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PSIC Producer Packet

California Residential Property Programs

Homeowners & Dwelling Fire Available July 2nd, 2007

Pacific Specialty Insurance Company (PSIC) is pleased to announce the addition of several of its California residential property programs to the list of products available to Allstate agents in California.

PSIC Homeowners Highlights Include:

- Preferred & Standard Programs Available
- Homes up to \$1,000,000 Coverage A Limit
- Dwellings up to 75 years old (new business, no age limit on renewals)
- Personal Property up to 70% Coverage A Value
- Personal Liability up to \$500,000
- Multi-Policy, Newly Acquired Home, Tile Roof, Gated Community, Retirement Community, Newer Home, & Central Alarm Service Discounts Available

PSIC Dwelling Fire Highlights Include:

- Special (DP-3) & Basic (DP-1) Programs Available
- Homes up to \$600,000 Coverage A Limit
- Dwellings up to 90 years old (new business, no age limit on renewals)
- Primary, Tenant & Seasonal Occupancies
- Personal Property Coverage Available
- OLT/CPL Liability Coverage Available
- Multi-Policy Discount Available

In addition to our residential property programs the following products also remain available:

- Street Legal Motorcycle
- Off-Road Motorcycle/ATV
- Personal Watercraft
- Excess Flood
- Stand-Alone Personal Umbrella



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PSIC Producer Packet

Getting Started

If you have previously used PSIC, you will be automatically authorized to write all programs.

How to obtain a PSIC Producer code

1. To access the website at www.psic-onespot.com, select "New Producers" from the pull-down menu in the bottom center of the screen.
2. Select "California" from the pull-down menu.
3. Click on the "California Producer Packet" link. This will download a "pdf" document containing the forms you need to complete to get appointed with PSIC. You can either complete the forms on your computer or print them as blank forms to be completed by hand.
 - a. Complete the Producer Agreement (1st page). Check "Non-Independent Agent" at the top of the form and write "Allstate" on the line below for the "Name of Company or Agency Affiliation." Be sure to provide your Allstate agent number.
 - i. Input all information requested on this page, except the "Bond Information" and "Errors and Omissions Policy Information" sections.
 - b. Complete the W-9 form (4th page).
 - c. Optionally, you can also complete:
 - i. The "Electronic Funds Transfer Authorization Agreement" to establish an EFT fund with PSIC; as well as
 - ii. The "Electronic Correspondence Authorization Form" to receive electronic notices from PSIC (recommended).
 - d. Allstate agents do not need to complete the "McGraw Insurance Services Producer Survey" (pages 8 thru 11) or the insurance broker bond application (pages 14 and 15).
 - e. When complete, print forms, sign and date the Producer Agreement, W-9 and Electronic Funds Transfer Authorization (optional) forms.
 - f. Fax the completed and signed forms as well as a copy of your California P & C Agent/Agency License to PSIC at (650) 780-4717 (this fax number also appears on the website page that contains the link to the documents).
4. PSIC will contact you within 2 business days to provide you with our assigned producer code, which you will then be able to use to access our website and all ISA-Authorized programs.

Website Navigation

1. How to log in to the website
 - a. Access website at www.psic-onespot.com.
 - b. Refer to Policy Issuance section for step-by-step instructions on how to obtain a quote.
2. Website Functions (once you're logged in)
 - a. Quick Links are located at the top-right corner of the page and have buttons containing the following information:
 - i. **Service Hours**—Website availability and Customer Service hours
 - ii. **Contact**—Office contact list
 - iii. **Guidelines and Forms**—Underwriting Guidelines, Miscellaneous and Policy Forms
 - iv. **Reports and Utilities**—See list of reports and utilities under Policy Service section
 - v. **Quick Reference Guide**—Overview of important functions of the website
 - vi. **Correspondence**—E-Correspondence (producer copy) is located here.
 - vii. **Online survey**—Provide your feedback
 - b. "Quote Inquiry" accesses quotes you obtained in the last 60 days.
 - c. "Policy Inquiry" accesses all policies you placed with PSIC.
 - d. Last, the bottom portion of the producer home page allows access to the insurance programs that you are authorized to write with PSIC.
 - e. Please note, the program's underwriting guidelines are available throughout the policy quotation process by clicking the "Program Guidelines" button located near the top-right corner of the screen.
 - f. To access policy forms and endorsements, click the "Guidelines & Forms" button at the top of the home page (in the Quick Links section) and scroll down to "Available Policy Forms."
 - g. Technical Support - Please contact PSIC's Allstate unit at 888-298-PSIC for assistance.



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Policy Service

E-correspondence

Electronic delivery of producer copies for all policyholder correspondence is available electronically for 45 days. Producer must login to website to retrieve.

1. If you are not set up to receive E-correspondence, see section titled "How to obtain a PSIC Producer Code."

Online endorsements

1. Mortgagee changes can be made "real-time" to the policy with the inquiry function. Retrieve the policy using the policy number, insured's last name, or telephone number. When the policy appears on screen, choose "Online Endorsements" from the pull-down menu.
2. All other endorsements that do not reduce coverage, can be submitted online and processed by our underwriting department in the same manner as endorsement requests faxed or mailed to us.
3. All endorsements that reduce coverage must be requested in writing.

Report Utilities

1. Click Reports and Utilities button on top-right corner of producer home page to access this feature
2. All reports are generated real-time.
3. Types of reports
 - a. Outstanding Billings/Notices
 - b. Pending Cancellations
 - c. Open Claims
 - d. Claims Closed in Past 12 Months
 - e. Reinstated Policies in Past 12 Months
 - f. EFT History
 - g. Fax History
 - h. E-Correspondence
 - i. VIN Lookup
 - j. Zip Code Look-up

Cancellation and Reinstatement Procedures

1. PSIC will send cancellation notices to the producer electronically if set up for E-Correspondence (and via hard copy if not).
2. Producer may run a report of all pending cancellations in the website's "Reports and Utilities" section.
3. If cancellation is pending for non-payment of premium, a premium payment may be made online.
4. If cancellation is for other reasons, the notice will state the reasons.

Claims Reporting & Handling

How to Report a Claim

1. Call (800) 962-1172 to speak to one of our representatives 24-hours a day.
2. You will need to provide policy number, contact information and date of loss.
 - a. Insured will be given emergency information and check for loss of use, if applicable. Housing information will also be given if claim is a fire loss.
3. Claim will be assigned to an examiner who will contact the insured.
 - a. The claims examiner will send insured a packet confirming examiner and appraiser. Appraiser will contact insured within 24 hours and inspect property within 72 hours.
4. Insured must complete, sign and return confirmation of loss form for claim review.
5. Claims examiner will send file to review if there are coverage issues.

What to do if there is a problem with a claim

1. Call (800) 962-1172 and speak to the claims examiner assigned to the claim.
2. If the issue cannot be resolved, speak to the property claims department administrator.
3. If the issue still is not resolved, speak to the claims department manager.

Questions

1. Policyholders
 - a. Call (800) 303-5000 and dial 12 for Customer Service, or dial 55 to access interactive voice response features.
2. Producers
 - a. Call (888) 298-PSIC.



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California Homeowners

At a Glance

Quoting & Binding Coverage

Please note, if you have not yet been assigned a producer code, please see "Getting Started."

1. Login at www.psic-onespot.com using your PSIC producer code. Select "Homeowners" from the list of available products.
2. Answer the filtering questions to access the correct program.
3. Answer underwriting questions.
4. Complete quote information.
5. If necessary, adjust coverages and re-quote.
6. Create application.
7. Verify information and continue application.
8. Select online payment method (or print and mail application if paying by check).
9. Select payment plan.
10. Bind policy.
11. Print, date and sign the application and the California property disclosure, and mail both to PSIC within 15 days (5 days if requesting direct bill payment option).

Program Highlights

- Preferred and Standard programs available
- Both programs are designed for primary owner-occupied dwellings up to 75 years old (new business) in protection classes 1-8.

Preferred & Standard Policies Available

Preferred	Standard
No losses in last 36 months.	Up to 1 theft or 2 non-theft losses in last 36 months.
Roof 15 years or newer (except tile in good condition).	Roof 25 years or newer (except tile in good condition).
Preferred rating	Standard rating
Higher special limits on personal property	Standard special limits on personal property

See "Program Details" for additional details.



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California Homeowners

Policy Issuance

A step-by-step guide to quote, bind and issue a California homeowners policy.

You must have an assigned PSIC producer code to quote and bind policies. If not, please see "Getting Started."

Step-By-Step Procedures to Quote & Bind Coverage

1. Click the blue "Producer Login" button in the lower right corner.
2. Enter your PSIC Producer Code and insurance license number, then select your state from the pull-down menu.
3. Click the "Sign In" button.
4. The buttons at the top of the producer home page access various utilities available through PSIC's website.
5. "Quote Inquiry" accesses quotes you obtained in the last 60 days.
6. "Policy Inquiry" accesses policies you placed with PSIC.
7. On the bottom you'll find the PSIC insurance programs you are authorized to write.
8. To access California homeowners insurance, select "HO-3 Preferred/Standard Homeowner" from the "Homeowners (HO-3)" pull-down menu.
9. Answer the question on the "Program Identification" screen. Depending upon how these questions are answered, you will be directed into either PSIC's Preferred or Standard homeowners program.
10. Answer the "Underwriting Questions" on the next screen then click "Submit."
 - a. The program's underwriting guidelines are available throughout the policy quotation process by clicking the "Program Guidelines" button located near the top-right corner of the screen.
11. Complete all requested information on the next screen.
 - a. To determine the appropriate dwelling value (Coverage A limit), click the "Calculate" button located next to "Dwelling Value." Note, PSIC will only write Coverage A limits above \$70,000 and at or below \$1,000,000.
 - b. Select the appropriate dwelling category from the pull-down menu at the top of the page. Descriptions of the dwelling categories are located at the bottom.
 - b. Input the living area's square footage.
 - c. Indicate the size of the attached garage (if applicable), the combined size of any attached patios, porches, decks or carports and the number of fireplaces in the dwelling.
 - d. Click the "Accept Value" button to return to the quote screen.
12. When all required information is complete, click "Get Quote."
13. Click "Re-Quote" to update. When satisfied, click "Create Application".
14. Next, provide mortgagee information, if any, and click "Continue Application".
15. Select a payment method from the pull-down menu, or select "Do NOT buy online – prepare application only" to print a populated application without binding coverage. Use this method to submit an application with an accompanying check.
 - a. Payment methods include the insured's credit card or checking account EFT information (sometimes referred to as ACH), or the producer's EFT account (if set-up with PSIC).
16. Select payment plan (full-pay, 3-pay, or 5-pay).
17. Enter credit card or EFT/ACH information, and click "Buy with..."
18. Click the "Bind Policy" button on the next screen to purchase coverage and issue the policy. **THE POLICY IS NOT BOUND UNTIL THIS BUTTON IS CLICKED.**
19. The policy is now bound. Use the pull-down menu located in the top-right corner of the screen to select "Print Application." PSIC requires a signed application for every policy. In California, you must review the Residential Property Insurance Disclosure form with the insured and obtain the insured's signature. **Therefore, it is very important you print, sign and date the application, along with the insured, and mail it to PSIC, even if you paid via credit card or EFT.**
20. You can also download, print or fax the policy declarations page, and print a credit card receipt using the same pull-down menu.
21. A printed policy declarations page, policy form and all applicable endorsements will be mailed directly to the insured, along with the mandatory earthquake offer, if not purchased. Producer and mortgagee (if applicable) will receive a copy of the declarations page only.
 - a. To access policy forms and endorsements, click the "Guidelines & Forms" button at the top of the home page (in the Quick Links section) and scroll down to "Available Policy Forms."
 - b. Policy applications and declarations can be obtained through the "Policy Inquiry" function on the producer home page.
22. PSIC will also arrange for a physical inspection of each dwelling subsequent to the policy being bound and will notify the insured and producer of any items discovered during the inspection that require attention.



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California Homeowners

Program Details

Highlights (For complete program guides available online—see “Guidelines & Forms” page)

- Instant online quotes and binding at www.psic-onespot.com
- Direct bill pay (3-Pay and 5-Pay) available
- Flexible initial policy terms (less than 12-months) to make expiration date match other policies
- Electronic payments—credit card / checking account EFT / producer EFT account
- Electronic notices and invoices
- Online report generation for pending cancellations, open claims and more
- Complete online policy servicing

Preferred & Standard Policies Available

Preferred	Standard
No losses in last 36 months	Up to 1 theft or 2 non-theft losses in last 36 months
Roof 15 years or newer (except tile in good condition)	Roof 25 years or newer (except tile in good condition)
Preferred rating	Standard rating
Higher special limits on personal property	Standard special limits on personal property

Eligibility

Max Dwelling Age	Up to 75 years for new business (no age restriction for qualified renewals)
Protection Classification	1-8
Brush Proximity	Min 500' clearance (with no trees overhanging roof)
Occupancy	Primary owner-occupied only (no seasonal or tenant-occupied risks)
Trampolines	Acceptable (liability coverage excluded)
Pools with Slides/Diving Boards	Acceptable (liability coverage excluded)
Animals	Acceptable (limited coverage available)

Available Limits

Coverage A (Dwelling)	Up to \$1,000,000 (New) / \$1,100,000 (Renewal) 3% Annual Inflation Guard included
Coverage B (Other Structures)	Up to 70% of the Coverage A limit (10% included)
Coverage C (Personal Property)	Up to 70% of the Coverage A limit (50% included)
Coverage D (Loss of Use)	20% of the Coverage A limit included
Coverage E (Personal Liability)	Up to \$500,000 (\$100,000 included)
Coverage F (Medical Payments)	\$1,000 per person included
Ordinance or Law Coverage	Included with Preferred Policies / Available for Standard Policies
Standard Deductible	\$1,000 Base; \$500 - \$1,500 - \$2,500 - \$5,000 Available



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Optional Coverages

<i>Preferred</i>	<i>Standard</i>
20% Extended Replacement Cost on Dwelling	20% Extended Replacement Cost on Dwelling
Increased Other Structures (up to 70%)	Increased Other Structures (up to 70%)
Increased Unscheduled Personal Property (Coverage C)	Increased Unscheduled Personal Property (Coverage C)
ACV Personal Property (credit)	Replacement Cost Personal Property (charge)
Scheduled Personal Property	
Increase Unscheduled Jewelry & Silverware	Increase Unscheduled Jewelry & Silverware
Increase Unscheduled Computer Equipment	Increase Unscheduled Computer Equipment
Increase Unscheduled Business Property	
Home Freezer Contents	
Increased Personal Liability (up to \$500,000)	Increased Personal Liability (up to \$500,000)
Increased Medical Payments	
Limited Animal Liability	Limited Animal Liability
Personal Injury	Personal Injury
Liability Coverage for Other Insured Location	Liability Coverage for Other Insured Location
Enhanced Mortgagee Clause (438BFU)	Enhanced Mortgagee Clause (438BFU)
Earthquake	Earthquake

Available Discounts

<i>Preferred</i>	<i>Standard</i>
Multi-Policy	Multi-Policy
Central Alarm Service (Fire and/or Burglary)	Central Alarm Service (Fire and/or Burglary)
Newly Acquired Home	Newly Acquired Home
Newer Home	Claim Free Renewal
Retirement Community	
Gated Community	
Tile Roof	

Surcharges

<i>Preferred</i>	<i>Standard</i>
Non-Copper Plumbing Surcharge	Non-Copper Plumbing Surcharge
Home with less than 3' Setback	Home with less than 3' Setback
	Claim Surcharge
	Age of Dwelling
	No Smoke Alarm



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California Dwelling Fire

At a Glance

Quoting & Binding Coverage

Please note, if you have not yet been assigned a producer code, please see "Getting Started."

1. Login at www.psic-onespot.com using your PSIC producer code. Select "Dwelling Fire" from the list of available products.
2. Answer underwriting questions.
3. Complete quote information.
4. If necessary, adjust coverages and re-quote.
5. Create application.
6. Verify information and continue application.
7. Select online payment method (or print and mail application if paying by check).
8. Select payment plan.
9. Bind policy.
10. Print, date and sign the application and the California property disclosure, and mail both to PSIC within 15 days (5 days if requesting direct bill payment option).

Program Highlights

- Special (DP-3) and Basic (DP-1) policies available
- Both policies are available for primary owner-occupied, primary tenant-occupied, and seasonal owner-occupied dwellings up to 90 years old (new business) in protection classes 1-10.

Special (DP-3) & Basic (DP-1) Policies Available.

Special (DP-3)	Dwelling replacement for all perils
	Replacement cost loss settlement
	Other structure replacement for all perils
	10% of dwelling limit for Fair Rental Value
	10% of dwelling limit for Additional Living Expense
	Vandalism and Malicious Mischief Coverage included

Basic (DP-1)	Dwelling replacement for named perils
	Actual cash value loss settlement
	Other structure replacement for named perils
	10% of dwelling limit for Fair Rental Value

See "Program Details" for additional details.



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California Dwelling Fire

Policy Issuance

A step-by-step guide to quote, bind and issue a California dwelling fire policy.

You must have an assigned PSIC producer code to quote and bind policies. If not, please see "Getting Started."

Step-By-Step Procedures to Quote & Bind Coverage

1. Click the blue "Producer Login" button in the lower right corner of the screen.
2. Enter your PSIC Producer Code and your insurance license number, and select your state from the pull-down menu.
3. Click the "Sign In" button. This will take you to your producer home page.
4. The buttons at the top of the screen provide access to various utilities that are available through PSIC's website.
5. In the "Quote Inquiry" section of the page, you can access all quotes up to 60-days old.
6. In the "Policy Inquiry" section of the page, you can access all policies that you have placed with PSIC.
7. On the bottom you'll find the PSIC insurance programs you are authorized to write.
8. To access California Dwelling Fire insurance, select either "DP-1 – Homeowner – Primary," "DP-1 Tenant – Primary," "DP-1 Owner – Seasonal," "DP-3 Owner – Primary," "DP-3 – Tenant – Primary," or "DP-3 Owner – Seasonal" from the "Dwelling Fire" pull-down menu.
9. Answer the "Underwriting Questions" on the next screen and click "Submit."
 - a. Please note that the program's underwriting guidelines are available throughout the policy quotation process by clicking the "Program Guidelines" button located near the top-right corner of the screen.
10. Complete all requested information on the next screen.
 - a. To determine the appropriate dwelling value (Coverage A limit), click the "Calculate" button located next to "Dwelling Value."
 - b. Select the appropriate dwelling category from the pull-down menu at the top of the page. Descriptions of all four dwelling categories are located at the bottom of this page.
 - c. Input the living area of the dwelling in terms of square feet.
 - d. Indicate the size of the attached garage (if applicable) in the next pull-down menu.
 - e. Indicate the total combined size of any attached patios, porches, decks or carports in the next pull-down menu.
 - f. Input the number of fireplaces in the dwelling.
 - g. Click the "Accept Value" button to return to the quote screen. Please note that if the calculated dwelling value is below \$50,000 or above \$700,000, you will not be able to return to the quote screen. PSIC will only write Coverage A limits within this range.
11. When all required information is complete click "Get Quote."
12. You can continue to change/update information and select various optional coverages and discounts as many times as necessary.
13. Click "Re-Quote" to update. When satisfied, click "Create Application."
14. When satisfied, click "Create Application" to proceed.
15. Provide mortgagee information on this page, if any, and click "Continue Application" to proceed.
16. Select a payment method from the pull-down menu, or select "Do NOT buy online – prepare application only" to print a populated application without binding coverage. Use this method to submit an application with an accompanying check.
 - a. Available payment methods are the insured's credit card, the insured's EFT information for their checking account, or the producer's EFT account (if set-up with PSIC).
17. Select a payment plan.
18. Enter credit card or EFT information, and click the "Buy with..." button at the bottom of the page.
19. Click the "Bind Policy" button on the next screen to purchase coverage and issue the policy. **THE POLICY IS NOT BOUND UNTIL THIS BUTTON IS CLICKED.**
20. The policy is now bound. Use the pull-down menu located in the top-right corner of the screen to select "Print Application." PSIC requires a signed application for every policy issued. Additionally, in California, you must review the Residential Property Insurance Disclosure form with the insured and obtain the insured's signature. **Therefore, it is very important that you print, sign and date the application, along with the insured, and mail the application to PSIC, even if you paid via credit card or EFT.**
21. On this screen, you can also download and print the policy declarations page, fax the declarations page and print a credit card receipt, all using the same pull-down menu.
22. PSIC will print and mail the policy declarations page, policy form and all applicable endorsements directly to the insured, along with the mandatory earthquake offer if earthquake coverage was not purchased. The producer and mortgagee (if applicable) will receive a copy of the declarations page only.
 - a. Producer can always access all policy forms and endorsements from their producer home page by clicking the "Guidelines, Rates & Forms" button at the top of the home page (in the Quick Links section) and scrolling down to "Available Policy Forms."
 - b. Producer can also always access policy applications and declaration pages through the "Policy Inquiry" function on the producer home page.
23. PSIC will also arrange for a physical inspection of each dwelling subsequent to the policy being bound. PSIC will notify the insured and producer of any items discovered during the inspection that require attention.



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California Dwelling Fire

Program Details

Highlights (For complete program guides available online—see “Guidelines & Forms” page)

- Instant online quoting and binding at www.psic-onespot.com
- Direct bill payment plans (3-Pay and 5-Pay) available
- Flexible initial policy terms (less than 12-months) to make expiration date match other policies
- Electronic payments - credit card / checking account EFT / producer EFT account
- Electronic notices and invoices available
- Online report generation for pending cancellations, open claims and more
- Complete online policy servicing

Special (DP-3) & Basic (DP-1) Policies Available

Special (DP-3)	Basic (DP-1)
Dwelling replacement for all perils	Dwelling replacement for named perils
Replacement cost loss settlement	Actual cash value loss settlement
Other structure replacement for all perils	Other structure replacement for named perils
10% of dwelling limit for Fair Rental Value	10% of dwelling limit for Fair Rental Value
10% of dwelling limit for Additional Living Expense	
Vandalism and Malicious Mischief Coverage included	

General Eligibility

Max Dwelling Age	Up to 90 years for new business
Protection Classification	1 thru 10
Prior Losses	Up to \$2,500 or 2 claims in last 12 months, and up to \$5,000 in last 24 months
Brush Proximity	1/4 mile (or 1,320 feet)
Occupancy	Primary owner-occupied, seasonal, and tenant-occupied
Number of Units	Single, Duplex, 3- and 4-family units acceptable
Trampolines	Acceptable (liability coverage excluded)
Pools with Slides / Diving Boards	Acceptable (liability coverage excluded)
Animals	Acceptable (liability coverage excluded)

Available Limits

Coverage A (Dwelling)	Up to \$600,000 (New) / \$650,000 (Renewal) 3% Annual Inflation Guard included
Coverage B (Other Structures)	Up to 70% of the Coverage A limit (10% included)
Coverage C (Personal Property)	Up to 50% of the Coverage A limit (Optional Coverage)
Coverage D (Loss of Use)	10% of the Coverage A limit included
Coverage E (Additional Living Expenses)	10% of the Coverage A limit included (DP-3 only)
Standard Deductible	\$500, \$1,000, \$2,500, \$5,000 Available



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Optional Coverages

<i>Special (DP-3)</i>	<i>Basic (DP-1)</i>
Multi-Family Units (Up to 4 units)	Multi-Family Units (Up to 4 units)
Contents Coverage	Contents Coverage
Named peril of theft (Owner Occupied only)	Named peril of theft (Owner Occupied only)
Liability (CPL or OL&T) (up to \$500,000)	Liability (CPL or OL&T) (up to \$500,000)
Extended Dwelling Replacement Cost (DP-3 only)	Vandalism & Malicious Mischief (included on DP-3)
Lender's Loss Payable (438BFU)	Lender's Loss Payable (438BFU)
Earthquake	Earthquake

Available Discounts

<i>Special (DP-3)</i>	<i>Basic (DP-1)</i>
Multi-Policy Discount	Multi-P olicy Discount

Surcharges

<i>Special (DP-3)</i>	<i>Basic (DP-1)</i>
Woodstove Surcharge	Woodstove Surcharge
Non-Copper Plumbing Surcharge (DP-3 only)	



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California Residential Property Programs

Inspection Procedures

A physical, exterior-only inspection of all new risks is conducted once coverage is bound. Part of the inspection report verifies the replacement cost estimation. Any major discrepancies are reported to the policyholder and producer of record. An appointment is needed only when the risk is located in a gated community (or otherwise has restricted access), or when a stand-alone earthquake policy is purchased (in which case an interior-exterior inspection is conducted).

Most inspection reports are reviewed by PSIC within 3 weeks of the inception of coverage. Any issues relating to dwelling valuation or risk eligibility discovered during the review will be noted and notices will be sent to both the policyholder and the producer of record.

All renewal homeowners and dwelling fire policies are also inspected, with the inspection alternating between a tax and title report, and a physical exterior inspection to identify any changes to the risk that require attention. Stand-alone earthquake policies do not require inspections upon renewal.

Inspection fees are not refundable.

California Mandatory Earthquake Offer

In accordance with Section 10083 of the California Insurance Code, PSIC offers earthquake insurance to residential property policyholders in California who do not elect to purchase earthquake insurance within 60-days after the issuance of their residential property policy.

The mandatory offer is not part of PSIC’s application process and the producer is not required to obtain a signature from the insured prior to binding homeowners coverage. However, we do recommend discussing this with the insured as part of the coverage review conducted when quoting insurance. Earthquake coverage can always be quoted and included in the purchase of a new property policy.

PSIC will include the offer of earthquake insurance with the policy forms and declarations page mailed to the insured subsequent to policy issuance.

PSIC’s earthquake coverage offers include both a “full” coverage that adds the peril of earthquake into the property policy being purchased, as well as a stand-alone “mini” earthquake policy that provides more basic coverage, similar to the coverage offered by the California Earthquake Authority.

Use of Underwriting Forms

To assist producers with special circumstances, several underwriting forms are available on PSIC’s website. Just click the “Guidelines & Forms” button located at the top of your producer home page.

Form	Purpose
Age of Roof Disclosure	Provides evidence of age of roof or roof replacement.
Older Home Questionnaire	Provides evidence of update of major home systems.
Woodstove Inspection Report	Provides additional required information about woodstoves.
Scheduled Personal Property Addendum	Used to add/alter scheduled personal property coverage.



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Replacement Cost Estimator

PSIC has developed a proprietary replacement cost estimator to assist producers and policyholders with estimating appropriate dwelling values when purchasing a homeowners' policy. The estimator is embedded in PSIC's online quoting facility. The estimate produced is based on the county in which the risk is located, the size of the home's living area, and the presence of various ancillary structures. The formula below is used to arrive at an estimated replacement cost.

Replacement Cost Estimation (General Guide Only)	
<p>Living Area</p> <p>_____ Sq. Feet x \$ _____ = \$ _____ <small>(Includes only finished and heated portion of basement) (cost per sq. ft.)</small></p>	<p>Fireplace(s) (Suggested Min. Amount)</p> <p>Add \$6,000 per Fireplace _____ x \$6,000 <small>(# of Fireplaces)</small></p> <p style="text-align: right;">= \$ _____</p>
<p>Porches, Patios* & Decks (Suggested Min. Amounts)</p> <p><input type="checkbox"/> Up to 200 Square Foot Deck/Patio Add \$5,000</p> <p><input type="checkbox"/> Up to 400 Square Foot Deck/Patio Add \$10,000</p> <p><input type="checkbox"/> Up to 800 Square Foot Deck/Patio Add \$5,000</p> <p><input type="checkbox"/> 800+ Square Foot Deck/Patio Add \$25,000</p> <p><input type="checkbox"/> Custom Porch, Patio, Deck or Other Add \$ _____</p> <p style="text-align: right;">= \$ _____</p> <p><small>*Patios with any structure that is attached to the dwelling. Unattached structures and concrete slabs only are not included in the replacement cost estimation.</small></p>	<p>Attached Garage (Suggested Min. Amounts)</p> <p><input type="checkbox"/> 1 Car Garage Add \$10,000</p> <p><input type="checkbox"/> 2 Car Garage Add \$20,000</p> <p><input type="checkbox"/> 3 Car Garage Add \$30,000</p> <p><input type="checkbox"/> 4 or More Car Garage Add \$40,000</p> <p><input type="checkbox"/> Custom Attached Garage or Other Add \$ _____</p> <p style="text-align: right;">= \$ _____</p>
<p>Total Estimated Replacement Cost = \$ </p>	
<p>Name of home cost estimator used _____ <small>(if different from above)</small></p>	

Please be aware that PSIC's replacement cost estimator is intended as a general guide and not a substitute for a comprehensive review and a professional valuation of the proposed risk, including all interior and exterior features. It is important to base the valuation of the dwelling on a competent evaluation of the risk.

The estimated value produced by using the formula above represents the minimum value PSIC will accept, unless the valuation is based on:

- Last appraisal report that is no more than 12 months old; or
- The valuation used for an Allstate homeowners or fire policy that expires no more than 12 months before the issuance of PSIC's policy.

Since obtaining adequate insurance is ultimately the responsibility of the dwelling owner, higher values (up to the maximum available Coverage A limit) can be selected.



Great coverage.
Lower prices.
Happy customers.



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PSIC Producer Packet

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