


California Personal Lines Carrier Matrix



Property

	Min Dwelling Limit	Max Dwelling Limit	Homeowner Co. approval needed on risks exceeding Cov A amount	Dwelling Fire Co. approval needed on risks exceeding Cov A amount	Protection Class	Year Built	Losses	Package Only	Central Alarm	Stand Alone DF	Stand Alone Secondary	HO6 Rented	Special Notes	CEA
Allied/ Nationwide	\$100,000	\$1.5M	\$1M	\$750,000 max	1-8	n/a	no theft/ vandalism losses last 3 yrs, no more than 1 loss 3 yrs, some exceptions apply	no	\$1M home, \$500,000 DP3	no	no	yes	restrictions may apply per zip code list, flat roofs not acceptable, central alarms required for \$1M+ for HO3 and \$500,000 DF	yes
CSE Safeguard/ Safeguard Plus	\$100,000	\$1.2M	\$800,000	\$800,000	1-7	n/a	no water, theft, liability or any loss over \$5,000 in the last 3 yrs	no	n/a	yes	no	no	n/a	no
CSE Safeguard Select	\$100,000	\$750,000	\$500,000	\$750,000	1-8, 9/10 on approval	n/a	up to 4 losses on approval	no	n/a	yes	no	no	n/a	no
Chubb	\$500,000-750,000	No max, however, all risks subject to Carrier approval	n/a	n/a	1-8	n/a	subject to approval	no	\$2M	no	no	no	n/a	no
Encompass	\$100,000	\$6M	\$2M	\$2M	1-8	n/a	0 fire, theft, liability or vandalism in 3 yrs, 1 loss accepted 3 yrs	yes	\$1.5M	no	no	no	n/a	yes
First American Tier 1	\$100,000	\$1.2M	\$800,000	\$800,000	1-6	1940	1 loss 3 yrs on approval	no	\$1M	yes	no	yes	restrictions may apply	no
First American Tier 2	\$100,000	\$1.2M	\$800,000	\$800,000	1-7	1900	1 loss 3 yrs on approval	no	\$1M	yes	no	no	n/a	no
First American Tier 3	\$100,000	\$1.2M	\$800,000	\$800,000	1-7	1900	1 loss 3 yrs on approval	no	\$1M	yes	no	no	no wood roof	no

Networked Insurance Agents provides its affiliate members with this material on behalf of the carrier. Note that reasonable efforts will be made to maintain up to date content, however underwriting guidelines and product availability are subject to change at anytime based on the carrier. Not all coverages and markets available in all states. Additional lines of business may be available. Target classes listed do not necessarily represent every eligible class. To be certain whether a risk fits the carrier appetite, it is best to submit the account to Networked for marketing.
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	Min Dwelling Limit	Max Dwelling Limit	Homeowner Co. approval needed on risks exceeding Cov A amount	Dwelling Fire Co. approval needed on risks exceeding Cov A amount	Protection Class	Year Built	Losses	Package Only	Central Alarm	Stand Alone DF	Stand Alone Secondary	HO6 Rented	Special Notes	CEA
Hartford	\$100,000	\$2.5M	\$1.5M	under \$1.0M	1-8	n/a	1 loss 5 yrs, 0 water or fire losses. 0 losses for renters	no	\$1.5M	no	no	no	wood roof ok under 15 yrs	no
Kemper Preferred	175,000	\$2M on approval	\$750,000	under \$1.0M	1-7	1900	1 loss 5 yrs on approval	no	\$750,000	no	no	no	n/a	yes
MetLife	\$175,000	\$2.5M	\$750,000	\$500,000	1-8	n/a	approval required 3 yrs	yes	\$750,000	no	no	yes	n/a	no
NatGen Premier	\$750,000	\$5M	Subject to Underwriting approval	Subject to Underwriting approval	1-8	n/a	approval required 3 yrs	no	\$1.5M	no	If Primary home not acceptable or in a different State	no	Guaranteed Replacement Cost is offered	no
Rivington Specialty	\$100,000	\$1.5M	\$1M	\$1M	1-8, 9-10 upon underwriting approval	n/a	subject to approval	no	\$1M	no	will consider	no	Lenient to brush areas	no
Safeco	\$100,000	\$3M	\$1.5M	\$999,000	1-8	n/a	approval required 5 yrs	no	\$1.5M	yes	yes	no	n/a	yes
Swyfft	System determined	\$2M	n/a	n/a	1-9	n/a	up to 4 losses	no	n/a	no	yes	no	Includes Guaranteed Replacement Cost, owner-occupied, well-maintained	no
Travelers	\$100,000	\$2.5M	\$1.5M	\$999,000	1-8	n/a	no more than 2 losses in 5 yrs, no more than 1 loss in 3 yrs, no more than one fire, water, wind, liability or theft loss in 5 yrs	no	\$1.5M	yes	Yes	yes	n/a	no

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Auto

	Minimum BI	Minimum PD	Cont. Prior Ins.	Losses	Youthful Operators	Rideshare Coverage	Package Only	Umbrella
Allied/ Nationwide	50/100	50	yes	Prop 103/CA Good Driver	yes*	no	no	with all lines
CSE	50/100	50	yes	Prop 103/CA Good Driver	yes*	yes	no	with auto only
Chubb	\$100,000 CSL	---	yes	Prop 103/CA Good Driver	yes*	no	yes	with home only
Encompass	50/100	50	yes	Prop 103/CA Good Driver	yes*	no	yes	with package
Hartford	50/100	50	yes	Prop 103/CA Good Driver	yes*	no	no	with auto only
Kemper Preferred	50/100	50	yes	Prop 103/CA Good Driver	yes*	no	yes	with auto only
Kemper Specialty	15/30	10	no	subject to UW	yes	yes	no	n/a
MetLife	50/100 must have matching prior coverage no lapse	50	yes	Prop 103/CA Good Driver	yes*	yes	yes	with combo
NatGen Premier	100/300	100	yes	2 minors w/o accidents or 1 accident with 1 minor violation last 3 years. 1 DUI in last 7 w/o other activity	yes	no	yes	with home
Safeco	50/100	50	yes	Prop 103/CA Good Driver	yes*	no	no	with auto only
Safeco Standard	50/100	50	subject to UW	subject to UW	yes	no	no	n/a
Travelers	50/100	50	yes	Prop 103/CA Good Driver	yes*	no	no	with auto only

*On Parent's Policy

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Prepared by Deanna Mallette 6/19/2017