

2009 Homeowners Premium Survey

HPS-2009

STATISTICAL PLAN

IMPORTANT INFORMATION

New Item

- A new **Data Checklist** has been added to the Homeowners Premium Survey. This checklist is to help companies review various items in order to avoid reporting errors. Please contact this department if you have any questions about the checklist.
- For any email correspondence pertaining to this data call, please include the circular name "HPS-2009" in the the email subject heading.

Companies to report

- Groups writing less than 5 million dollars in Homeowners written premium (line of business 4 of the annual statement's state page) for calendar year 2008 need only complete the worksheets - co-info part I and II under this circular.
- Companies writing over 5 million dollars must complete the entire workbook.
- Also, this premium survey is for *NEW BUSINESS* only.

Validation

Companies should establish their own validating programs and procedures to detect **ERRORS** to the **STATISTICAL DATA** reported. Please refer to section E of the General Rules.

Excel Workbook

1. On the credits-options page, please list percentages or range of percentages.
2. On the premiums-rates page, enter the NAIC number for each example for the company used to rate that risk.

Penalties and Fines

Senate Bill 70 was passed in 2002, which allows penalties and fines for non-compliance. See Section 12959(b) of the California Insurance Code.

I. GENERAL RULES

A. SCOPE OF COMPARISON:

The purpose of this survey is to present to the public a fair and consistent price comparison of Homeowners insurance.

Section 12959 of the California Insurance Code requires the Commissioner to publish and distribute a comparison of insurance rates report for those lines of insurance which are of most interest to individual purchasers of personal lines of coverage.

I. GENERAL RULES (continue)**B. EFFECTIVE DATE:**

Insurers shall report ANNUAL premiums based on rates for **NEW BUSINESS** effective **May 1, 2009**. **Premiums should be rounded to the nearest dollar (no decimals). For Earthquake rates, decimals are allowed.**

C. REPORTING DUE DATE:

1. Complete the requested information on the **ACKNOWLEDGEMENT FORM** and e-mail it to submissions@insurance.ca.gov by **February 3, 2009**.
2. All required data must be submitted to the Department of Insurance, Statistical Analysis Division, no later than **March 25, 2009**. **Please include the circular name "HPS-2009" in the email subject heading.**
3. Any *requests for extensions* in reporting must be received no later than **February 29, 2009**. Requests for extensions must be in writing. Please e-mail your request to **Gary Quan** at QuanG@insurance.ca.gov.
4. Records that are not reported according to the instructions specified by the Department will be returned to the company for correction and must be resubmitted within 10 working days. No more than two (2) revisions are acceptable.
5. **If data fails the editing test for the THIRD time possible fines might be imposed. See Section D – Penalties and Fines. Company will be allowed to resubmit its data within a reasonable time recommended by the examining analyst.**

D. RESUBMISSIONS

Submissions that do not pass the Department's validating tests will be returned to the company for corrections. No more than **two (2)** re-submissions are acceptable. The company will be allowed **10 working days** to resubmit its data to the Department.

E. VALIDATING - (IMPORTANT)

Companies should establish their own validating programs and procedures to detect errors to the STATISTICAL DATA reported. For example, premiums should be compared by amount of insurance and the age of the home.

Also, please validate your data by performing a comparison of the HPS-2009 data to your company's HPS-2008 data, especially if your company did not have a premium increase since the HPS-2008 premium survey. Compare the premiums for large differences.

All data will be tested for accuracy and reasonability. Rejected data will be returned to the company for correction and resubmission.

I. GENERAL RULES (continue)

F. PENALTIES AND FINES:

The insurer's failure to submit the requested data by the due dates or provides false premium information will be considered as non-compliant with Section 700(c) and Section 12959(b) of the California Insurance Codes.

SECTION 700(c) OF THE CIC:

After the issuance of a certificate of authority, the holder shall continue to comply with the requirements as to its business set forth in this code and in other laws of this state.

SECTION 12959(b) OF THE CIC:

(b) The submission of any false rate information by any such insurer pursuant to a request of the commissioner for the purpose of compiling comparative data for the report to be published as required in subdivision (a), shall be punishable by a civil penalty not to exceed one hundred thousand dollars (\$100,000). Any person subject to regulation by the commissioner pursuant to this code that fails to comply with a data call required by the department pursuant to this section shall be liable to the state for a civil penalty in an amount not exceeding five thousand dollars (\$5,000) for each 30-day period that the person is not in compliance, unless the failure to comply is willful, in which case the civil penalty shall be in an amount not to exceed ten thousand dollars (\$10,000) for each 30-day period that the person is not in compliance, but not to exceed an aggregate amount of one hundred thousand dollars (\$100,000). In determining the level of the penalty, the commissioner shall consider the good faith of the insurer and any similar prior violations by the insurer under this code.

G. COMMUNICATIONS

All communications should be directed to:

Statistical Analysis Division
California Department of Insurance
300 South Spring Street, 14th Floor
Los Angeles, CA 90013

For reporting or technical questions:

Gary Quan (213) 346-6315
E-Mail Address: quang@insurance.ca.gov
FAX Number: (213) 897-6571

Note: For an e-mail submission, use the following e-mail address:
submissions@insurance.ca.gov.

I. GENERAL RULES (continue)

H. DESCRIPTION:

Refer to EXHIBIT I for the description of the hypothetical risks to be rated and reported. We selected 18 examples (most with multiple variations) for this survey. Examples 1 thru 10 are single family residence to be rated using the HO-3 Special Form or your company equivalent. Examples 11 and 12 are single family residence to be rated using your company's mobile home policy form. Example 13 is a Condominium Unit Owners. Example 14 is a Tenants/Renters policy.

For Examples 15, 16, 17 and 18, we are asking for your basic EARTHQUAKE rate for each of the specified locations in lieu of a total premium on a specific example (i.e. \$2.50 per thousand of coverage). **Companies issuing Earthquake Coverage through the California Earthquake Authority (CEA) or other contracted company need not complete the earthquake rate portion on the Excel worksheet. Indicate this on the Company Information Page – Part II - question 3.**

Each risk should be treated as **NEW BUSINESS** being submitted to your company. Rate the risk in your most competitive program for which it would qualify. For groups, choose one company to represent your group (preferably the company with the largest market share and use their most competitive rate for which it qualifies).

If a particular risk does not qualify for any program due to your current guidelines indicate the reason on the deviations-footnotes page in the Excel workbook.

Give any credits and or surcharges that you would normally apply to the risk based on the information furnished in each example. Be sure to include the CIGA surcharge if applicable.

I. METHOD OF REPORTING

The data (Excel workbook) can be submitted two ways:

- Via mail on a 3 ½" IBM compatible diskette or CD-ROM
- Via E-mail (**Please include the circular name "HPS-2009" in the email subject heading.**)

A hard copy of the Company Information (co-info part I and part II) worksheets along with a signed and notarized Affidavit must be submitted to the Department. Please **DO NOT** send a hard copy of the premiums pages.

If you are unable to process an Excel file, please contact this office for further instructions.

II. INSTRUCTIONS FOR COMPLETING WORKSHEETS

A. SURVEY CHECKLIST

Please check the Survey Checklist to assure listed items are completed and adhered to. This must be submitted along with Affidavit.

B. ACCESSING WORKSHEETS

This section provides the instructions for accessing the Worksheets in a Microsoft Excel file (**HPS-2009.xls**).

1. System Requirement

The workbook will only run on Microsoft Excel. If you are experiencing difficulty in opening the Excel file, please contact Gary Quan at (213) 346-6315.

- Internet Explorer
- If you are experiencing difficulty in opening the transmittal files, please contact Gary Quan at (213) 346-6315.

2. Opening File

From the Homeowners Premium Survey webpage, click on *Excel Data Workbook* link to bring up the Excel File (**HPS-2009.xls**).

Using Microsoft Internet Explorer

- A message will be displayed . . .
- Select SAVE TO A DISK and choose path where you would like to save your file.
- Under file name, type *HPS-2009* and select SAVE.
- Go to step 3 “Entering Data”.

3. Entering Data

- Using Microsoft Excel 97 or higher, open the HPS-2009 file you have just saved.
- There are five worksheets:
 1. **co-info part I**
 2. **co-info part II**
 3. **premium-rates**
 4. **credits-options**
 5. **deviations-footnotes**
- The blinking cursor should be in the Company name cell in the first Company information worksheet.
- Begin entering data by keying-in figures in appropriate cells for each worksheet.

II. INSTRUCTIONS FOR COMPLETING WORKSHEETS

C. WORKSHEET INSTRUCTIONS

1. INSTRUCTIONS FOR EXCEL WORKSHEETS

It is assumed that you have a basic knowledge of using EXCEL programs. Otherwise, contact the Statistical Analysis Division for assistance. To select worksheets, click on the tabs on lower left corner of the page.

a. For “co-info part I” worksheet:

Type the name of the **COMPANY** that was used for rating the risks. If reporting by group, indicate the Company used in the survey representing the group.

Note for Group Submission: If there are companies in your group that normally reports on their own, please make them aware of the data request.

Enter the five (5) digit NAIC company number. This is the number assigned by the National Association of Insurance Commissioners. Please enter only one NAIC number. (Do not use the four (4) digit group number.)

Fill out the rest of the worksheet accordingly.

b. For “co info part II” worksheet:

Please answer the questions as listed.

If submitting by group, please list the companies in the group.

c. For “premiums-rates” worksheet:

For ANNUAL PREMIUM, round to the nearest dollar, no decimals, for Examples 1 thru 14 for each territory indicated. Refer to EXHIBIT I for a complete description of each example. Decimal numbers are acceptable for Examples 15 thru 18 when instructed to provide an Earthquake rate.

Please provide the NAIC company number used for that example and enter it in the cell provided above each example.

If an example is not applicable (ZIP code or hypothetical), please leave the cell blank.

II. INSTRUCTIONS FOR COMPLETING WORKSHEETS

d. For “credits-options” worksheet:

Provide the percentage or percentage ranges that apply to the credits listed.

Click on the box(es) for the item(s) that are available on the program, which you used in rating the examples. Please list other credits or discounts that are available on the deviations-footnotes sheet in the Excel Workbook.

e. For “deviations-footnotes” worksheet:

Indicate Deviations/Clarification or additional information.

III. EXHIBIT I

The following is a description of the hypothetical risks to be rated. Risks should be rated at the coverage (replacement) cost listed in each example using your most competitive program or company for which it qualifies. Include any applicable credit(s) (i.e. New Home). The premiums should be rated as New Business.

Include only credits and/or surcharges that you would normally apply to the risk based on the information furnished in each example, (e.g. new home).

DO NOT apply additional credits (e.g. deadbolt discount, fire resistive roof discount, etc.), otherwise, your company will be asked to resubmit the data.

If your company does not offer the same deductibles as listed in the examples, please leave it blank and write the reason in the deviations-footnotes page. Please note any other information on the deviations-footnotes page. If a hypothetical risk does not apply, please leave blank.

There are a total of 18 examples (some with variations). Examples 1 thru 10 are single family residence to be rated using the HO-3 Special Form or your company equivalent. Examples 11 and 12 are single family residence to be rated using your company's mobile home policy form. Example 13 is a Condominium Unit Owners policy. Example 14 is a Tenants/Renters policy. For Examples 15, 16, 17 and 18 we are asking for your basic EARTHQUAKE rate for each of the specified locations in lieu of a total premium on a specific example (i.e. \$2.50 per thousand of coverage).

If the "specified" coverage(s) indicated are not available through your program, choose the closest available coverage(s) and indicate any deviations on the enclosed Company Deviations-Footnotes Page in the excel workbook.

BASE POLICY STRUCTURE

COVERAGE A - Dwelling (100%)
COVERAGE B - Other Structures (10%)
COVERAGE C - Contents (50%) *
COVERAGE D - Additional Living Expense (20%) **
COVERAGE E - Liability (\$100,000)
COVERAGE F - Medical Payments (\$1,000)

* 100% - Tenant and Condominium Unit Owners

** 40% - Condominium Policy

Hypothetical Risks

EXAMPLE #1

\$150,000 Dwelling Amount of Insurance (Coverage A)

Single family - Detached, FRAME construction

Deductible: \$250. No losses.

Age of home:

- a. New
- b. 3 years
- c. 6 years
- d. 15 years

- e. 25 years
- f. 40 years
- g. 70 years

III. EXHIBIT I (continue)

EXAMPLE #2

\$150,000 Dwelling Amount of Insurance (Coverage A)

Single family - Detached, FRAME construction

Deductible: \$500. No losses.

Age of home:

- a. New
- b. 3 years
- c. 6 years
- d. 15 years
- e. 25 years
- f. 40 years
- g. 70 years

EXAMPLE #3

\$200,000 Dwelling Amount of Insurance (Coverage A)

Single family - Detached, FRAME construction

Deductible: \$500. No losses.

Age of home:

- a. New
- b. 3 years
- c. 6 years
- d. 15 years
- e. 25 years
- f. 40 years
- g. 70 years

EXAMPLE #4

\$250,000 Dwelling Amount of Insurance (Coverage A)

Single family - Detached, FRAME construction

Deductible: \$500. No losses.

Age of home:

- a. New
- b. 3 years
- c. 6 years
- d. 15 years
- e. 25 years
- f. 40 years
- g. 70 years

EXAMPLE #5

\$250,000 Dwelling Amount of Insurance (Coverage A)

Single family - Detached, FRAME construction

Deductible: \$1,000. No losses.

Age of home:

- a. New
- b. 3 years
- c. 6 years
- d. 15 years

- e. 25 years
- f. 40 years
- g. 70 years

III. EXHIBIT I (continue)

EXAMPLE #6

\$300,000 Dwelling Amount of Insurance (Coverage A)

Single family - Detached, FRAME construction

Deductible: \$500. No losses.

Age of home:

- a. New
- b. 3 years
- c. 6 years
- d. 15 years
- e. 25 years
- f. 40 years
- g. 70 years

EXAMPLE #7

\$400,000 Dwelling Amount of Insurance (Coverage A)

Single family - Detached, FRAME construction

Deductible: \$1,000. No losses.

Age of home:

- a. New
- b. 3 years
- c. 6 years
- d. 15 years
- e. 25 years
- f. 40 years
- g. 70 years

EXAMPLE #8

\$500,000 Dwelling Amount of Insurance (Coverage A)

Single family - Detached, FRAME construction

Deductible: \$1,000. No losses.

Age of home:

- a. New
- b. 3 years
- c. 6 years
- d. 15 years
- e. 25 years
- f. 40 years
- g. 70 years

EXAMPLE #9

\$500,000 Dwelling Amount of Insurance (Coverage A)

Single family - Detached, FRAME construction

Deductible: \$2,500. No losses.

Age of home:

- a. New
- b. 3 years
- c. 6 years
- d. 15 years

- e. 25 years
- f. 40 years
- g. 70 years

III. EXHIBIT I (continue)

EXAMPLE #10

\$750,000 Dwelling Amount of Insurance (Coverage A)

Single family - Detached, FRAME construction

Deductible: \$2,500. No losses.

Age of home:

- a. New
- b. 3 years
- c. 6 years
- d. 15 years
- e. 25 years
- f. 40 years
- g. 70 years

EXAMPLE #11

\$50,000 Dwelling Amount of Insurance (Coverage A)

Single family – Manufactured Home/Mobilehome

Deductible: \$250. No losses. Located in a mobilehome park/community

Age of home:

- a. New
- b. 15 years
- c. 30 years

EXAMPLE #12

\$100,000 Dwelling Amount of Insurance (Coverage A)

Single family – Manufactured Home/Mobilehome

Deductible: \$500. No losses. Located in a mobilehome park/community

Age of home:

- a. New
- b. 15 years
- c. 30 years

EXAMPLE #13

Condominium Units Owners

Multi-Family Building (6+ units). Frame Construction.

No Losses

Contents – Amount of Insurance:

- | | |
|--------------|--------------------|
| a. \$25,000 | Deductible: \$250. |
| b. \$50,000 | Deductible: \$250. |
| c. \$75,000 | Deductible: \$250. |
| d. \$75,000 | Deductible: \$500. |
| e. \$100,000 | Deductible: \$500 |

EXAMPLE #14

Tenant

Multi-Family Building (6+ units). Frame Construction.

No Losses

Contents – Amount of Insurance:

- | | |
|-------------|--------------------|
| a. \$15,000 | Deductible: \$250. |
| b. \$25,000 | Deductible: \$250. |
| c. \$35,000 | Deductible: \$250. |

- d. \$50,000 Deductible: \$250.
- e. \$75,000 Deductible: \$500.

III. EXHIBIT I (continue)

EXAMPLE #15

Provide the EARTHQUAKE rate, per thousand of coverage, for each described location for a FRAME single family dwelling. If there is any additional information, please indicate on the deviations-footnotes worksheet.

EXAMPLE #16

Provide the EARTHQUAKE rate, per thousand of coverage, for each described location for a MOBILEHOME single family dwelling. If there is any additional information, please indicate on the deviations-footnotes worksheet.

EXAMPLE #17

Provide the EARTHQUAKE rate, per thousand of coverage, for each described location for a Condo Unit Owners policy. If there is any additional information, please indicate on the deviations-footnotes worksheet.

EXAMPLE #18

Provide the EARTHQUAKE rate, per thousand of coverage, for each described location for a Tenants/Renters policy. If there is any additional information, please indicate on the deviations-footnotes worksheet.

EXHIBIT II

PARTICIPATING TERRITORY DEFINITION

COUNTY	CITY	ZIP	FIRE DIST/ PROT. CLASS
LA County - Region A			
<i>Los Angeles</i>	Alhambra	91801	I/3
<i>Los Angeles</i>	Altadena	91001	I/3
<i>Los Angeles</i>	Azusa	91702	I/3
<i>Los Angeles</i>	Baldwin Park	91706	I/3
<i>Los Angeles</i>	Bell	90201	I/3
<i>Los Angeles</i>	Bellflower	90706	I/2
<i>Los Angeles</i>	Burbank	91505	I/2
<i>Los Angeles</i>	Canoga Park	91304	I/2
<i>Los Angeles</i>	Canyon Country	91351	II/4
<i>Los Angeles</i>	Carson	90745	I/2
<i>Los Angeles</i>	Cerritos	90703	I/2
<i>Los Angeles</i>	Chatsworth	91311	I/2
<i>Los Angeles</i>	Compton	90221	I/2
<i>Los Angeles</i>	Culver City	90232	I/1
<i>Los Angeles</i>	El Segundo	90245	I/3
<i>Los Angeles</i>	Gardena	90247	I/3
<i>Los Angeles</i>	Glendale	91205	I/1
<i>Los Angeles</i>	Glendora	91741	I/3
<i>Los Angeles</i>	Hawthorne	90250	I/3
<i>Los Angeles</i>	Huntington Park	90255	I/3
<i>Los Angeles</i>	Inglewood	90301	I/3
<i>Los Angeles</i>	La Puente	91744	I/3
<i>Los Angeles</i>	Lakewood	90712	I/2
<i>Los Angeles</i>	Lancaster	93536	II/4
<i>Los Angeles</i>	Long Beach - North	90805	I/2
<i>Los Angeles</i>	Long Beach - College	90815	I/2
<i>Los Angeles</i>	Los Angeles-Central	90011	I/2
<i>Los Angeles</i>	Los Angeles-East	90022	I/2
<i>Los Angeles</i>	Los Angeles-Echo Park	90026	I/2
<i>Los Angeles</i>	Los Angeles-El Sereno	90032	I/2
<i>Los Angeles</i>	Los Angeles-Farmers Mkt	90036	I/2
<i>Los Angeles</i>	Los Angeles-Griffith	90039	I/2
<i>Los Angeles</i>	Los Angeles-Highland Park	90042	I/2
<i>Los Angeles</i>	Los Angeles-Mar Vista	90066	I/2
<i>Los Angeles</i>	Los Angeles-Mid City	90019	I/2
<i>Los Angeles</i>	Los Angeles-Palms	90034	I/2
<i>Los Angeles</i>	Los Angeles-South Central	90044	I/2
<i>Los Angeles</i>	Los Angeles-Vermont	90029	I/2
<i>Los Angeles</i>	Los Angeles-Wagner	90047	I/2
<i>Los Angeles</i>	Los Angeles-Westchester	90045	I/3
<i>Los Angeles</i>	Monrovia	91016	I/3
<i>Los Angeles</i>	Montebello	90640	I/3

EXHIBIT II - continue
PARTICIPATING TERRITORY DEFINITION

COUNTY	CITY	ZIP	FIRE DIST/ PROT. CLASS
LA County – Region A (continued)			
<i>Los Angeles</i>	Monterey Park	91754	I/3
<i>Los Angeles</i>	Northridge	91325	I/3
<i>Los Angeles</i>	Northridge – Porter Ranch	91326	I/3
<i>Los Angeles</i>	Norwalk	90650	I/2
<i>Los Angeles</i>	Pacific Palisades	90272	I/2
<i>Los Angeles</i>	Pacoima	91331	I/2
<i>Los Angeles</i>	Palmdale	93550	II/4
<i>Los Angeles</i>	Palos Verdes	90274	I/3
<i>Los Angeles</i>	Panorama City	91402	I/2
<i>Los Angeles</i>	Pasadena	91107	I/3
<i>Los Angeles</i>	Pico Rivera	90660	I/3
<i>Los Angeles</i>	Pomona	91766	I/3
<i>Los Angeles</i>	Rancho Palos Verdes	90275	I/3
<i>Los Angeles</i>	Redondo Beach	90278	I/2
<i>Los Angeles</i>	Reseda	91335	I/2
<i>Los Angeles</i>	Rosemead	91770	I/3
<i>Los Angeles</i>	San Pedro	90731	I/2
<i>Los Angeles</i>	Santa Clarita	91350	I/4
<i>Los Angeles</i>	Santa Monica	90405	I/2
<i>Los Angeles</i>	South Gate	90280	I/3
<i>Los Angeles</i>	Sylmar	91342	I/2
<i>Los Angeles</i>	Temple City	91780	I/3
<i>Los Angeles</i>	Torrance	90503	I/1
<i>Los Angeles</i>	Van Nuys	91405	I/2
<i>Los Angeles</i>	West Covina	91790	I/3
<i>Los Angeles</i>	West Hollywood	90046	I/2
<i>Los Angeles</i>	Woodland Hills	91367	I/2
Orange County - Region B			
<i>Orange</i>	Anaheim	92804	I/1
<i>Orange</i>	Anaheim	92805	I/1
<i>Orange</i>	Buena Park	90620	I/3
<i>Orange</i>	Costa Mesa	92627	I/2
<i>Orange</i>	Fountain Valley	92708	I/3
<i>Orange</i>	Fullerton	92833	I/2
<i>Orange</i>	Garden Grove	92843	I/2
<i>Orange</i>	Huntington Beach	92646	I/1
<i>Orange</i>	Irvine	92612	I/3
<i>Orange</i>	Laguna Beach	92651	I/4
<i>Orange</i>	Laguna Niguel	92677	I/3
<i>Orange</i>	La Habra	90631	I/3
<i>Orange</i>	Lake Forest	92630	I/3

EXHIBIT II – continue**PARTICIPATING TERRITORY DEFINITION**

COUNTY	CITY	ZIP	FIRE DIST/ PROT. CLASS
Orange County - Region B (continued)			
<i>Orange</i>	Mission Viejo	92691	I/3
<i>Orange</i>	Newport Beach	92660	I/2
<i>Orange</i>	Orange	92867	I/2
<i>Orange</i>	Placentia	92870	I/3
<i>Orange</i>	San Clemente	92672	I/3
<i>Orange</i>	Santa Ana	92701	I/1
<i>Orange</i>	Santa Ana	92704	I/1
<i>Orange</i>	Stanton	90680	I/3
<i>Orange</i>	Tustin	92780	I/3
<i>Orange</i>	Westminster	92683	I/3
<i>Orange</i>	Yorba Linda	92886	I/3
San Bernardino/Riverside Area - Region C			
<i>Riverside</i>	Banning	92220	I/4
<i>Riverside</i>	Cathedral City	92234	II/3
<i>Riverside</i>	Corona	92879	I/2
<i>Riverside</i>	Corona	92882	I/2
<i>Riverside</i>	Desert Hot Springs	92240	II/5
<i>Riverside</i>	Hemet	92544	I/3
<i>Riverside</i>	Indio	92201	II/4
<i>Riverside</i>	Lake Elsinore	92530	I/4
<i>Riverside</i>	Moreno Valley	92553	I/4
<i>Riverside</i>	Murrieta	92562	I/4
<i>Riverside</i>	Perris	92570	I/4
<i>Riverside</i>	Riverside	92503	I/2
<i>Riverside</i>	Riverside	92506	I/2
<i>Riverside</i>	Temecula	92592	I/4
<i>Riverside</i>	Yuciapa	92399	I/5
<i>San Bernardino</i>	Adelanto	92301	I/5
<i>San Bernardino</i>	Barstow	92311	II/4
<i>San Bernardino</i>	Big Bear Lake	92315	II/4
<i>San Bernardino</i>	Chino	91710	I/3
<i>San Bernardino</i>	Chino Hills	91709	I/3
<i>San Bernardino</i>	Colton	92324	I/3
<i>San Bernardino</i>	Fontana	92335	I/4
<i>San Bernardino</i>	Hesperia	92345	II/4
<i>San Bernardino</i>	Ontario	91761	I/2
<i>San Bernardino</i>	Rancho Cucamonga	91730	I/3
<i>San Bernardino</i>	Redlands	92374	I/2
<i>San Bernardino</i>	Running Springs	92382	II/2

EXHIBIT II - continue
PARTICIPATING TERRITORY DEFINITION

COUNTY	CITY	ZIP	FIRE DIST/ PROT. CLASS
San Bernardino/Riverside Area - Region C (continued)			
<i>San Bernardino</i>	San Bernardino	92404	I/3
<i>San Bernardino</i>	Twentynine Palms	92277	II/4
<i>San Bernardino</i>	Upland	91786	I/2
<i>San Bernardino</i>	Victorville	92392	II/3
San Diego Area - Region D			
<i>Imperial</i>	Calexico	92231	II/5
<i>Imperial</i>	El Centro	92243	II/4
<i>San Diego</i>	Carlsbad	92008	I/4
<i>San Diego</i>	Chula Vista	91911	I/3
<i>San Diego</i>	Del Mar	92014	I/4
<i>San Diego</i>	El Cajon	92021	I/2
<i>San Diego</i>	Encinitas	92024	I/3
<i>San Diego</i>	Escondido	92025	I/2
<i>San Diego</i>	Fallbrook	92028	I/3
<i>San Diego</i>	Lakeside	92040	I/3
<i>San Diego</i>	National City	91950	I/3
<i>San Diego</i>	Oceanside	92054	I/4
<i>San Diego</i>	Poway	92064	I/3
<i>San Diego</i>	Ramona	92065	I/4
<i>San Diego</i>	Rancho Bernardo	92128	I/3
<i>San Diego</i>	San Diego	92105	I/3
<i>San Diego</i>	San Diego	92107	I/3
<i>San Diego</i>	San Diego	92109	I/3
<i>San Diego</i>	San Diego	92115	I/3
<i>San Diego</i>	San Diego	92126	I/3
<i>San Diego</i>	San Diego	92154	I/3
<i>San Diego</i>	San Marcos	92069	I/2
<i>San Diego</i>	Spring Valley	91977	I/3
Central CA - Region E			
<i>Alpine</i>	Markleeville	96120	II/6
<i>Fresno</i>	Clovis	93612	II/3
<i>Fresno</i>	Fresno	93722	II/4
<i>Fresno</i>	Fresno	93727	II/4
<i>Fresno</i>	Reedley	93654	II/4
<i>Inyo</i>	Bishop	93514	II/4

EXHIBIT II - continue
PARTICIPATING TERRITORY DEFINITION

COUNTY	CITY	ZIP	FIRE DIST/ PROT. CLASS
Central CA - Region E (continued)			
<i>Kern</i>	Bakersfield	93309	II/3
<i>Kern</i>	Bakersfield	93313	II/3
<i>Kern</i>	Delano	93215	II/4
<i>Kern</i>	Ridgecrest	93555	II/4
<i>Kern</i>	Wasco	93280	II/4
<i>Kings</i>	Hanford	93230	II/4
<i>Madera</i>	Madera	93637	II/4
<i>Madera</i>	Madera	93638	II/4
<i>Mariposa</i>	Mariposa	95338	II/5
<i>Merced</i>	Merced	95340	II/2
<i>Mono</i>	Mammoth Lakes	93546	II/3
<i>Monterey</i>	Monterey	93940	I/3
<i>Monterey</i>	Salinas	93906	I/4
<i>Monterey</i>	Seaside	93955	I/4
<i>San Benito</i>	Hollister	95023	II/3
<i>San L Obispo</i>	Paso Robles	93446	II/5
<i>San L Obispo</i>	San Luis Obispo	93401	I/2
<i>Santa Barbara</i>	Lompoc	93436	I/4
<i>Santa Barbara</i>	Santa Barbara	93101	I/2
<i>Santa Barbara</i>	Santa Barbara	93105	I/2
<i>Santa Barbara</i>	Santa Maria	93454	I/4
<i>Tulare</i>	Porterville	93257	II/3
<i>Tulare</i>	Visalia	93277	II/4
<i>Ventura</i>	Camarillo	93010	I/4
<i>Ventura</i>	Oxnard	93030	I/2
<i>Ventura</i>	Oxnard	93033	I/2
<i>Ventura</i>	Simi Valley	93065	I/4
<i>Ventura</i>	Thousand Oaks	91360	I/4
San Francisco Bay Area - Region F			
<i>Alameda</i>	Alameda	94501	I/2
<i>Alameda</i>	Berkeley	94703	I/2
<i>Alameda</i>	Fremont	94536	I/2
<i>Alameda</i>	Hayward	94544	I/3
<i>Alameda</i>	Livermore	94550	I/3
<i>Alameda</i>	Oakland	94605	I/2
<i>Alameda</i>	Oakland	94611	I/2
<i>Alameda</i>	Union City	94587	I/3

EXHIBIT II - continue
PARTICIPATING TERRITORY DEFINITION

COUNTY	CITY	ZIP	FIRE DIST/ PROT. CLASS
<i>Contra Costa</i>	Antioch	94509	I/3
<i>Contra Costa</i>	Concord	94520	I/3
<i>Contra Costa</i>	Richmond	94804	I/3
<i>Contra Costa</i>	Walnut Creek	94596	I/3
<i>Marin</i>	Mill Valley	94941	I/3
<i>Marin</i>	San Rafael	94901	I/3
<i>San Francisco</i>	San Francisco	94109	I/2
<i>San Francisco</i>	San Francisco	94110	I/2
<i>San Francisco</i>	San Francisco	94112	I/2
<i>San Francisco</i>	San Francisco	94122	I/2
<i>San Mateo</i>	Daly City	94015	I/3
<i>San Mateo</i>	Pacifica	94044	I/4
<i>San Mateo</i>	Redwood City	94061	I/3
<i>San Mateo</i>	San Mateo	94403	I/3
<i>Santa Clara</i>	Campbell	95008	I/2
<i>Santa Clara</i>	Cupertino	95014	I/2
<i>Santa Clara</i>	Palo Alto	94303	I/2
<i>Santa Clara</i>	San Jose	95111	I/3
<i>Santa Clara</i>	San Jose	95123	I/3
<i>Santa Clara</i>	San Jose	95125	I/3
<i>Santa Clara</i>	San Jose	95127	I/3
<i>Santa Clara</i>	Santa Clara	95051	I/2
<i>Santa Clara</i>	Sunnyvale	94086	I/2
<i>Santa Cruz</i>	Santa Cruz	95060	I/3
<i>Santa Cruz</i>	Watsonville	95076	I/2
<i>Solano</i>	Fairfield	94534	II/3
<i>Solano</i>	Suisun City	94585	II/4
<i>Solano</i>	Vacaville	95687	II/5
<i>Solano</i>	Vallejo	94590	I/3
<i>Solano</i>	Vallejo	94591	I/3
Sacramento Area - Region G			
<i>Amador</i>	Pioneer	95666	II/5
<i>Butte</i>	Chico	95926	II/2
<i>Butte</i>	Chico	95928	II/2
<i>Calaveras</i>	Valley Springs	95252	II/6
<i>Colusa</i>	Colusa	95932	II/3
<i>El Dorado</i>	Placerville	95667	II/6
<i>El Dorado</i>	So Lake Tahoe	96150	II/5
<i>Glenn</i>	Orland	95963	II/4
<i>Nevada</i>	Grass Valley	95945	II/4
<i>Placer</i>	Lincoln	95648	II/5
<i>Placer</i>	Roseville	95661	II/3
<i>Placer</i>	Roseville	95678	II/3
<i>Sacramento</i>	Carmichael	95608	II/3

EXHIBIT II - continue
PARTICIPATING TERRITORY DEFINITION

COUNTY	CITY	ZIP	FIRE DIST/ PROT. CLASS
Sacramento Area - Region G (continued)			
<i>Sacramento</i>	Fair Oaks	95628	II/3
<i>Sacramento</i>	Folsom	95630	II/3
<i>Sacramento</i>	Sacramento	95820	II/2
<i>Sacramento</i>	Sacramento	95823	II/2
<i>Sacramento</i>	Sacramento	95826	II/2
<i>Sacramento</i>	Sacramento	95831	II/2
<i>San Joaquin</i>	Stockton	95206	II/1
<i>San Joaquin</i>	Stockton	95207	II/1
<i>San Joaquin</i>	Tracy	95376	II/3
<i>Stanislaus</i>	Modesto	95350	II/2
<i>Stanislaus</i>	Modesto	95351	II/2
<i>Stanislaus</i>	Turlock	95380	II/3
<i>Sutter</i>	Yuba City	95991	II/3
<i>Tuolumne</i>	Jamestown	95327	II/5
<i>Tuolumne</i>	Sonora	95370	II/4
<i>Yolo</i>	Davis	95616	II/4
<i>Yolo</i>	Woodland	95695	II/3
<i>Yuba</i>	Marysville	95901	II/4
Northern CA - Region H			
<i>Del Norte</i>	Crescent City	95531	I/4
<i>Humboldt</i>	Eureka	95501	I/3
<i>Humboldt</i>	Eureka	95503	I/3
<i>Humboldt</i>	McKinleyville	95519	I/5
<i>Lake</i>	Lakeport	95453	II/4
<i>Lassen</i>	Susanville	96130	II/4
<i>Mendocino</i>	Ukiah	95482	I/3
<i>Mendocino</i>	Willits	95490	I/4
<i>Modoc</i>	Alturas	96101	II/4
<i>Napa</i>	Napa	94558	I/3
<i>Plumas</i>	Quincy	95971	II/4
<i>Shasta</i>	Redding	96002	II/3
<i>Shasta</i>	Redding	96003	II/3
<i>Sierra</i>	Loyalton	96118	II/5
<i>Siskiyou</i>	Yreka	96097	II/4
<i>Sonoma</i>	Petaluma	94954	I/3
<i>Sonoma</i>	Santa Rosa	95403	I/3
<i>Sonoma</i>	Santa Rosa	95404	I/3
<i>Tehama</i>	Red Bluff	96080	II/3
<i>Trinity</i>	Lewiston	96052	II/9