

	Aegis	Aegis Travel Club	Cal Mutual	American Reliable	Lloyd's	Capitol Specialty
Rating	A Rated, admitted	A rated, admitted	A rated, admitted	A rated, admitted	A-, not admitted	A-, not admitted, VIII
Forms	HO3,5,4,6,DP3, DP1	HO3, HO5	HO3 only	HO3,4,6,DP3,1 MH, Boat, travel trailer	HO3, DP3 only, DP-1 soon	General Liability and Property Insurance
How to rate	FSC, bridge &/or website directly, www.cabrillogen.com ,	FSC, bridge &/or website directly, www.cabrillogen.com ,	Obtain rate on FSC or www.cabrillogen.com	Obtain rate on FSC or www.cabrillogen.com ; Boat & Travel trailer on line rate only.	Rate on line only, www.cabrillogen.com ,	Fax Acord 125, 126 (General Liability) and/or Acord 140 (Property)
Policy rating	Bridge or thru website to submit.	Bridge or thru website to submit	Submit risk at www.cabrillogen.com , Cal Mutual icon	Submit risk at www.cabrillogen.com AR icon	Quote on line, UW approves risk	UW must quote and bind
Mail, fax, or email App	Yes	Yes	Yes	Yes	Yes	Yes
Time	10 days	15 days	15 days	10 days	10 days	
Cost Estimator	Yes	Yes	Yes	Yes	Yes	
Cov. A Max	\$750,000 – HO3 \$500,000 – DP3 (4 units max)	\$750,000	\$750,000	\$750,000 – HO3 \$700,000 – DP3 \$200,000 – MH	\$1.50 million	Liability - \$1 m occurrence/\$2 m aggregate
Cov. A Min	\$80,000	\$80,000	\$100,000	\$75,000, except MH	\$75,000	
HO3 RC Cov A	150% 1930 and new. Mod Functional 1930 & older.	120%	150%	125% 120% - Mobile Home	110, 125, 150% options. Mod funct. 1930 & older.	Property - \$1 m limit; \$2 m of totals per location
DP3 RC Cov A	125%	n/a	n/a	100%	110,125%. Mod funct 1930 & older	Umbrella - \$1m - \$5 m limits
Yr blt Minimum	1901	20 yrs or newer	7 yrs or newer	75 yrs and new, HO3 91 yrs and new, DP3	1901	
Protection Class	1-8	1-7	1-7	1-10	1-10	
Losses	Up to 3 in last 3 yrs	2 losses last 3 yrs	1 loss last 3 yrs	2 or more property losses or 1 fire, theft, liability, flood	Max 4 losses in Past 3 yrs	
Brush	500 ft; ½ mile wood shake	500 ft; ½ mile wood shake	2500 ft 500 ft - tile roofs	350 ft	Zero clearance; underwrite and price accordingly	
Credits	New Home, Mature Homeowner, New Purch, Marriage, Tile	New Home, Tile Roof	New Home, New Loan, Claim Free, Roof, Gated comm.	Claim free, Preferred park, multi-section, over 50 – MH	Depends on individual risk	
Surcharges	Wood shake roofs, galvanized plumbing	Claims, Plumbing, wood shake	None.	Prior losses, wood shake	Contact u/w	
Misc	Seasonal, secondary Ok	NSD Travel Program Seasonal, secondary	Replacement Cost Composite	Vicious animal – AL excl. DP1 vacant	COC, vacant, brush, coastal risks. Direct bill	Agency bill

