663	2,098	2,176												
369,000 - 369,999	675	742	810	1,161	1,464	1,518	718	790	861	1,235	1,558	1,615	861	948	1,034	1,482	1,869	1,938	969	1,066	1,163	1,667	2,103	2,180												
370,000 - 370,999	676	744	812	1,163	1,468	1,522	719	791	863	1,237	1,561	1,619	863	950	1,036	1,485	1,873	1,943	971	1,068	1,166	1,671	2,108	2,185												
371,000 - 371,999	678	746	813	1,166	1,471	1,525	721	793	865	1,240	1,565	1,622	865	952	1,038	1,488	1,878	1,947	973	1,071	1,168	1,674	2,112	2,190												
372,000 - 372,999	679	747	815	1,168	1,474	1,528	723	795	867	1,243	1,568	1,626	867	954	1,041	1,492	1,882	1,951	976	1,073	1,171	1,678	2,117	2,195												
373,000 - 373,999	681	749	817	1,171	1,477	1,532	724	797	869	1,246	1,572	1,630	869	956	1,043	1,495	1,886	1,955	978	1,076	1,173	1,682	2,122	2,200												
374,000 - 374,999	682	751	819	1,174	1,481	1,535	726	798	871	1,248	1,575	1,633	871	958	1,045	1,498	1,890	1,960	980	1,078	1,176	1,685	2,126	2,205												
375,000 - 375,999	684	752	821	1,176	1,484	1,539	727	800	873	1,251	1,579	1,637	873	960	1,048	1,501	1,894	1,964	982	1,080	1,178	1,689	2,131	2,210												
376,000 - 376,999	685	754	822	1,179	1,487	1,542	729																													

DP-3 PROGRAM – 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 in foreclosure.
5. Short term vacation rentals.
6. Homes with more than 4 units.
7. Homes with portable kerosene heaters or heat reclaiming devices.
8. Homes where the primary source of heat is a permanently installed space heater or a wood, coal or pellet burning device.
9. Homes that have fuses or knob and tube wiring.
10. Homes with Polybutelene pipes.
11. Homes with a wood shake roof that is 16 years old or older.
12. Homes located on shifting hillsides.
13. Homes with an open foundation located on more than a 35 degree slope.
14. Homes or structures used to store flammables or explosive materials.
15. Homes under construction or major renovation.
16. Homes next to any burned out or abandoned building.
17. Homes located in forested areas in Protection Class 9-10.
18. Risks where the brush clearance is less than 350 feet from the home.
19. Mobile homes, row homes, earth homes, dome homes, log homes, straw built homes, apartments, townhomes or condominiums. (Duplexes, Triplexes, and Fourplexes are okay).
20. Homes with more than 2 lien holders. Two lien holders are acceptable if one is a financial institution.
21. Homes with childcare, homecare, lodging, auto repair or chemical processing conducted on the premises.

The following types of risks may not have Liability Coverage added.

1. 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.
2. Any premises with a trampoline or a swimming pool with a diving board or slide.
3. Homes without permanently installed steps at all entrances, including decks and patios.
4. Homes with steps or porches, over 2 feet in height that do not have a railing.
5. Bars on windows without quick release.
6. Rental properties for student housing.
7. Insured's or tenants that board or rent horses.
8. Applicants or risks that own, keep, or shelter any of the following breeds: Akitas, Anatolian Shepherds, Chows, Dobermans, Pit Bulls, Rottweilers, Wolves or Wolf Hybrids, any mix of these breeds, any animal with a previous bite history or any exotic (snakes, monkeys, etc.) animals.

DP-3 PROGRAM – 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 been uninsured for more than 30 days immediately prior to the requested effective date. (Does not apply to a new purchase).
4. Homes titled in the name of a corporation.
5. Homes with more than 2 unrelated owners.
6. Homes attached to, occupied as, or converted from or within 300 feet of a commercial risk.
7. Homes that have an open foundation or are built on stilts. **Photos must be included.**
8. Homes equipped with a supplemental heating device that was not installed by a licensed contractor. **Photos and the Woodstove Inspection Report must be included.**
9. Homes within 1,500 feet of water (river, lake, creek or ocean) or homes on an island or in a Special Flood Hazard Area.
10. Homes located in a forested area in Protection Class 1 - 8.
11. Homes with multiple horses, livestock or farm animals on the premises.
12. Any premises with 5 or more acres.
13. Homes with business or farming activities conducted on the premises.
14. Other Structures that exceed 30% of the value of the home.
15. Personal Property that exceeds 50% of the value of the home.
16. Homes that were built more than 60 years ago must be submitted with update information, contractor's certification or complete home inspection.

CALIFORNIA DP-3 PROGRAM – L.O.B. 43

ELIGIBILITY: Owner, Seasonal, or Tenant Occupied.
1 – 4 Family Dwellings
Minimum Dwelling Value: \$ 15,000
Maximum Dwelling Value: \$400,000

POLICY FEE: \$20.00 (Fully Earned)

INSPECTION FEE: \$40.00 (Fully Earned)

DEDUCTIBLE: Owner Occupied: \$250 All Perils
Tenant*/Seasonal: \$500 All Perils
*If damage caused by a deliberate act of tenant(s), a \$2,500 deductible applies to Tenant Occupied with V&M.M.

SURCHARGES: Two Family Unit: Increase base premium 10%.
3 & 4 Family Unit: Increase base premium 20%
Woodstove: Increase base premium 10% (Minimum Woodstove Surcharge is \$50.)
Wood Shake Roof 0 - 15 Years Old: Increase base premium 10%.

O = Owner S = Seasonal T = Tenant

DWELLING VALUE	DP-3 0-25 YEARS									DP-3 26-50 YEARS									DP-3 51-90 YEARS									DP-3 91+ YEARS								
	PC 1 - 7			PC 8 - 10			PC 1 - 7			PC 8 - 10			PC 1 - 7			PC 8 - 10			PC 1 - 7			PC 8 - 10			PC 1 - 7			PC 8 - 10								
	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T			
\$15,000 - \$15,999	\$69	\$76	\$82	\$118	\$149	\$155	\$73	\$80	\$88	\$126	\$159	\$165	\$88	\$97	\$105	\$151	\$190	\$197	\$99	\$109	\$118	\$170	\$214	\$222												
16,000 - 16,999	72	80	87	125	157	163	77	85	92	133	167	173	92	102	111	159	201	208	104	114	125	179	226	234												
17,000 - 17,999	75	83	90	129	163	169	80	88	96	138	174	180	96	106	115	165	208	216	108	119	130	186	234	243												
18,000 - 18,999	78	86	94	134	169	176	83	91	100	143	180	187	100	110	120	171	216	224	112	123	134	193	243	252												
19,000 - 19,999	82	90	98	141	177	184	87	96	104	150	189	196	104	115	125	179	226	235	117	129	141	202	255	264												
20,000 - 20,999	85	93	101	145	183	190	90	99	108	155	195	202	108	119	129	186	234	243	121	134	146	209	263	273												
21,000 - 21,999	87	96	105	150	189	196	93	102	111	160	202	209	111	123	134	192	242	251	125	138	150	216	272	282												
22,000 - 22,999	90	99	108	155	195	203	96	105	115	165	208	216	115	127	138	198	250	259	129	142	155	223	281	291												
23,000 - 23,999	94	103	113	161	204	211	100	110	120	172	217	225	120	132	144	206	260	269	135	148	162	232	292	303												
24,000 - 24,999	97	106	116	166	210	217	103	113	123	177	223	231	123	136	148	212	268	277	139	153	166	239	301	312												
25,000 - 25,999	99	109	119	171	216	224	106	116	127	182	229	238	127	140	152	218	275	285	143	157	171	245	310	321												
26,000 - 26,999	102	112	123	176	222	230	109	120	130	187	236	245	130	143	156	224	283	293	147	161	176	252	318	330												
27,000 - 27,999	105	115	126	181	228	236	112	123	134	192	242	251	134	147	161	230	291	301	151	166	181	259	327	339												
28,000 - 28,999	109	120	130	187	236	244	116	127	139	199	251	260	139	153	166	239	301	312	156	172	187	268	339	351												
29,000 - 29,999	111	123	134	192	242	251	119	130	142	204	257	267	142	156	171	245	309	320	160	176	192	275	347	360												
30,000 - 30,999	114	126	137	196	248	257	122	134	146	209	264	273	146	160	175	251	316	328	164	180	197	282	356	369												
31,000 - 31,999	117	129	140	201	254	263	124	137	149	214	270	280	149	164	179	257	324	336	168	185	202	289	365	378												
32,000 - 32,999	120	132	144	206	260	270	127	140	153	219	277	287	153	168	184	263	332	344	172	189	206	296	373	387												
33,000 - 33,999	124	136	148	212	268	278	131	145	158	226	285	296	158	173	189	271	342	355	177	195	213	305	385	399												
34,000 - 34,999	126	139	152	217	274	284	134	148	161	231	292	302	161	177	193	277	350	363	181	200	218	312	394	408												
35,000 - 35,999	129	142	155	222	280	290	137	151	165	236	298	309	165	181	198	283	358	371	185	204	222	319	402	417												
36,000 - 36,999	132	145	158	227	286	297	140	154	168	241	304	316	168	185	202	290	365	379	189	208	227	326	411	426												
37,000 - 37,999	135	148	162	232	292	303	143	158	172	246	311	322	172	189	206	296	373	387	193	213	232	333	420	435												
38,000 - 38,999	137	151	165	236	298	309	146	161	175	252	317	329	175	193	211	302	381	395	197	217	237	340	428	444												
39,000 - 39,999	140	154	168	241	304	316	149	164	179	257	324	336	179	197	215	308	388	403	201	222	242	346	437	453												
40,000 - 40,999	144	158	173	248	312	324	153	168	184	263	332	345	184	202	221	316	399	413	207	227	248	356	449	465												
41,000 - 41,999	147	161	176	252	318	330	156	172	187	268	339	351	187	206	225	322	406	421	211	232	253	362	457	474												
42,000 - 42,999	150	164	179	257	324	336	159	175	191	274	345	358	191	210	229	328	414	429	215	236	258	369	466	483												
43,000 - 43,999	152	168	183	262	331	343	162	178	194	279	352	365	194	214	233	334	422	437	219	241	262	376	475	492												
44,000 - 44,999	155	171	186	267	337	349	165	181	198	284	358	371	198	218	238	341	430	445	223	245	267	383	483	501												
45,000 - 45,999	158	174	189	272	343	355	168	185	202	289	364	378	202	222	242	347	437	453	227	249	272	390	492	510												
46,000 - 46,999	161	177	193	276	349	362	171	188	205	294	371	385	205	226	246	353	445	461	231	254	277	397	501	519												
47,000 - 47,999	163	180	196	281	355	368	174	191	209	299	377	391	209	230	250	359	453	469	235	258	282	404	509	528												
48,000 - 48,999	166	183	199	286	361	374	177	195	212	304	384	398	212	233	255	365	461	478	239	263	287	411	518	537												
49,000 - 49,999	169	186	203	291	367	380	180	198	216	309	390	405	216	237	259	371	468	486	243	267	291	418	527	546												
50,000 - 50,999	172	189	206	296	373	387	183	201	219	314	397	411	219	241	263	377	476	494	247	271	296	424	535	555												
51,000 - 51,999	176	193	211	302	381	395	187	205	224	321	405	420	224	246	269	385	486	504	252	277	303	434	547	567												
52,000 - 52,999	178	196	214	307	387	401	190	209	228	326	412	427	228	250	273	392	494	512	256	282	307	440	556	576												
53,000 - 53,999	181	199	217	311	393	407	193	212	231	331	418	433	231	254	277	398	502	520	260	286	312	447	564	585												
54,000 - 54,999	184	202	221	316	399	414	196	215	235	336	425	440	235	258	282	404	509	528	264	291	317	454	573	594												
55,000 - 55,999	187	205	224	321	405	420	199	218	238	342	431	447	238	262	286	410	517	536	268	295	322	461	582	603												
56,000 - 56,999	189	208	227	326	411	426	202	222	242	347	437	453	242	266	290	416	525	544	272	299	327	468	590	612												
57,000 - 57,999	192	211	231	331	417	433	205	225	245	352	444	460	245	270	295	422	533	552	276	304	331	475	599	621												
58,000 - 58,999	195	215	234	335	423	439	207	228	249	357	450	467	249	274	299	428	540	560	280	308	336	482	608	630												
59,000 - 59,999	198	218	237	340	429	445	210	231	253	362	457	473	253	278	303	434	548	568	284	313	341	489	616	639												
60,000 - 60,999	201	221	241	345	435	451	213	235	256	367	463	480	256	282	307	440	556	576	288	317	346	496	625	648												
61,000 - 61,999	203	224	244	350	441	458	216	238	260	372	470	487	260	286	312	447	563	584	292	321	351	502	634	657												
62,000 - 62,999	206	227	247	355	447	464	219	241	263	377	476	494	263	290	316	453	571	592	296	326	355	509	643	666												
63,000 - 63,999	209	230	251	359	453	470	222	245	267	382	482	500	267	293	320	459	579	600	300	330	360	516	651	675												
64,000 - 64,999	212	233	254	364	459	476	225	248	270	387	489	507	270	297	324	465	587	608	304	335	365	523	660	684												
65,000 - 65,999	215	236	257	369	466	483	228	251	274	393	495	514	274	301	329	471	594	616	308	339	370	530	669	693												
66,000 - 66,999	217	239	261	374	472	489	231	254	277	398	502	520	277	305	333	477	602	624	312	343	375	537	677	702												
67,000 - 67,999	220	242	264	379	478	495	234	258	281	403	508	527	281	309	337	483	610	632	316	348	379	544	686	711												
68,000 - 68,999</																																				

CALIFORNIA DP-3 PROGRAM – L.O.B. 43

ELIGIBILITY: Owner, Seasonal, or Tenant Occupied.
 1 – 4 Family Dwellings
 Minimum Dwelling Value: \$ 15,000
 Maximum Dwelling Value: \$400,000

POLICY FEE: \$20.00 (Fully Earned)

INSPECTION FEE: \$40.00 (Fully Earned)

DEDUCTIBLE: Owner Occupied: \$250 All Perils
 Tenant/Seasonal: \$500 All Perils
 *If damage caused by a deliberate act of tenant(s), a \$2,500 deductible applies to Tenant Occupied with V&M.

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 3 & 4 Family Unit: Increase base premium 20%
 Woodstove: Increase base premium 10% (Minimum Woodstove Surcharge is \$50.)
 Wood Shake Roof 0 - 15 Years Old: Increase base premium 10%.

O = Owner S = Seasonal T = Tenant

DWELLING VALUE	DP-3 0-25 YEARS									DP-3 26-50 YEARS									DP-3 51-90 YEARS									DP-3 91+ YEARS																					
	PC 1 - 7			PC 8 - 10			PC 1 - 7			PC 8 - 10			PC 1 - 7			PC 8 - 10			PC 1 - 7			PC 8 - 10			PC 1 - 7			PC 8 - 10																					
	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T																
\$90,000 - \$90,999	\$281	\$310	\$338	\$484	\$611	\$633	\$299	\$329	\$359	\$515	\$650	\$674	\$359	\$395	\$431	\$618	\$780	\$808	\$404	\$445	\$485	\$695	\$877	\$909	\$90,000 - \$90,999	\$281	\$310	\$338	\$484	\$611	\$633	\$299	\$329	\$359	\$515	\$650	\$674	\$359	\$395	\$431	\$618	\$780	\$808	\$404	\$445	\$485	\$695	\$877	\$909
91,000 - 91,999	283	312	340	487	615	637	301	331	362	518	654	678	362	398	434	622	785	814	407	447	488	700	883	915	91,000 - 91,999	283	312	340	487	615	637	301	331	362	518	654	678	362	398	434	622	785	814	407	447	488	700	883	915
92,000 - 92,999	286	315	343	492	621	644	304	335	365	523	660	685	365	402	438	628	792	822	411	452	493	707	891	924	92,000 - 92,999	286	315	343	492	621	644	304	335	365	523	660	685	365	402	438	628	792	822	411	452	493	707	891	924
93,000 - 93,999	289	318	347	497	627	650	307	338	369	529	667	691	369	406	442	634	800	830	415	456	498	713	900	933	93,000 - 93,999	289	318	347	497	627	650	307	338	369	529	667	691	369	406	442	634	800	830	415	456	498	713	900	933
94,000 - 94,999	292	321	350	502	633	656	310	341	372	534	673	698	372	410	447	640	808	838	419	461	503	720	909	942	94,000 - 94,999	292	321	350	502	633	656	310	341	372	534	673	698	372	410	447	640	808	838	419	461	503	720	909	942
95,000 - 95,999	294	324	353	506	639	662	313	345	376	539	680	705	376	413	451	646	816	846	423	465	507	727	918	951	95,000 - 95,999	294	324	353	506	639	662	313	345	376	539	680	705	376	413	451	646	816	846	423	465	507	727	918	951
96,000 - 96,999	296	326	356	510	643	667	315	347	378	542	684	709	378	416	454	651	821	851	425	468	511	732	923	957	96,000 - 96,999	296	326	356	510	643	667	315	347	378	542	684	709	378	416	454	651	821	851	425	468	511	732	923	957
97,000 - 97,999	299	329	359	514	649	673	318	350	382	547	690	716	382	420	458	657	828	859	429	472	515	739	932	966	97,000 - 97,999	299	329	359	514	649	673	318	350	382	547	690	716	382	420	458	657	828	859	429	472	515	739	932	966
98,000 - 98,999	302	332	362	519	655	679	321	353	385	552	697	722	385	424	462	663	836	867	433	477	520	746	941	975	98,000 - 98,999	302	332	362	519	655	679	321	353	385	552	697	722	385	424	462	663	836	867	433	477	520	746	941	975
99,000 - 99,999	305	335	366	524	661	685	324	356	389	557	703	729	389	428	467	669	844	875	437	481	525	752	949	984	99,000 - 99,999	305	335	366	524	661	685	324	356	389	557	703	729	389	428	467	669	844	875	437	481	525	752	949	984
100,000 - 100,999	306	337	368	527	665	690	326	359	391	561	708	734	391	430	469	673	849	880	440	484	528	757	955	990	100,000 - 100,999	306	337	368	527	665	690	326	359	391	561	708	734	391	430	469	673	849	880	440	484	528	757	955	990
101,000 - 101,999	309	340	371	532	671	696	329	362	395	566	714	740	395	434	474	679	857	888	444	489	533	764	964	999	101,000 - 101,999	309	340	371	532	671	696	329	362	395	566	714	740	395	434	474	679	857	888	444	489	533	764	964	999
102,000 - 102,999	312	343	374	537	677	702	332	365	398	571	720	747	398	438	478	685	864	896	448	493	538	771	973	1,008	102,000 - 102,999	312	343	374	537	677	702	332	365	398	571	720	747	398	438	478	685	864	896	448	493	538	771	973	1,008
103,000 - 103,999	315	346	378	542	683	708	335	368	402	576	727	754	402	442	482	691	872	904	452	497	543	778	981	1,017	103,000 - 103,999	315	346	378	542	683	708	335	368	402	576	727	754	402	442	482	691	872	904	452	497	543	778	981	1,017
104,000 - 104,999	317	348	380	545	687	713	337	371	404	579	731	758	404	445	485	695	877	910	455	500	546	782	987	1,023	104,000 - 104,999	317	348	380	545	687	713	337	371	404	579	731	758	404	445	485	695	877	910	455	500	546	782	987	1,023
105,000 - 105,999	319	351	383	550	693	719	340	374	408	585	738	765	408	449	489	701	885	918	459	505	551	789	996	1,032	105,000 - 105,999	319	351	383	550	693	719	340	374	408	585	738	765	408	449	489	701	885	918	459	505	551	789	996	1,032
106,000 - 106,999	322	354	387	554	699	725	343	377	411	590	744	771	411	453	494	708	893	926	463	509	555	796	1,004	1,041	106,000 - 106,999	322	354	387	554	699	725	343	377	411	590	744	771	411	453	494	708	893	926	463	509	555	796	1,004	1,041
107,000 - 107,999	324	357	389	557	703	729	345	379	414	593	748	776	414	455	497	712	898	931	465	512	559	801	1,010	1,047	107,000 - 107,999	324	357	389	557	703	729	345	379	414	593	748	776	414	455	497	712	898	931	465	512	559	801	1,010	1,047
108,000 - 108,999	327	360	392	562	709	736	348	383	417	598	755	782	417	459	501	718	906	939	469	516	563	808	1,019	1,056	108,000 - 108,999	327	360	392	562	709	736	348	383	417	598	755	782	417	459	501	718	906	939	469	516	563	808	1,019	1,056
109,000 - 109,999	330	363	396	567	715	742	351	386	421	603	761	789	421	463	505	724	913	947	473	521	568	814	1,027	1,065	109,000 - 109,999	330	363	396	567	715	742	351	386	421	603	761	789	421	463	505	724	913	947	473	521	568	814	1,027	1,065
110,000 - 110,999	332	365	398	570	719	746	353	388	423	607	765	794	423	466	508	728	918	952	476	524	571	819	1,033	1,071	110,000 - 110,999	332	365	398	570	719	746	353	388	423	607	765	794	423	466	508	728	918	952	476	524	571	819	1,033	1,071
111,000 - 111,999	334	368	401	575	726	752	356	391	427	612	772	800	427	469	512	734	926	960	480	528	576	826	1,042	1,080	111,000 - 111,999	334	368	401	575	726	752	356	391	427	612	772	800	427	469	512	734	926	960	480	528	576	826	1,042	1,080
112,000 - 112,999	337	371	405	580	732	759	359	395	430	617	778	807	430	473	516	740	934	968	484	533	581	833	1,051	1,089	112,000 - 112,999	337	371	405	580	732	759	359	395	430	617	778	807	430	473	516	740	934	968	484	533	581	833	1,051	1,089
113,000 - 113,999	339	373	407	583	736	763	361	397	433	620	783	811	433	476	519	744	939	974	487	536	584	837	1,056	1,095	113,000 - 113,999	339	373	407	583	736	763	361	397	433	620	783	811	433	476	519	744	939	974	487	536	584	837	1,056	1,095
114,000 - 114,999	342	376	410	588	742	769	364	400	436	625	789	818	436	480	524	750	947	982	491	540	589	844	1,065	1,104	114,000 - 114,999	342	376	410	588	742	769	364	400	436	625	789	818	436	480	524	750	947	982	491	540	589	844	1,065	1,104
115,000 - 115,999	345	379	413	593	748	775	367	403	440	630	795	825	440	484	528	757	954	990	495	544	594	851	1,074	1,113	115,000 - 115,999	345	379	413	593	748	775	367	403	440	630	795	825	440	484	528	757	954	990	495	544	594	851	1,074	1,113
116,000 - 116,999	346	381	416	596	752	779	369	405	442	634	800	829	442	486	531																																		

CALIFORNIA DP-3 PROGRAM – L.O.B. 43

ELIGIBILITY: Owner, Seasonal, or Tenant Occupied.
 1 – 4 Family Dwellings
 Minimum Dwelling Value: \$ 15,000
 Maximum Dwelling Value: \$400,000

POLICY FEE: \$20.00 (Fully Earned)

INSPECTION FEE: \$40.00 (Fully Earned)

DEDUCTIBLE: Owner Occupied: \$250 All Perils
 Tenant/Seasonal: \$500 All Perils
 *If damage caused by a deliberate act of tenant(s), a \$2,500 deductible applies to Tenant Occupied with V&MM.

SURCHARGES: Two Family Unit: Increase base premium 10%.
 3 & 4 Family Unit: Increase base premium 20%.
 Woodstove: Increase base premium 10% (Minimum Woodstove Surcharge is \$50).
 Wood Shake Roof 0 - 15 Years Old: Increase base premium 10%.

O = Owner S = Seasonal T = Tenant

DWELLING VALUE	DP-3 0-25 YEARS									DP-3 26-50 YEARS									DP-3 51-90 YEARS									DP-3 91+ YEARS								
	PC 1 - 7			PC 8 - 10			PC 1 - 7			PC 8 - 10			PC 1 - 7			PC 8 - 10			PC 1 - 7			PC 8 - 10			PC 1 - 7			PC 8 - 10								
	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T			
\$170,000 - \$170,999	\$463	\$510	\$556	\$797	\$1,006	\$1,043	\$493	\$542	\$592	\$848	\$1,070	\$1,109	\$592	\$651	\$710	\$1,018	\$1,284	\$1,331	\$666	\$732	\$799	\$1,145	\$1,444	\$1,498												
171,000 - 171,999	465	512	558	800	1,010	1,047	495	544	594	851	1,074	1,114	594	653	713	1,022	1,289	1,336	668	735	802	1,149	1,450	1,504												
172,000 - 172,999	467	514	561	803	1,014	1,051	497	547	596	855	1,078	1,118	596	656	716	1,026	1,294	1,342	671	738	805	1,154	1,456	1,510												
173,000 - 173,999	469	516	563	807	1,018	1,055	499	549	599	858	1,083	1,123	599	659	718	1,030	1,299	1,347	674	741	808	1,159	1,462	1,516												
174,000 - 174,999	471	518	565	810	1,022	1,059	501	551	601	862	1,087	1,127	601	661	721	1,034	1,304	1,352	676	744	811	1,163	1,467	1,522												
175,000 - 175,999	473	520	567	813	1,026	1,064	503	553	603	865	1,091	1,132	603	664	724	1,038	1,310	1,358	679	747	815	1,168	1,473	1,528												
176,000 - 176,999	475	522	569	816	1,030	1,068	505	555	606	868	1,096	1,136	606	666	727	1,042	1,315	1,363	682	750	818	1,172	1,479	1,534												
177,000 - 177,999	476	524	572	819	1,034	1,072	507	558	608	872	1,100	1,140	608	669	730	1,046	1,320	1,368	684	753	821	1,177	1,485	1,540												
178,000 - 178,999	478	526	574	823	1,038	1,076	509	560	611	875	1,104	1,145	611	672	733	1,050	1,325	1,374	687	756	824	1,181	1,491	1,546												
179,000 - 179,999	480	528	576	826	1,042	1,080	511	562	613	879	1,108	1,149	613	674	736	1,054	1,330	1,379	690	759	827	1,186	1,496	1,552												
180,000 - 180,999	482	530	578	829	1,046	1,085	513	564	615	882	1,113	1,154	615	677	738	1,058	1,335	1,384	692	761	831	1,191	1,502	1,558												
181,000 - 181,999	484	532	581	832	1,050	1,089	515	566	618	885	1,117	1,158	618	679	741	1,062	1,340	1,390	695	764	834	1,195	1,508	1,564												
182,000 - 182,999	486	534	583	835	1,054	1,093	517	568	620	889	1,121	1,163	620	682	744	1,067	1,346	1,395	698	767	837	1,200	1,514	1,570												
183,000 - 183,999	488	536	585	839	1,058	1,097	519	571	622	892	1,126	1,167	622	685	747	1,071	1,351	1,400	700	770	840	1,204	1,520	1,576												
184,000 - 184,999	489	538	587	842	1,062	1,101	521	573	625	896	1,130	1,172	625	687	750	1,075	1,356	1,406	703	773	843	1,209	1,525	1,582												
185,000 - 185,999	491	540	590	845	1,066	1,105	523	575	627	899	1,134	1,176	627	690	753	1,079	1,361	1,411	706	776	847	1,214	1,531	1,588												
186,000 - 186,999	493	542	592	848	1,070	1,110	525	577	630	902	1,138	1,180	630	693	755	1,083	1,366	1,416	708	779	850	1,218	1,537	1,594												
187,000 - 187,999	495	545	594	851	1,074	1,114	527	579	632	906	1,143	1,185	632	695	758	1,087	1,371	1,422	711	782	853	1,223	1,543	1,600												
188,000 - 188,999	497	547	596	855	1,078	1,118	529	581	634	909	1,147	1,189	634	698	761	1,091	1,376	1,427	714	785	856	1,227	1,548	1,606												
189,000 - 189,999	499	549	598	858	1,082	1,122	531	584	637	913	1,151	1,194	637	700	764	1,095	1,382	1,433	716	788	860	1,232	1,554	1,612												
190,000 - 190,999	501	551	601	861	1,086	1,126	533	586	639	916	1,156	1,198	639	703	767	1,099	1,387	1,438	719	791	863	1,237	1,560	1,618												
191,000 - 191,999	502	553	603	864	1,090	1,130	535	588	641	919	1,160	1,203	641	706	770	1,103	1,392	1,443	722	794	866	1,241	1,566	1,624												
192,000 - 192,999	504	555	605	867	1,094	1,135	536	590	644	923	1,164	1,207	644	708	773	1,107	1,397	1,449	724	797	869	1,246	1,572	1,630												
193,000 - 193,999	506	557	607	871	1,098	1,139	538	592	646	926	1,168	1,212	646	711	775	1,111	1,402	1,454	727	800	872	1,250	1,577	1,636												
194,000 - 194,999	508	559	610	874	1,102	1,143	540	594	649	930	1,173	1,216	649	713	778	1,115	1,407	1,459	730	803	876	1,255	1,583	1,642												
195,000 - 195,999	510	561	612	877	1,106	1,147	542	597	651	933	1,177	1,220	651	716	781	1,120	1,412	1,465	732	805	879	1,259	1,589	1,648												
196,000 - 196,999	512	563	614	880	1,110	1,151	544	599	653	936	1,181	1,225	653	719	784	1,124	1,418	1,470	735	808	882	1,264	1,595	1,654												
197,000 - 197,999	514	565	616	883	1,114	1,156	546	601	656	940	1,186	1,229	656	721	787	1,128	1,423	1,475	738	811	885	1,269	1,601	1,660												
198,000 - 198,999	515	567	619	887	1,119	1,160	548	603	658	943	1,190	1,234	658	724	790	1,132	1,428	1,481	740	814	888	1,273	1,606	1,666												
199,000 - 199,999	517	569	621	890	1,123	1,164	550	605	660	947	1,194	1,238	660	726	792	1,136	1,433	1,486	743	817	892	1,278	1,612	1,672												
200,000 - 200,999	519	571	623	893	1,127	1,168	552	608	663	950	1,198	1,243	663	729	795	1,140	1,438	1,491	746	820	895	1,282	1,618	1,678												
201,000 - 201,999	521	573	625	896	1,131	1,172	554	610	665	953	1,203	1,247	665	732	798	1,144	1,443	1,497	748	823	898	1,287	1,624	1,684												
202,000 - 202,999	523	575	627	899	1,135	1,176	556	612	667	957	1,207	1,252	667	734	801	1,148	1,448	1,502	751	826	901	1,292	1,630	1,690												
203,000 - 203,999	525	577	630	903	1,139	1,181	558	614	670	960	1,211	1,256	670	737	804	1,152	1,454	1,507	754	829	904	1,296	1,635	1,696												
204,000 - 204,999	527	579	632	906	1,143	1,185	560	616	672	964	1,216	1,260	672	739	807	1,156	1,459	1,513	756	832	908	1,301	1,641	1,702												
205,000 - 205,999	528	581	634	909	1,147	1,189	562	618	675	967	1,220	1,265	675	742	810	1,160	1,464	1,518	759	835	911	1,305	1,647	1,708												
206,000 - 206,999	530	583	636	912	1,151	1,193	564	621	677	970	1,224	1,269	677	745	812	1,164	1,469	1,523	762	838	914	1,310	1,653	1,714												
207,000 - 207,999	532	585	639	915	1,155	1,197	566	623	679	974	1,228	1,274	679	747	815	1,168	1,474	1,529	764	841	917	1,315	1,658	1,720												
208,000 - 208,999	534	587	641	919	1,159	1,202	568	625	682	977	1,233	1,278	682	750	818	1,173	1,479	1,534	767	844	920	1,319	1,664	1,726												
209,000 - 209,999	536	589	643	922	1,163	1,206	570	627	684	981	1,237	1,283	684	753	821	1,177	1,484	1,539	770	847	924	1,324	1,670	1,732												
210,000 - 210,999	538	592	645	925	1,167	1,210	572	629	686	984	1,241	1,287	686	755	824	1,181	1,490	1,545	772	849	927	1,328	1,676	1,738												
211,000 - 211,999	540	594	648	928	1,171	1,214	574	631	689	987	1,246	1,292	689	758	827	1,185	1,495	1,550	775	852	930	1,333	1,682	1,744												
212,000 - 212,999	541	596	650	931	1,175	1,218	576	634	691	991	1,250	1,296	691	760	829	1,189	1,500	1,555	778	855	933	1,337	1,687	1,750												
213,000 - 213,999	543	598	652	934	1,179	1,222	578	636	694	994	1,254	1,300	694	763	832	1,193	1,505	1,561	780	858	936	1,342	1,693	1,756												
214,000 - 214,999	545	600	654	938	1,183	1,227	580	638	696	998	1,259	1,305	696	766	835	1,197	1,510	1,566	783	861	940	1,347	1,699	1,762												
215,000 - 215,999	547	602	656	941	1,187	1,231	582	640	698	1,001	1,263	1,309	698	768	838	1,201	1,515	1,571	786	864	943	1,351	1,705	1,768												
216,000 - 216,999	549	604	659	944	1,191	1,235	584	642	701	1,004	1,267	1,314	701	771	841	1,205	1,520	1,577	788	867	946	1,356	1,711	1,774												
217,000 - 217,999	551	606	661	947	1,195	1,239	586	644	703	1,008	1,271	1,318	703	773	844	1,209	1,526	1,582	791	870	949	1,360														

CALIFORNIA DP-3 PROGRAM – L.O.B. 43

ELIGIBILITY: Owner, Seasonal, or Tenant Occupied.
1 – 4 Family Dwellings
Minimum Dwelling Value: \$ 15,000
Maximum Dwelling Value: \$400,000

POLICY FEE: \$20.00 (Fully Earned)

INSPECTION FEE: \$40.00 (Fully Earned)

DEDUCTIBLE: Owner Occupied: \$250 All Perils
Tenant/Seasonal: \$500 All Perils
*If damage caused by a deliberate act of tenant(s), a \$2,500 deductible applies to Tenant Occupied with V&M.

SURCHARGES: Two Family Unit: Increase base premium 10%.
3 & 4 Family Unit: Increase base premium 20%
Woodstove: Increase base premium 10% (Minimum Woodstove Surcharge is \$50.)
Wood Shake Roof 0 - 15 Years Old: Increase base premium 10%.

O = Owner S = Seasonal T = Tenant

DWELLING VALUE	DP-3 0-25 YEARS									DP-3 26-50 YEARS									DP-3 51-90 YEARS									DP-3 91+ YEARS								
	PC 1 - 7			PC 8 - 10			PC 1 - 7			PC 8 - 10			PC 1 - 7			PC 8 - 10			PC 1 - 7			PC 8 - 10			PC 1 - 7			PC 8 - 10								
	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T						
\$250,000 - \$250,999	\$612	\$673	\$734	\$1,053	\$1,328	\$1,377	\$651	\$716	\$781	\$1,120	\$1,413	\$1,465	\$781	\$859	\$938	\$1,344	\$1,695	\$1,758	\$879	\$967	\$1,055	\$1,512	\$1,907	\$1,978												
251,000 - 251,999	614	675	737	1,056	1,332	1,381	653	718	784	1,123	1,417	1,469	784	862	940	1,348	1,701	1,763	882	970	1,058	1,516	1,913	1,984												
252,000 - 252,999	616	677	739	1,059	1,336	1,385	655	721	786	1,127	1,421	1,474	786	865	943	1,352	1,706	1,769	884	973	1,061	1,521	1,919	1,990												
253,000 - 253,999	618	679	741	1,062	1,340	1,390	657	723	788	1,130	1,426	1,478	788	867	946	1,356	1,711	1,774	887	976	1,064	1,526	1,925	1,996												
254,000 - 254,999	619	681	743	1,065	1,344	1,394	659	725	791	1,133	1,430	1,483	791	870	949	1,360	1,716	1,779	890	979	1,068	1,530	1,931	2,002												
255,000 - 255,999	621	683	746	1,069	1,348	1,398	661	727	793	1,137	1,434	1,487	793	872	952	1,364	1,721	1,785	892	982	1,071	1,535	1,936	2,008												
256,000 - 256,999	623	685	748	1,072	1,352	1,402	663	729	796	1,140	1,439	1,492	796	875	955	1,368	1,726	1,790	895	984	1,074	1,539	1,942	2,014												
257,000 - 257,999	625	688	750	1,075	1,356	1,406	665	731	798	1,144	1,443	1,496	798	878	957	1,372	1,731	1,795	898	987	1,077	1,544	1,948	2,020												
258,000 - 258,999	627	690	752	1,078	1,360	1,410	667	734	800	1,147	1,447	1,501	800	880	960	1,376	1,737	1,801	900	990	1,080	1,549	1,954	2,026												
259,000 - 259,999	629	692	754	1,081	1,364	1,415	669	736	803	1,150	1,451	1,505	803	883	963	1,381	1,742	1,806	903	993	1,084	1,553	1,959	2,032												
260,000 - 260,999	631	694	757	1,085	1,368	1,419	671	738	805	1,154	1,456	1,509	805	886	966	1,385	1,747	1,811	906	996	1,087	1,558	1,965	2,038												
261,000 - 261,999	632	696	759	1,088	1,372	1,423	673	740	807	1,157	1,460	1,514	807	888	969	1,389	1,752	1,817	908	999	1,090	1,562	1,971	2,044												
262,000 - 262,999	634	698	761	1,091	1,376	1,427	675	742	810	1,161	1,464	1,518	810	891	972	1,393	1,757	1,822	911	1,002	1,093	1,567	1,977	2,050												
263,000 - 263,999	636	700	763	1,094	1,380	1,431	677	744	812	1,164	1,469	1,523	812	893	975	1,397	1,762	1,827	914	1,005	1,096	1,571	1,983	2,056												
264,000 - 264,999	638	702	766	1,097	1,385	1,436	679	747	815	1,167	1,473	1,527	815	896	977	1,401	1,767	1,833	916	1,008	1,100	1,576	1,988	2,062												
265,000 - 265,999	640	704	768	1,101	1,389	1,440	681	749	817	1,171	1,477	1,532	817	899	980	1,405	1,773	1,838	919	1,011	1,103	1,581	1,994	2,068												
266,000 - 266,999	642	706	770	1,104	1,393	1,444	683	751	819	1,174	1,481	1,536	819	901	983	1,409	1,778	1,843	922	1,014	1,106	1,585	2,000	2,074												
267,000 - 267,999	644	708	772	1,107	1,397	1,448	685	753	822	1,178	1,486	1,541	822	904	986	1,413	1,783	1,849	924	1,017	1,109	1,590	2,006	2,080												
268,000 - 268,999	645	710	775	1,110	1,401	1,452	687	755	824	1,181	1,490	1,545	824	906	989	1,417	1,788	1,854	927	1,020	1,112	1,594	2,012	2,086												
269,000 - 269,999	647	712	777	1,113	1,405	1,456	689	757	826	1,184	1,494	1,549	826	909	992	1,421	1,793	1,859	930	1,023	1,116	1,599	2,017	2,092												
270,000 - 270,999	649	714	779	1,117	1,409	1,461	691	760	829	1,188	1,499	1,554	829	912	994	1,425	1,798	1,865	932	1,026	1,119	1,604	2,023	2,098												
271,000 - 271,999	651	716	781	1,120	1,413	1,465	693	762	831	1,191	1,503	1,558	831	914	997	1,430	1,803	1,870	935	1,028	1,122	1,608	2,029	2,104												
272,000 - 272,999	653	718	783	1,123	1,417	1,469	695	764	833	1,195	1,507	1,563	833	917	1,000	1,434	1,809	1,875	938	1,031	1,125	1,613	2,035	2,110												
273,000 - 273,999	655	720	786	1,126	1,421	1,473	697	766	836	1,198	1,511	1,567	836	919	1,003	1,438	1,814	1,881	940	1,034	1,128	1,617	2,041	2,116												
274,000 - 274,999	657	722	788	1,129	1,425	1,477	699	768	838	1,201	1,516	1,572	838	922	1,006	1,442	1,819	1,886	943	1,037	1,132	1,622	2,046	2,122												
275,000 - 275,999	658	724	790	1,133	1,429	1,482	700	771	841	1,205	1,520	1,576	841	925	1,009	1,446	1,824	1,891	946	1,040	1,135	1,627	2,052	2,128												
276,000 - 276,999	660	726	792	1,136	1,433	1,486	702	773	843	1,208	1,524	1,581	843	927	1,012	1,450	1,829	1,897	948	1,043	1,138	1,631	2,058	2,134												
277,000 - 277,999	662	728	795	1,139	1,437	1,490	704	775	845	1,212	1,529	1,585	845	930	1,014	1,454	1,834	1,902	951	1,046	1,141	1,636	2,064	2,140												
278,000 - 278,999	664	730	797	1,142	1,441	1,494	706	777	848	1,215	1,533	1,589	848	932	1,017	1,458	1,840	1,907	954	1,049	1,144	1,640	2,069	2,146												
279,000 - 279,999	666	732	799	1,145	1,445	1,498	708	779	850	1,218	1,537	1,594	850	935	1,020	1,462	1,845	1,913	956	1,052	1,148	1,645	2,075	2,152												
280,000 - 280,999	668	735	801	1,149	1,449	1,502	710	781	852	1,222	1,542	1,598	852	938	1,023	1,466	1,850	1,918	959	1,055	1,151	1,649	2,081	2,158												
281,000 - 281,999	670	737	804	1,152	1,453	1,507	712	784	855	1,225	1,546	1,603	855	940	1,026	1,470	1,855	1,923	962	1,058	1,154	1,654	2,087	2,164												
282,000 - 282,999	671	739	806	1,155	1,457	1,511	714	786	857	1,229	1,550	1,607	857	943	1,029	1,474	1,860	1,929	964	1,061	1,157	1,659	2,093	2,170												
283,000 - 283,999	673	741	808	1,158	1,461	1,515	716	788	860	1,232	1,554	1,612	860	946	1,031	1,478	1,865	1,934	967	1,064	1,160	1,663	2,098	2,176												
284,000 - 284,999	675	743	810	1,161	1,465	1,519	718	790	862	1,235	1,559	1,616	862	948	1,034	1,483	1,870	1,939	970	1,067	1,164	1,668	2,104	2,182												
285,000 - 285,999	677	745	812	1,165	1,469	1,523	720	792	864	1,239	1,563	1,621	864	951	1,037	1,487	1,876	1,945	972	1,070	1,167	1,672	2,110	2,188												
286,000 - 286,999	679	747	815	1,168	1,473	1,528	722	794	867	1,242	1,567	1,625	867	953	1,040	1,491	1,881	1,950	975	1,073	1,170	1,677	2,116	2,194												
287,000 - 287,999	681	749	817	1,171	1,477	1,532	724	797	869	1,246	1,572	1,629	869	956	1,043	1,495	1,886	1,955	978	1,075	1,173	1,682	2,122	2,200												
288,000 - 288,999	683	751	819	1,174	1,481	1,536	726	799	871	1,249	1,576	1,634	871	959	1,046	1,499	1,891	1,961	980	1,078	1,176	1,686	2,127	2,206												
289,000 - 289,999	684	753	821	1,177	1,485	1,540	728	801	874	1,252	1,580	1,638	874	961	1,049	1,503	1,896	1,966	983	1,081	1,180	1,691	2,133	2,212												
290,000 - 290,999	686	755	824	1,180	1,489	1,544	730	803	876	1,256	1,584	1,643	876	964	1,051	1,507	1,901	1,971	986	1,084	1,183	1,695	2,139	2,218												
291,000 - 291,999	688	757	826	1,184	1,493	1,548	732	805	879	1,259	1,589	1,647	879	966	1,054	1,511	1,906	1,977	988	1,087	1,186	1,700	2,145	2,224												
292,000 - 292,999	690	759	828	1,187	1,497	1,553	734	807	881	1,263	1,593	1,652	881	969	1,057	1,515	1,912	1,982	991	1,090	1,189	1,705	2,150	2,230												
293,000 - 293,999	692	761	830	1,190	1,501	1,557	736	810	883	1,266	1,597	1,656	883	972	1,060	1,519	1,917	1,987	994	1,093	1,192	1,709	2,156	2,236												
294,000 - 294,999	694	763	833	1,193	1,505	1,561	738	812	886	1,269	1,602	1,661	886	974	1,063	1,523	1,922	1,993	996	1,096	1,196	1,714	2,162	2,242												
295,000 - 295,999	696	765	835	1,196	1,509	1,565	740	814	888	1,273	1,606	1,665	888	977	1,066	1,527	1,927	1,998	999	1,099	1,199	1,718	2,168	2,248												
296,000 - 296,999	697	767	837	1,200	1,514	1,569	742	816	890																											

CALIFORNIA DP-3 PROGRAM – L.O.B. 43

ELIGIBILITY: Owner, Seasonal, or Tenant Occupied. 1 – 4 Family Dwellings Minimum Dwelling Value: \$ 15,000 Maximum Dwelling Value: \$400,000	DEDUCTIBLE: Owner Occupied: \$250 All Perils Tenant/Seasonal: \$500 All Perils *If damage caused by a deliberate act of tenant(s), a \$2,500 deductible applies to Tenant Occupied with V&MM.	SURCHARGES: Two Family Unit: Increase base premium 10%. 3 & 4 Family Unit: Increase base premium 20% Woodstove: Increase base premium 10% (Minimum Woodstove Surcharge is \$50.) Wood Shake Roof 0 - 15 Years Old: Increase base premium 10%.
POLICY FEE: \$20.00 (Fully Earned) INSPECTION FEE: \$40.00 (Fully Earned)		

O = Owner S = Seasonal T = Tenant

DWELLING VALUE	DP-3 0-25 YEARS									DP-3 26-50 YEARS									DP-3 51-90 YEARS									DP-3 91+ YEARS								
	PC 1 - 7			PC 8 - 10			PC 1 - 7			PC 8 - 10			PC 1 - 7			PC 8 - 10			PC 1 - 7			PC 8 - 10			PC 1 - 7			PC 8 - 10								
	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T	O	S	T			
\$330,000 - \$330,999	\$761	\$837	\$913	\$1,308	\$1,651	\$1,711	\$809	\$890	4971	41,392	\$1,756	\$1,821	\$971	\$1,068	\$1,165	\$1,670	\$2,107	\$2,185	\$1,092	\$1,202	\$1,311	\$1,879	\$2,370	\$2,458												
331,000 - 331,999	762	839	915	1,311	1,655	1,716	811	892	973	1,395	1,760	1,825	973	1,071	1,168	1,674	2,112	2,190	1,095	1,205	1,314	1,883	2,376	2,464												
332,000 - 332,999	764	841	917	1,315	1,659	1,720	813	894	976	1,399	1,764	1,830	976	1,073	1,171	1,678	2,117	2,195	1,098	1,207	1,317	1,888	2,382	2,470												
333,000 - 333,999	766	843	919	1,318	1,663	1,724	815	897	978	1,402	1,769	1,834	978	1,076	1,174	1,682	2,123	2,201	1,100	1,210	1,320	1,893	2,388	2,476												
334,000 - 334,999	768	845	922	1,321	1,667	1,728	817	899	980	1,405	1,773	1,838	980	1,079	1,177	1,686	2,128	2,206	1,103	1,213	1,324	1,897	2,394	2,482												
335,000 - 335,999	770	847	924	1,324	1,671	1,732	819	901	983	1,409	1,777	1,843	983	1,081	1,179	1,691	2,133	2,211	1,106	1,216	1,327	1,902	2,399	2,488												
336,000 - 336,999	772	849	926	1,327	1,675	1,736	821	903	985	1,412	1,782	1,847	985	1,084	1,182	1,695	2,138	2,217	1,108	1,219	1,330	1,906	2,405	2,494												
337,000 - 337,999	774	851	928	1,331	1,679	1,741	823	905	988	1,416	1,786	1,852	988	1,086	1,185	1,699	2,143	2,222	1,111	1,222	1,333	1,911	2,411	2,500												
338,000 - 338,999	775	853	931	1,334	1,683	1,745	825	907	990	1,419	1,790	1,856	990	1,089	1,188	1,703	2,148	2,227	1,114	1,225	1,336	1,916	2,417	2,506												
339,000 - 339,999	777	855	933	1,337	1,687	1,749	827	910	992	1,422	1,794	1,861	992	1,092	1,191	1,707	2,153	2,233	1,116	1,228	1,340	1,920	2,423	2,512												
340,000 - 340,999	779	857	935	1,340	1,691	1,753	829	912	995	1,426	1,799	1,865	995	1,094	1,194	1,711	2,159	2,238	1,119	1,231	1,343	1,925	2,428	2,518												
341,000 - 341,999	781	859	937	1,343	1,695	1,757	831	914	997	1,429	1,803	1,870	997	1,097	1,197	1,715	2,164	2,243	1,122	1,234	1,346	1,929	2,434	2,524												
342,000 - 342,999	783	861	939	1,347	1,699	1,762	833	916	999	1,433	1,807	1,874	999	1,099	1,199	1,719	2,169	2,249	1,124	1,237	1,349	1,934	2,440	2,530												
343,000 - 343,999	785	863	942	1,350	1,703	1,766	835	918	1,002	1,436	1,812	1,878	1,002	1,102	1,202	1,723	2,174	2,254	1,127	1,240	1,352	1,939	2,446	2,536												
344,000 - 344,999	787	865	944	1,353	1,707	1,770	837	921	1,004	1,439	1,816	1,883	1,004	1,105	1,205	1,727	2,179	2,259	1,130	1,243	1,356	1,943	2,452	2,542												
345,000 - 345,999	788	867	946	1,356	1,711	1,774	839	923	1,007	1,443	1,820	1,887	1,007	1,107	1,208	1,731	2,184	2,265	1,132	1,246	1,359	1,948	2,457	2,548												
346,000 - 346,999	790	869	948	1,359	1,715	1,778	841	925	1,009	1,446	1,825	1,892	1,009	1,110	1,211	1,735	2,189	2,270	1,135	1,249	1,362	1,952	2,463	2,554												
347,000 - 347,999	792	871	951	1,363	1,719	1,782	843	927	1,011	1,450	1,829	1,896	1,011	1,112	1,214	1,739	2,195	2,275	1,138	1,252	1,365	1,957	2,469	2,560												
348,000 - 348,999	794	873	953	1,366	1,723	1,787	845	929	1,014	1,453	1,833	1,901	1,014	1,115	1,216	1,744	2,200	2,281	1,140	1,254	1,368	1,961	2,475	2,566												
349,000 - 349,999	796	876	955	1,369	1,727	1,791	847	931	1,016	1,456	1,837	1,905	1,016	1,118	1,219	1,748	2,205	2,286	1,143	1,257	1,372	1,966	2,480	2,572												
350,000 - 350,999	798	878	957	1,372	1,731	1,795	849	934	1,018	1,460	1,842	1,910	1,018	1,120	1,222	1,752	2,210	2,291	1,146	1,260	1,375	1,971	2,486	2,578												
351,000 - 351,999	800	880	960	1,375	1,735	1,799	851	936	1,021	1,463	1,846	1,914	1,021	1,123	1,225	1,756	2,215	2,297	1,148	1,263	1,378	1,975	2,492	2,584												
352,000 - 352,999	801	882	962	1,379	1,739	1,803	853	938	1,023	1,467	1,850	1,918	1,023	1,125	1,228	1,760	2,220	2,302	1,151	1,266	1,381	1,980	2,498	2,590												
353,000 - 353,999	803	884	964	1,382	1,743	1,808	855	940	1,026	1,470	1,855	1,923	1,026	1,128	1,231	1,764	2,225	2,307	1,154	1,269	1,384	1,984	2,504	2,596												
354,000 - 354,999	805	886	966	1,385	1,747	1,812	857	942	1,028	1,473	1,859	1,927	1,028	1,131	1,233	1,768	2,231	2,313	1,156	1,272	1,388	1,989	2,509	2,602												
355,000 - 355,999	807	888	968	1,388	1,751	1,816	859	944	1,030	1,477	1,863	1,932	1,030	1,133	1,236	1,772	2,236	2,318	1,159	1,275	1,391	1,994	2,515	2,608												
356,000 - 356,999	809	890	971	1,391	1,755	1,820	861	947	1,033	1,480	1,867	1,936	1,033	1,136	1,239	1,776	2,241	2,323	1,162	1,278	1,394	1,998	2,521	2,614												
357,000 - 357,999	811	892	973	1,395	1,759	1,824	863	949	1,035	1,484	1,872	1,941	1,035	1,139	1,242	1,780	2,246	2,329	1,164	1,281	1,397	2,003	2,527	2,620												
358,000 - 358,999	813	894	975	1,398	1,763	1,828	865	951	1,037	1,487	1,876	1,945	1,037	1,141	1,245	1,784	2,251	2,334	1,167	1,284	1,400	2,007	2,533	2,626												
359,000 - 359,999	814	896	977	1,401	1,767	1,833	866	953	1,040	1,490	1,880	1,950	1,040	1,144	1,248	1,788	2,256	2,339	1,170	1,287	1,404	2,012	2,538	2,632												
360,000 - 360,999	816	898	980	1,404	1,771	1,837	868	955	1,042	1,494	1,885	1,954	1,042	1,146	1,251	1,792	2,261	2,345	1,172	1,290	1,407	2,017	2,544	2,638												
361,000 - 361,999	818	900	982	1,407	1,775	1,841	870	957	1,045	1,497	1,889	1,958	1,045	1,149	1,253	1,797	2,267	2,350	1,175	1,293	1,410	2,021	2,550	2,644												
362,000 - 362,999	820	902	984	1,411	1,780	1,845	872	960	1,047	1,501	1,893	1,963	1,047	1,152	1,256	1,801	2,272	2,355	1,178	1,296	1,413	2,026	2,556	2,650												
363,000 - 363,999	822	904	986	1,414	1,784	1,849	874	962	1,049	1,504	1,897	1,967	1,049	1,154	1,259	1,805	2,277	2,361	1,180	1,298	1,416	2,030	2,561	2,656												
364,000 - 364,999	824	906	989	1,417	1,788	1,853	876	964	1,052	1,507	1,902	1,972	1,052	1,157	1,262	1,809	2,282	2,366	1,183	1,301	1,420	2,035	2,567	2,662												
365,000 - 365,999	826	908	991	1,420	1,792	1,858	878	966	1,054	1,511	1,906	1,976	1,054	1,159	1,265	1,813	2,287	2,371	1,186	1,304	1,423	2,039	2,573	2,668												
366,000 - 366,999	827	910	993	1,423	1,796	1,862	880	968	1,056	1,514	1,910	1,981	1,056	1,162	1,268	1,817	2,292	2,377	1,188	1,307	1,426	2,044	2,579	2,674												
367,000 - 367,999	829	912	995	1,426	1,800	1,866	882	971	1,059	1,518	1,915	1,985	1,059	1,165	1,270	1,821	2,297	2,382	1,191	1,310	1,429	2,049	2,585	2,680												
368,000 - 368,999	831	914	997	1,430	1,804	1,870	884	973	1,061	1,521	1,919	1,990	1,061	1,167	1,273	1,825	2,303	2,388	1,194	1,313	1,433	2,053	2,590	2,686												
369,000 - 369,999	833	916	1,000	1,433	1,808	1,874	886	975	1,063	1,524	1,923	1,994	1,063	1,170	1,276	1,829	2,308	2,393	1,196	1,316	1,436	2,058	2,596	2,692												
370,000 - 370,999	835	918	1,002	1,436	1,812	1,879	888	977	1,066	1,528	1,927	1,998	1,066	1,172	1,279	1,833	2,313	2,398	1,199	1,319	1,439	2,062	2,602	2,698												
371,000 - 371,999	837	920	1,004	1,439	1,816	1,883	890	979	1,068	1,531	1,932	2,003	1,068	1,175	1,282	1,837	2,318	2,404	1,202	1,322	1,442	2,067	2,608	2,704												
372,000 - 372,999	839	922	1,006	1,442	1,820	1,887	892	981	1,071	1,535	1,936	2,007	1,071	1,178	1,285	1,841	2,323	2,409	1,204	1,325	1,445	2,072	2,614	2,710												
373,000 - 373,999	840	925	1,009	1,446	1,824	1,891	894	984	1,073	1,538	1,940	2,012	1,073	1,180	1,288	1,846	2,328	2,414	1,207	1,328	1,449	2,076	2,619	2,716												
374,000 - 374,999	842	927	1,011	1,449	1,828	1,895	896	986	1,075	1,541																										

OPTIONAL COVERAGES

OTHER STRUCTURES:

Per \$1,000 of value, not to exceed 30% of the dwelling value

Owner Occupied	\$3.30
Seasonal / Secondary Units	\$3.90
Tenant Occupied	\$4.40

PERSONAL PROPERTY: \$3.00

Per \$1,000 of value.

Not to exceed 50% of the dwelling value for owner occupied (includes seasonal) units.

\$15,000 maximum for tenant occupied units.

COMPREHENSIVE PERSONAL LIABILITY / OL&T:

Includes \$250 per person / \$5,000 per occurrence Medical Payments to Others

(CPL does not apply to tenant occupied dwellings)

	<u>Single Unit</u>	<u>Multi Unit</u>
\$ 25,000	\$ 50.00	\$ 96.00
\$ 50,000	\$ 78.00	\$118.00
\$100,000	\$ 85.00	\$132.00
\$300,000	\$132.00	\$202.00
* \$500,000	\$182.00	\$273.00

* *Contact the General Agent for acceptability requirements and premium.*

VANDALISM & MALICIOUS MISCHIEF,:

Per \$1,000 of value (DP1 only).

NOTE: On tenant occupied, if damage caused by deliberate act of tenant(s), a \$2,500 deductible applies. \$2.00

EARTHQUAKE COVERAGE:

(Subject to a 10% deductible of the total coverage amount - \$1,000 minimum deductible applies) Zone 1 Zone 2

Wood Frame / Stucco: per \$1,000 of value \$ 8.00 \$ 6.00

Masonry / Steel: per \$1,000 of value \$12.00 \$10.00

Zone 1 - Remainder of state - counties not listed in Zone 2

Zone 2 - Counties of: Amador, Butte, Calaveras, Colusa, El Dorado, Fresno, Glenn, Kings, Lassen,

Madera, Merced, Modoc, Nevada, Placer, Plumas, Sacramento, San Joaquin, Shasta, Siskiyou,

Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo

WORKER'S COMPENSATION / RESIDENCE EMPLOYEES:

(Available if Comprehensive Personal Liability purchased)

Outside Workers \$105.00

Inside Workers \$131.00

VACANT/UNOCCUPIED PROGRAM

DP-1 VACANT/UNOCCUPIED PROGRAM: For one to four family dwellings including Mobile Homes which are vacant or unoccupied.

In addition to the Unacceptable and Submit risks identified on Page 3 for the DP-1 Program, the following are added for Vacant/Unoccupied dwellings:

UNACCEPTABLE RISKS – DO NOT BIND, DO NOT SUBMIT

1. Builder's risks.
2. Dwellings with no intent to sell rent or occupy the dwelling.
3. Dwellings not completely secured.
4. Dwellings vacant for more than 12 months where a regular check of the dwelling and premises is not conducted.
5. Dwellings with pipes that have not been drained, where no heat is being maintained inside.
6. Risks with a swimming pool on the premises that does not have a motorized pool cover or comparable safety device that is securely fastened to the perimeter of the pool or spa thus rendering it inaccessible. Risk must be written with NO liability coverage.

**The rates shown for this program are on an ANNUAL TERM BASIS.
Fire and E.C. & VMM Premium - \$500 Deductible
A \$35 Minimum Earned Premium will apply.**

DWELLING, per \$100 of coverage:

<u>PC 1-8</u>	<u>PC 9-10</u>
\$1.20	\$1.40

OTHER STRUCTURE COVERAGE, The rate is per \$100 of coverage:

<u>PC 1-8</u>	<u>PC 9-10</u>
\$1.20	\$1.40

PREMISES LIABILITY, per premises (\$500 Medical Payments to Others Included):

<u>LIABILITY</u>	<u>PREMIUM</u>
\$ 25,000	\$ 84
\$ 50,000	\$ 96
\$100,000	\$120
\$300,000	\$144
\$500,000	\$200

INCREASED MEDICAL PAYMENTS TO OTHERS, per premises:

<u>MED PAY</u>	<u>PREMIUM</u>
\$1,000	\$ 8
\$2,500	\$12
\$5,000	\$20

DEDUCTIBLE OPTIONS:

\$1,000	- 3%
\$2,500	- 5%
\$5,000	-15%

PAYMENT OPTIONS

If the insured desires to pay their premium on an installment basis, American Reliable Insurance Company will allow a 2-payment, 4-payment, or 8-payment option to be selected. For the 2-payment option, a 50% down payment is required, plus the policy fee with the remaining balance due on Day 160. For the 4-payment option, a 25% down payment is required, plus the policy fee with the other payments due on Day 70, Day 160, and Day 250. For the 8-payment option, a 20% down payment is required, plus the policy fee with the other payments due on Day 44, Day 88, Day 132, Day 176, Day 220, Day 264, and Day 308. Each additional installment will include a \$6 service charge.

The 8 payment option is not available for Vacant properties. We offer up to 4 payments for Vacant properties.

American Reliable Insurance Company

A Stock Insurance Company

8655 E Via De Ventura
Scottsdale, AZ 85258-3321
(800) 535-1333 (480) 483-8666

TO REPORT A CLAIM

Please call American Reliable Insurance Company and report claims directly to a claims representative. You may give this number to your insured to call direct.

Call: 1-800-245-1505

Fax: 1-800-224-4170

Normal business hours are from 5:30 a.m. to 5:00 p.m. Mountain Standard Time. After normal business hours an answering service will take a message. All calls will be returned the next day.

TO OBTAIN SUPPLIES

Please call your General Agent for all your supply needs. Their phone number is listed on the front of this guide.