

State: California
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: AIC HO
Project Name/Number: Building Code Mandate - AB2756/RITM03770793
Filing Company: Allstate Insurance Company

Filing at a Glance

Company: Allstate Insurance Company
Product Name: AIC HO
State: California
TOI: 04.0 Homeowners
Sub-TOI: 04.0003 Owner Occupied Homeowners
Filing Type: Rule
Date Submitted: 08/06/2021
SERFF Tr Num: ALSE-132939622
SERFF Status: Closed-Approved
State Tr Num: 21-2242
State Status: Approved
Co Tr Num: R53242: BUILDING CODE MANDATE - AB2756

Effective Date: 07/01/2021
Requested (New):
Effective Date: 07/01/2021
Requested (Renewal):
Author(s): Rhonda Amann
Reviewer(s): Armen Khachatryan (primary), Marisohl Sapin
Disposition Date: 03/09/2022
Disposition Status: Approved
Effective Date (New):
Effective Date (Renewal):

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State: California
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: AIC HO
Project Name/Number: Building Code Mandate - AB2756/RITM03770793
Filing Company: Allstate Insurance Company

General Information

Project Name: Building Code Mandate - AB2756
Project Number: RITM03770793
Reference Organization:
Reference Title:
Filing Status Changed: 03/09/2022
State Status Changed: 03/09/2022
Created By: Rhonda Amann
Corresponding Filing Tracking Number: 20-2231

Status of Filing in Domicile:
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:

Deemer Date: 10/26/2021
Submitted By: Rhonda Amann

Filing Description:

With this filing, Allstate is updating the Rules manual for the Allstate Insurance Company (AIC) Homeowners program in the state of California.

With this filing, Allstate is updating Rule 4 – Additional Coverages. This change is in response to bill AB2756.

This change will apply to all business effective on or after July 1, 2021. Due to systems limitations please note the project will implement October 11, 2021 (effective November 30, 2021). A corrective action process will add coverage during the timing gap from July to November.

Company and Contact

Filing Contact Information

Rhonda Amann, State Filings Manager
2775 Sanders Rd.
A2W
Northbrook, IL 60062
RAMA0@allstate.com
847-402-3149 [Phone]
847-402-9757 [FAX]

Filing Company Information

Allstate Insurance Company	CoCode: 19232	State of Domicile: Illinois
2775 Sanders Road	Group Code: 8	Company Type: Property and
Suite A2-W	Group Name: Allstate	Casualty
Northbrook, IL 60062	FEIN Number: 36-0719665	State ID Number:
(847) 402-5000 ext. [Phone]		

SERFF Tracking #: ALSE-132939622

State Tracking #: 21-2242

Company Tracking #: R53242: BUILDING CODE
MANDATE - AB2756

State: California

Filing Company: Allstate Insurance Company

TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name: AIC HO

Project Name/Number: Building Code Mandate - AB2756/RITM03770793

Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State Specific

Variance Requested? (Yes/No): No

State:	California	Filing Company:	Allstate Insurance Company
TOI/Sub-TOI:	04.0 Homeowners/04.0003 Owner Occupied Homeowners		
Product Name:	AIC HO		
Project Name/Number:	Building Code Mandate - AB2756/RITM03770793		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Marisohl Sapin	03/09/2022	03/09/2022

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending company response	Armen Khachatryan	02/24/2022	02/24/2022
Pending company response	Armen Khachatryan	02/01/2022	02/01/2022
Pending company response	Armen Khachatryan	11/30/2021	11/30/2021
Pending company response	Armen Khachatryan	10/27/2021	10/27/2021
Respond immediately	Armen Khachatryan	10/05/2021	10/05/2021
Respond immediately	Magnolia Gutierrez	08/09/2021	08/09/2021

Response Letters

Responded By	Created On	Date Submitted
Rhonda Amann	03/02/2022	03/02/2022
Rhonda Amann	02/08/2022	02/08/2022
Rhonda Amann	12/03/2021	12/03/2021
Rhonda Amann	11/12/2021	11/12/2021
Jennifer Olson	10/06/2021	10/06/2021
Jennifer Olson	08/17/2021	08/17/2021

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
System Drop Dead Date	Note To Reviewer	Rhonda Amann	11/30/2021	11/30/2021

State:	California	Filing Company:	Allstate Insurance Company
TOI/Sub-TOI:	04.0 Homeowners/04.0003 Owner Occupied Homeowners		
Product Name:	AIC HO		
Project Name/Number:	Building Code Mandate - AB2756/RITM03770793		

Disposition

Disposition Date: 03/09/2022

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment: Only the changes specifically indicated in the application set forth above, as it may have been amended, are approved. Nothing in this letter shall constitute approval of any other application, whether incorporated by reference, or filed prior or subsequent to the application set forth above. The insurer shall begin issuing policies pursuant to this approval within 90 days of the date of this approval, provided that the insurer is licensed in California to transact the line of insurance for which the approval is given. The insurer may implement this approval earlier if it is able to do so. Regardless of the implementation date, the insurer shall implement this approval with the same effective date for both new and renewal business and shall offer this product to all eligible applicants as of the implementation date. This approval shall continue to have full force and effect until such time as a subsequent change for the referenced lines or programs may be approved or ordered by the Insurance Commissioner.

If any portion of the application or related documentation conflicts with California law, that portion is specifically not approved. This approval does not constitute an approval of underwriting guidelines nor the specific language, coverages, terms, covenants and conditions contained in any forms, or the forms themselves. Policy forms and underwriting guidelines included in this filing were reviewed only insofar as they relate to rates contained in this filing or currently on file with the California Department of Insurance. Any subsequent changes to underwriting guidelines or coverage, terms, covenants and conditions contained in any forms must be submitted with supporting documentation where those changes result in any rating impact. The Commissioner may at any time take any action allowed by law if he determines that any underwriting guidelines, forms or procedures for application of rates, or any other portions of the application conflict with any applicable laws or regulations.

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	New Prior Approval Rate Application		Yes
Supporting Document	New Prior Approval Rate Application		Yes
Supporting Document	Supporting Exhibits		Yes
Supporting Document	Side-by-Side of Manual Page		Yes
Supporting Document (revised)	Underwriting Guidelines		Yes
Supporting Document	Underwriting Guidelines		Yes
Supporting Document	Response to Objection submitted by CDI on 10.27.21		Yes
Supporting Document	Response to Objection submitted by CDI on 2.24.22		Yes
Rate	Manual Page		Yes

State: California
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: AIC HO
Project Name/Number: Building Code Mandate - AB2756/RITM03770793
Filing Company: Allstate Insurance Company

Objection Letter

Objection Letter Status	Pending company response
Objection Letter Date	02/24/2022
Submitted Date	02/24/2022
Respond By Date	03/03/2022

Dear Rhonda Amann,

Introduction:

Hello,

Can you please revise the CA Rule Manual to match with your objection response below?

Based on your 02/23/2022 objection response, under CDI State Tr Num: 21-2463, "the Deluxe Select Value or Standard Select Value homeowner policy types" are not eligible for this additional coverage. The Rule Manual should state that these homeowner policy types are not eligible.

"The Deluxe Select Value and Standard Select Value homeowner policy types are intended to allow the customer an option for insuring their dwelling valued at a specified sum. Building Codes-Coverage BC is not offered under the Deluxe Select Value or Standard Select Value homeowner policy types, which are assuredly valued policies based on the exception for a valued policy type provided in Assembly Bill 2756.

Please be advised that there are currently 249 active policyholders in the Deluxe Select Value policy type and no remaining active customers in the Standard Select Value homeowner policy type. These closed policy types are no longer accepting new business customers."

Thank you for your assistance.

Conclusion:

Sincerely,
Armen Khachatryan

State: California **Filing Company:** Allstate Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: AIC HO
Project Name/Number: Building Code Mandate - AB2756/RITM03770793

Objection Letter

Objection Letter Status	Pending company response
Objection Letter Date	02/01/2022
Submitted Date	02/01/2022
Respond By Date	02/08/2022

Dear Rhonda Amann,

Introduction:

Hello,

Can you please provide the latest version of your Underwriting Guidelines for this program? I do see that updates have been made under (State Tr Num: 21-1436).

Thank you for your assistance.

Conclusion:

Sincerely,

Armen Khachatryan

State: California **Filing Company:** Allstate Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: AIC HO
Project Name/Number: Building Code Mandate - AB2756/RITM03770793

Objection Letter

Objection Letter Status	Pending company response
Objection Letter Date	11/30/2021
Submitted Date	11/30/2021
Respond By Date	12/03/2021

Dear Rhonda Amann,

Introduction:

Hello,

1. How many policyholders currently do not have the optional "Coverage BC - Building Codes" coverage and will be required to get the additional coverage?
2. With all policies moving from 0% coverage, to this new minimum mandatory 10% coverage that carries a factor of 1.050; what is the dollar amount impact on the premium after this change?

Thank you for your assistance.

Conclusion:

Sincerely,
Armen Khachatryan

State: California
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: AIC HO
Project Name/Number: Building Code Mandate - AB2756/RITM03770793
Filing Company: Allstate Insurance Company

Objection Letter

Objection Letter Status	Pending company response
Objection Letter Date	10/27/2021
Submitted Date	10/27/2021
Respond By Date	11/12/2021

Dear Rhonda Amann,

Introduction:

Hello,

1. AB 2756 requires that residential property insurance provide “additional building code upgrade coverage of no less than 10 percent of the dwelling coverage policy limits” and that “The building code upgrade coverage required by this subdivision shall be additional coverage, and use of this coverage shall not reduce or deplete the dwelling coverage policy limits for the insured property.”

After reading your proposed rule, it is not clear that the rule is following the requirements set forth by AB 2756.

Can you please revise your proposed rule to better align with AB 2756? It would be better to clearly indicate that the 10% Building Code coverage and its corresponding premium is mandatory, not optional.

2. Please confirm that this coverage is in addition to the Coverage A limit, and that it does not count towards the Coverage A limit.
3. Is there a corresponding forms filing to update the policy? If there is, can you tell us what the state tracking number is?
4. How are policyholders being notified about this additional mandatory coverage?

Thank you for your assistance.

Conclusion:

Sincerely,
Armen Khachatryan

State: California
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: AIC HO
Project Name/Number: Building Code Mandate - AB2756/RITM03770793
Filing Company: Allstate Insurance Company

Objection Letter

Objection Letter Status	Respond immediately
Objection Letter Date	10/05/2021
Submitted Date	10/05/2021
Respond By Date	10/06/2021

Dear Rhonda Amann,

Introduction:

Hello,

Our records indicate that the deemer date for this filing is October 26, 2021. In order for us to complete our review, we request a waiver of the deemer.

We ask that Allstate Insurance Company submits a SERFF note with the wording below to waive the deemer provisions:

Regarding the above-referenced rate application, Allstate Insurance Company ("applicant") hereby waives all deemer provisions of California Insurance Code Section 1861.05, specifically, the 60-day deemer and the 180-day deemer. If the applicant wishes to reactivate the deemer provisions, the applicant will make its request in writing to the Department of Insurance Rate Filing Bureau, Los Angeles, California. Upon reactivation, the 60-day deemer will resume five days after the Department's receipt of the applicant's request to reactivate the deemer, on day 39, and the 180-day deemer will resume five days after the Department's receipt of the applicant's request to reactivate the deemer, on day 48.

Thank you for your assistance.

Conclusion:

Sincerely,
Armen Khachatryan

State: California **Filing Company:** Allstate Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: AIC HO
Project Name/Number: Building Code Mandate - AB2756/RITM03770793

Objection Letter

Objection Letter Status	Respond immediately
Objection Letter Date	08/09/2021
Submitted Date	08/09/2021
Respond By Date	

Dear Rhonda Amann,

Introduction:

Thank you for your application. However, to meet basic compliance for this filing, please respond to the objection(s) below.

1) Please use the 6-1-2021 of the Rate Application, Rate Template, Standard Exhibits. The new versions has been posted to the California Department of Insurance public website and SERFF.

Conclusion:

Sincerely,
Magnolia Gutierrez

SERFF Tracking #:	ALSE-132939622	State Tracking #:	21-2242	Company Tracking #:	R53242: BUILDING CODE MANDATE - AB2756
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State:	California	Filing Company:	Allstate Insurance Company
TOI/Sub-TOI:	04.0 Homeowners/04.0003 Owner Occupied Homeowners		
Product Name:	AIC HO		
Project Name/Number:	Building Code Mandate - AB2756/RITM03770793		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/02/2022
Submitted Date	03/02/2022

Dear Armen Khachatryan,

Introduction:

Thank you for your inquiry regarding this filing.

Response 1

Comments:

Allstate has included this stipulation in the Select Value Homeowners manual, filed and approved under CDI tracking number 19-2866.

This manual has been attached for reference. Please see Rule 4, found on page 1005.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection submitted by CDI on 2.24.22
Comments:	
Attachment(s):	CA SVHO AIC Rules Manual.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Please let us know if you have any additional inquiries as you continue your review.

Thank you,
Rhonda Amann
Sincerely,
Rhonda Amann

SERFF Tracking #:	ALSE-132939622	State Tracking #:	21-2242	Company Tracking #:	R53242: BUILDING CODE MANDATE - AB2756
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State:	California	Filing Company:	Allstate Insurance Company
TOI/Sub-TOI:	04.0 Homeowners/04.0003 Owner Occupied Homeowners		
Product Name:	AIC HO		
Project Name/Number:	Building Code Mandate - AB2756/RITM03770793		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	02/08/2022
Submitted Date	02/08/2022

Dear Armen Khachatryan,

Introduction:

Response 1

Comments:

See the attached Underwriting Guidelines for the AIC Owners program in California.

These Underwriting Guidelines were originally submitted as an amendment to the filing associated with State Tracking Number: 21-1436.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Underwriting Guidelines
Comments:	
Attachment(s):	CA HO AIC RMP.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Underwriting Guidelines</i>
Comments:	
Attachment(s):	<i>8. CA HO AIC R53242 RMP.pdf</i>

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Please let us know if you have any additional questions as you continue your review of this filing.

Thank you,
Rhonda Amann
Sincerely,

SERFF Tracking #:	ALSE-132939622	State Tracking #:	21-2242	Company Tracking #:	R53242: BUILDING CODE MANDATE - AB2756
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State:	California	Filing Company:	Allstate Insurance Company
TOI/Sub-TOI:	04.0 Homeowners/04.0003 Owner Occupied Homeowners		
Product Name:	AIC HO		
Project Name/Number:	Building Code Mandate - AB2756/RITM03770793		

Rhonda Amann

State: California
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: AIC HO
Project Name/Number: Building Code Mandate - AB2756/RITM03770793
Filing Company: Allstate Insurance Company

Response Letter

Response Letter Status Submitted to State
Response Letter Date 12/03/2021
Submitted Date 12/03/2021

Dear Armen Khachatryan,

Introduction:

Thank you for your inquiry. Our responses are reflected below.

Response 1

Comments:

OBJECTION 1:

How many policyholders currently do not have the optional Coverage BC - Building Codes coverage and will be required to get the additional coverage?

RESPONSE 1:

Currently, we have 41,897 Deluxe policyholders who do not have Coverage BC and will be required to get the additional coverage.

OBJECTION 2:

With all policies moving from 0% coverage, to this new minimum mandatory 10% coverage that carries a factor of 1.050; what is the dollar amount impact on the premium after this change?

RESPONSE 2:

Given the short timeline for this objection, we can only provide an approximate impact. Using the current distribution of Coverage BC limits (as of 12/3/21) and using the premium distribution from our latest filing to determine the portion of total premium that is variable package premium (as of 12/14/20), we estimate that the premium impact corresponding to this mandatory change in coverage will be approximately \$1,895,000.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Please let us know if you have any additional questions as you continue your review of this filing.

Thank you,
Rhonda Amann
Sincerely,
Rhonda Amann

SERFF Tracking #:	ALSE-132939622	State Tracking #:	21-2242	Company Tracking #:	R53242: BUILDING CODE MANDATE - AB2756
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State:	California	Filing Company:	Allstate Insurance Company
TOI/Sub-TOI:	04.0 Homeowners/04.0003 Owner Occupied Homeowners		
Product Name:	AIC HO		
Project Name/Number:	Building Code Mandate - AB2756/RITM03770793		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/12/2021
Submitted Date	11/12/2021

Dear Armen Khachatryan,

Introduction:

Response 1

Comments:

Our responses to the concerns of the department have been reflected in the attached response document.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection submitted by CDI on 10.27.21
Comments:	
Attachment(s):	CA HO AIC R53242 Objection Response.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Please let me know if you have any additional questions as you continue your review.

Thank you,
Rhonda Amann
Sincerely,
Rhonda Amann

State: California
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: AIC HO
Project Name/Number: Building Code Mandate - AB2756/RITM03770793
Filing Company: Allstate Insurance Company

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/06/2021
Submitted Date	10/06/2021

Dear Armen Khachatryan,

Introduction:

Response 1

Comments:

Regarding the above-referenced rate application, Allstate Insurance Company ("applicant") hereby waives all deemer provisions of California Insurance Code Section 1861.05, specifically, the 60-day deemer and the 180-day deemer. If the applicant wishes to reactivate the deemer provisions, the applicant will make its request in writing to the Department of Insurance Rate Filing Bureau, Los Angeles, California. Upon reactivation, the 60-day deemer will resume five days after the Department's receipt of the applicant's request to reactivate the deemer, on day 39, and the 180-day deemer will resume five days after the Department's receipt of the applicant's request to reactivate the deemer, on day 48.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Jennifer Olson

SERFF Tracking #:	ALSE-132939622	State Tracking #:	21-2242	Company Tracking #:	R53242: BUILDING CODE MANDATE - AB2756
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State:	California	Filing Company:	Allstate Insurance Company
TOI/Sub-TOI:	04.0 Homeowners/04.0003 Owner Occupied Homeowners		
Product Name:	AIC HO		
Project Name/Number:	Building Code Mandate - AB2756/RITM03770793		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/17/2021
Submitted Date	08/17/2021

Dear Armen Khachatryan,

Introduction:

Response 1

Comments:

Please see new PARA.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	New Prior Approval Rate Application
Comments:	
Attachment(s):	3. CA HO AIC R53242 PriorAppRateAPL_Ed06-11-2021.pdf 3. CA HO AIC R53242 PriorAppRateAPL_Ed06-11-2021.xlsm
<i>Previous Version</i>	
Satisfied - Item:	<i>New Prior Approval Rate Application</i>
Comments:	
Attachment(s):	<i>3. CA HO AIC R53242 PriorAppRateAPL_Ed01-04-2021.pdf 3. CA HO AIC R53242 PriorAppRateAPL_Ed01-04-2021.xlsm</i>

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Jennifer Olson

State:	California	Filing Company:	Allstate Insurance Company
TOI/Sub-TOI:	04.0 Homeowners/04.0003 Owner Occupied Homeowners		
Product Name:	AIC HO		
Project Name/Number:	Building Code Mandate - AB2756/RITM03770793		

Note To Reviewer

Created By:

Rhonda Amann on 11/30/2021 04:07 PM

Last Edited By:

Rhonda Amann

Submitted On:

11/30/2021 04:07 PM

Subject:

System Drop Dead Date

Comments:

Hello,

I'm reaching out as our internal drop dead date for this project is tomorrow (December 1, 2021). If we are unable to secure approval for the filing prior to that date, we'll need to move our implementation date and re-slot this project. It appears that there have been no additional inquiries from the department since November 12th. If there are no further questions, I'd like to kindly request a disposition on this filing so we can adhere to our implementation schedule.

Thank you in advance for your consideration.

Rhonda Amann

SERFF Tracking #:	ALSE-132939622	State Tracking #:	21-2242	Company Tracking #:	R53242: BUILDING CODE MANDATE - AB2756
State:	California	Filing Company:	Allstate Insurance Company		
TOI/Sub-TOI:	04.0 Homeowners/04.0003 Owner Occupied Homeowners				
Product Name:	AIC HO				
Project Name/Number:	Building Code Mandate - AB2756/RITM03770793				

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking #:	ALSE-132939622	State Tracking #:	21-2242	Company Tracking #:	R53242: BUILDING CODE MANDATE - AB2756
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State:	California	Filing Company:	Allstate Insurance Company
TOI/Sub-TOI:	04.0 Homeowners/04.0003 Owner Occupied Homeowners		
Product Name:	AIC HO		
Project Name/Number:	Building Code Mandate - AB2756/RITM03770793		

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Manual Page	Page 4-1	Replacement	19-2866	6. CA HO AIC R53242 Complete Manual.pdf

RULE 1 – TYPES OF POLICIES

RULE 2 – ELIGIBILITY

RULE 3 – MANDATORY COVERAGES

RULE 4 – ADDITIONAL COVERAGES

RULE 5 – DEDUCTIBLES

RULE 6 – ASSIGNMENT OF RATING ZONE

RULE 7 - PREMIUM DETERMINATION

RULE 8 – SECONDARY RESIDENCES

RULE 9 – RESERVED FOR FUTURE USE

RULE 10 – SPECIALLY RATED DWELLINGS

RULE 11 – POLICY PERIOD

RULE 12 – ENDORSEMENTS

RULE 13 – CANCELLATION

RULE 14 – INTERPOLATION

RULE 15 – PROTECTIVE DEVICE DISCOUNT

RULE 16 – 55 AND RETIRED DISCOUNT

RULE 17 – HOME AND AUTO DISCOUNT

RULE 18 – THE GOOD HANDS PEOPLE ® DISCOUNT

RULE 19 – AGE OF HOME/RENOVATED HOME DISCOUNT

RULE 20 – CLAIM RATING

RULE 21 – CLAIM FREE DISCOUNT

RULE 22 – HOME BUYER DISCOUNT

RULE 23 – ASSIGNMENT OF TOWN CLASS

RULE 24 – DWELLING PROTECTION LIMIT FACTOR

RULE 25 – HOUSE ATTRIBUTES

RULE 26 – DWELLING CHARACTERISTICS

RULE 27 – WILDFIRE RISK GROUP

RULE 28 – RATE ADJUSTMENT FACTOR

RULE 29 – FIXED EXPENSES

RULE 30 – \$250 THEFT DEDUCTIBLE

RULE 1 - TYPES OF POLICIES

The Deluxe Homeowners Policy may be written to insure owners of dwellings. Under Section I, buildings are covered from physical loss (subject to those exclusions specified in the policy) and contents are covered on a "named peril" basis.

RULE 2 - ELIGIBILITY**A. Deluxe Homeowners Policy**

1. One through four family dwellings which are used exclusively for residential purposes may be insured under a Deluxe Homeowners Policy issued in the name of an owner-occupant of the dwelling. If the dwelling is owned jointly by persons living as a single family unit, it is permissible to name all such persons in the policy.
2. If the dwelling is also owned by persons not named in the policy, their interests in real property and liability at the described premises may be covered by use of the Additional Insured Nonoccupant Endorsement without additional premium.
3. Two through four family dwellings occupied by co-owners (occupying separate premises) may be insured by issuing the policy in the name of one co-owner and use of the Additional Insured Nonoccupant Endorsement to cover the interest of the other owner. A separate Renters Policy should be issued to the owner named in the endorsement.

B. Exception

Policies may not be written on farm property. Property, however, is considered nonfarm and dwelling rates will be used when the agricultural products produced on the entire land involved are incidental to the occupancy of the dwelling, are principally for home consumption, and farming is not the occupation of the Insured.

RULE 3 - MANDATORY COVERAGES (SECTIONS I AND II)

All policies afford coverage under Section I and Section II, except as provided for under Rule 8.

A. Section I - Physical Damage

Section I affords coverage against loss to the described dwelling, including attached and unattached structures, and personal property resulting from an insured peril. Other additional protection is provided such as that for the loss of use of residence premises. The base premium affords coverage subject to the limits of liability set forth below.

1. Coverage A - Dwelling Protection

Deluxe Policy

Dwelling protection losses are subject to the limit set forth on the Declarations Page.

2. Coverage B - Other Structures Protection

Other structures protection losses are subject to a limit of 10% of Coverage A.

3. Coverage C - Personal Property Protection

Personal property protection losses are subject to a limit equal to:

- a. 50% of Coverage A on 1 and 2 family dwellings,
- b. 30% of Coverage A on 3 family dwellings,
- c. 25% of Coverage A on 4 family dwellings, and

4. Additional Protection

Additional coverage afforded for non-liability losses not covered by Section I

a. Coverage D – Additional Living Expense

Additional Living Expenses are subject to a limit of 20% of Coverage A.

B. Section II - Family Liability and Guest Medical Protection

Section II affords coverage against loss resulting from personal liability and guest medical expense. The base premium affords coverage subject to the following limits.

1. Coverage X - Family Liability Protection

All Policies - \$100,000

2. Coverage Y - Guest Medical Protection

All Policies - \$1,000

3. Coverage WC - Workers' Compensation and Employers' Liability

Every policy providing comprehensive personal liability insurance issued in California shall afford coverage against liability for the payment of any obligation which a policyholder may incur to an injured domestic servant or household employee.

a. Occasional Residence Employees

This classification refers to any employee, working inside or outside of the residence, whose employment is not continuous but is a regular and ongoing part of the customary household or domestic duties. This definition applies only when a fair estimate of the time during which the household employee is employed is less than 40 hours per week. Examples of "occasional employees" include a laundress for certain days of the week, a part-time babysitter or a chore person maintaining the premises on an "as needed" basis

This classification is understood and implied for each policy issued. There is no need to name or schedule this type of employee. The policyholder may not sign off or otherwise decline this coverage for which there is a flat, per policy charge.

Rate: See Rate Pages.

b. Full-Time Residence Employees

In addition, and if necessary, full-time residence servants may be covered by this endorsement in lieu of using the standard Workers' Compensation Policy. This is an optional coverage. Coverage can be activated for full-time residence employees by making the appropriate entries in "Part B -- Schedule of Full-Time Residence Employees."

Class Codes/Descriptions:

- (1) 0913 – Residence Employees – Inservants: Employees engaged in household or domestic work performed principally inside the residence. Examples include but are not limited to a cook, housekeeper, laundry worker, maid, butler, companion, nurse and baby sitter.

- (2) 0912 – Residence Employees – Outservants: Employees engaged exclusively in household or domestic work performed principally outside the residence. Examples include but are not limited to a private chauffeur, gardener and handymen.

Rates: Rates for employees classed under codes 0912 or 0913 are per employee. See Rate Pages.

If such an employee exists, the Schedule of Full-Time Residence Employees must be completed appropriately. Estimated premiums for full-time residence employees shall be computed on the estimated number of such domestic workers during the policy period. If additional residence employees are employed during the policy period or if some resident employees are no longer employed and are not replaced, the per capita premium charges shall be prorated for each such employee.

c. Employers' Liability

The base limit is \$100,000. An optional limit of \$300,000 is available for an additional premium.

Rate: See Rate Pages for the optional limit rate.

RULE 4 - ADDITIONAL COVERAGES**A. Optional Coverages – Section III**

For the additional premium set forth on the Rate Pages, the following optional coverages may be afforded:

1. Coverage BC - Building Codes
Building Codes coverage applies to all Deluxe policies effective 7/1/2021. Refer to Rate Pages for rating factor.
2. Coverage BP - Increased Coverage on Business Property
3. Coverage DP - Increased Coverage on Electronic Data Processing Equipment
4. Coverage F - Fire Department Charges
5. Coverage G - Loss Assessments
6. Coverage J - Extended Coverage on Jewelry, Watches and Furs
7. Coverage K - Incidental Office, Private School or Studio

1. Office, Private School or Studio Located on Premises

Rates are shown on the Rate Pages and vary as follows:

(A) "Employees and/or altered dwelling" rates apply if the Insured employs any assistants or if there has been a physical alteration of the dwelling to accommodate the occupancy.

(B) "All Other" rates apply in all other cases.

2. Office, Private School or Studio Located Off Premises

8. Coverage LR - Lock Replacement
9. Coverage M - Increased Coverage on Money
10. Coverage P - Business Pursuits

The rates displayed on the Rate Pages vary by the following types of business activities.

A. Clerical Office Employees

- B. Salesmen, Collectors or Messengers
 - (1) Excluding installments, demonstrating, or servicing operations
 - (2) Including installments, demonstrating, or servicing operations
- C. Teachers
 - (1) Athletic, driving, laboratory, manual training, physical training and swimming instructors
 - (2) Not otherwise classified
- 11. Coverage S - Increased Coverage on Securities
- 12. Coverage SD - Satellite Dish Antennas
- 13. Coverage SE - Portable Cellular Communication Systems
- 14. Coverage ST - Increased Coverage on Theft of Silverware
- 15. Personal Property Reimbursement Provision

The following rules and rating provisions apply to the writing of this coverage on the respective policy types.

1. Deluxe Policy

This premium will increase the Personal Property (Coverage C) limit by an amount equal to 20% of the dwelling (Coverage A) limit. Refer to the Rate Pages for the appropriate factor.

B. Other Endorsements

For the additional premium set forth on the Rate Pages, the following coverages may be added to the Homeowners policies by endorsement:

1. Building Structure Reimbursement Extended Limits

This optional endorsement provides coverage up to 150% of the limit of liability applicable to Coverage A - Dwelling Protection or Coverage B - Other Structures Protection.

2. Dwelling in the Course of Construction

A provisional Coverage A limit equal to the expected completed value of the dwelling is provided with the use of this endorsement. Coverage C will be provided at 25% of Coverage A. Refer to the Rate Pages for the appropriate factor.

3. Coverage CA - Extended Coverage on Cameras

4. Coverage DC - Home Day Care

The minimum limit of liability on Coverage DC is \$100,000. The limit of liability purchased for Coverage DC must match Coverage X limits. However if the Coverage X limit exceeds \$300,000 then the only Coverage DC limit available is \$300,000.

5. Coverage GC - Golf Cart Coverage

6. Coverage MI - Extended Coverage on Musical Instruments

7. Coverage SP - Extended Coverage on Sports Equipment

8. Additional Insured - Nonrelatives

9. Scheduled Personal Property

Refer to Scheduled Personal Property Manual.

10. HostAdvantage[®] Endorsement

RULE 5 - DEDUCTIBLES

Policies may be written with the deductibles shown in the Rate Pages applicable to perils insured under Section I. All deductibles apply on a flat (non-disappearing) basis and may vary by premium component. The same deductible must be selected for the wildfire, fire, and fire following earthquake premium components. Coverage CA, Coverage J, Coverage MI, Coverage SP, and the buy-up for Coverage B will have a separate deductible factor applied to it that does not vary by Coverage A amount. Refer to the Optional Coverages Deductible Factor Table in the Rate Pages for the appropriate factor. Deductibles do not apply to Loss of Use of Your Residence Premises, Fire Department Charges, Credit Card and Check Forgery provisions.

Deductible factors for Homeowners policies should be based on the Coverage A amount. Deductible factors for the Select Value Homeowners Policy should be based on the full replacement cost of the dwelling. Factors for amounts not shown in the Rate Pages may be obtained by interpolation as shown in Rule 14.

RULE 6 - ASSIGNMENT OF RATING ZONE

Refer to Rate Pages for Rating Zone Definitions. The following Zone Types will be assigned for rating purposes:

1. Premium Component Zone
2. Coverage J – Extended Coverage on Jewelry, Watches and Furs Zone

RULE 7 - PREMIUM DETERMINATION

Refer to the Premium Calculation pages in the Rate Pages for instructions on determining the policy's premium. Applicable factors and base rates are also shown in the rate pages.

Unless otherwise noted, the policy premium will be determined using the information provided by the policyholder at the time the policy is effective; this information could also affect eligibility for certain coverages. Factual error in rating criteria will be corrected as they are made known to Allstate, and any resulting premium adjustments will be made only for the current policy period or for future policy periods. Refer to Rule 12 – Endorsements for procedures on revising a policy midterm to correct improper rating or misclassification.

Except where otherwise noted in the applicable rule, discounts may be added mid-term upon proof of eligibility. Discounts currently in effect for which the policyholder's eligibility changes midterm will be reevaluated at the beginning of the next policy term.

RULE 8 - SECONDARY RESIDENCES

A separate policy may be written to insure any secondary residence. If Allstate also insures the primary residence of the Insured under any policy, coverage under Section II shall not be provided in the policy insuring the secondary residence and the premiums shall be reduced by the amount shown on the Rate Pages.

RULE 9 - RESERVED FOR FUTURE USE

RULE 10 - SPECIALLY RATED DWELLINGS

Deluxe Policy on Dwellings of Fire Resistive Construction

A fire resistive dwelling is defined as a dwelling with walls, floors, and roof of masonry, concrete block, tile, metal or other non-combustible material throughout.

To determine the appropriate factor for each premium component for fire resistive dwellings, refer to the tables shown in the Rate Pages.

RULE 11 - POLICY PERIOD

Policies are written with no fixed date of expiration; however, coverages are continued through the use of annual premium periods. The rates and premiums shown in the Rate Pages are for a one year premium period.

RULE 12 - ENDORSEMENTS

Policies may be endorsed during the policy term subject to the following:

- A. Whenever an endorsement or midterm revision is required to correct a policy improperly rated or classified, the rules and rates in effect at the time the policy was written or last renewed shall be used.
- B. On endorsements or midterm revisions requested by the Insured for changes in coverage or additional amounts of insurance, the rules and rates in effect at the time the policy was written or last renewed shall be used. Additional or return premiums shall be computed pro rata.
- C. No charge will be made and no refund given when the change occurs within 60 days of the expiration date of the policy. If a change occurs within 60 days prior to the anniversary date of an annual payment policy, any charge or refund will be computed from such anniversary date.
- D. All other endorsements shall be made without charge or credit.

RULE 13 - CANCELLATION

If insurance is cancelled, the earned premium shall be calculated pro rata.

Factors for amounts not shown in the Rate Pages may be obtained by interpolation.

Method for interpolation (example): A \$500 deductible factor is desired for an Owners policy with a Coverage A limit of \$83,420. \$500 deductible factors for \$80,000 and \$90,000 are shown in the Rate Pages.

- | | | |
|----|---|--------------------------------|
| 1. | Amount Shown | Factors Shown |
| | \$90,000 | 0.9300 |
| | - <u>\$80,000</u> | - <u>0.9200</u> |
| | \$10,000 (difference in amounts) | 0.0100 (difference in factors) |
| 2. | <u>\$ 3,420</u> (additional amount)
\$10,000 (difference in amounts)

= 0.3420 (round to four decimals) | |
| 3. | (Step 2 Result) x 0.0100 (difference in factors)

= 0.0034 (round to four decimals)

0.9200 (factor for \$80,000)
+ <u>0.0034</u> (factor for additional \$3,420)
0.9234 (factor for \$83,420) (round to four decimals) | |
| 4. | 0.923 (round to three decimals) | |

RULE 15 - PROTECTIVE DEVICE DISCOUNT

To determine the appropriate factor for each premium component, refer to the Protective Device Discount table shown in the Rate Pages.

A discount to the base premium is allowed for the installation of burglary and/or fire alarm systems in the residence. Protective Device Discount groups are defined in the table below:

<u>Group</u>	<u>Protective Devices</u>
1.	All of the following: smoke detector on every floor, fire extinguisher, dead bolt locks on all exterior doors
2.	*Complete local burglar alarm
3.	Both 1. and 2.
4.	*Complete burglar alarm reporting to police station or central station
5.	Fire alarm reporting to fire station or central station
6.	Both 1. and 4.
7.	Both 1. and 5.
8.	Both 4. and 5.
9.	**Complete home sprinkler system on each floor
10.	Both 1. and 9.
11.	Both 4. and 9.

* Complete is defined as covering all accessible exterior doors and windows.

** Complete home sprinkler system is defined as automatic sprinklers in all areas including bathrooms, attics and attached structures.

RULE 16 - 55 AND RETIRED DISCOUNT

To determine the appropriate factor for each premium component, refer to the 55 and Retired Discount table shown in the Rate Pages.

If the following criteria are met, the policy qualifies for the 55 and Retired Discount.

1. One of the Named Insureds must be age 55 or older.
2. Both the Named Insured and Spouse, if any, are not presently gainfully employed full time or actively seeking full time gainful employment.
3. The insured premises must be the principal residence of the applicant.

Note: This discount is not applicable to dwellings in the course of construction.

RULE 17 - HOME AND AUTO DISCOUNT

To determine the appropriate factor for each premium component, refer to the Home and Auto Discount table shown in the Rate Pages.

If the following criteria are met, the policy qualifies for the Home and Auto Discount.

1. Either the Named Insured or Spouse must also be a Named Insured under an Allstate Insurance Company, Allstate Indemnity Company, Allstate Property & Casualty Insurance Company, Allstate Northbrook Indemnity Company, or Allstate Fire and Casualty Insurance Company private passenger automobile policy.
2. The insured premises must be the principal residence of the Named Insured.

RULE 18 - THE GOOD HANDS PEOPLE ® PROGRAM

To determine the appropriate factor for each premium component, refer to the Good Hands People ® Program table shown in the Rate Pages. The Good Hands People ® Program factors will apply when a named insured or spouse insured under the policy provides the requisite proof of being a qualified member of an approved group.

RULE 19 – AGE OF HOME/RENOVATED HOME DISCOUNT

A discount to the base premium (as shown in the Rate Pages) is applicable for all homes of 9 years of age or less and for all homes renovated less than 10 years ago.

1. Age of Home Discount

A discount to the base premium (as shown in the Rate Pages) is applicable for all homes 9 years of age or less. Age of home is defined as the difference between the year for which the policy is being rated and the year in which the home was built. To determine the appropriate factor for each premium component, refer to the Age of Home Discount table shown in the Rate Pages.

2. Renovated Home Discount

A discount to the base premium (as shown in the Rate Pages) is applicable for all homes which have been completely renovated less than 10 years ago. To qualify as being completely renovated, all of the following must have been installed by a licensed contractor less than 10 years ago: roof, plumbing, electrical and heating/cooling system. For purposes of rating, age of the renovated home is defined as the difference between the year for which the policy is being rated and the earliest year in which any one of the above features was installed by a licensed contractor. To determine the appropriate factor for each premium component, refer to the Renovated Home Discount table shown in the Rate Pages.

RULE 20 – CLAIM RATING

A factor will be applied to the otherwise applicable base premium (as shown in the Rate Pages) based on a policyholder's chargeable claim experience. Determination of the chargeability of claims and reclassification due to the time elapsed since claims became chargeable will occur at each renewal.

Administration of claim rating:

Claim Rating Factors: The table displaying the claim rating factors are shown below. The rating criteria utilized on the tables are as follows:

1. Number of claims
2. Claim type:
 - **Group A:**
Fire - fire, explosion, smoke (excluding lightning).
Theft – theft (on and off premises), mysterious disappearance (on and off premises), burglary, credit card fidelity, theft from an unattended vehicle.
Liability – any type of liability (excluding medical payments).
Vandalism – vandalism and malicious mischief, riot and civil commotion.
 - **Group B:**
All Other Claims – excluding the following types of claims: medical payments, mine subsidence, earthquake, catastrophe (as defined in this rule), Allstate Scheduled Personal Property, and those claim types listed in Group A.

Definition of Catastrophe: A claim service area must experience the following conditions and have multiple losses which exceed 1 million dollars in order for a catastrophe to be declared

Earthquakes	Multiple losses resulting from earth movement that is measurable on the Richter scale.
Firestorm/Wildfires	Multiple losses from a firestorm or wildfire.
Tornadoes	Wind rotation with wall clouds in excess of 55 mph as defined by the National Weather Service resulting in multiple losses.
Hailstorm	Hail $\frac{3}{4}$ inch or greater in diameter (penny size) as defined by the National Weather Service.

Hurricanes/Tropical Storms**Hurricane**

Class 1 – 65 knots / 74mph
Class 2 – 84 knots / 96 mph
Class 3 – 97 knots / 111 mph
Class 4 – 114 knots / 131 mph
Class 5 – 135 knots / 155 mph

Tropical Storm

50 knots / 57 mph

Winds

Only when severe weather warnings are issued would winds be considered a catastrophe. This occurs when sustained winds blow 55 miles or greater for a minimum of one minute.

Definition of Qualifying Company: Qualifying Company is defined as Allstate Insurance Company, Allstate Indemnity Company, Allstate Property and Casualty Company, Castle Key Insurance Company, Castle Key Indemnity Company, Allstate County Mutual Insurance Company, and Allstate Texas Lloyd's.

Definition of Chargeable Claim: In order for a claim to be chargeable, the claim must have occurred during the three year period prior to the policy effective date and must have been a Group A or B claim.

1. Claims that occurred under a named insured's prior Homeowners, Renters, Condominium, or Mobilehome Property and Liability Insurance policy, as well as claims that occurred under the current Homeowners policy, will be considered in determining claim chargeability.
2. For renewal business, claims will be evaluated as of 50 days prior to the policy effective date. Claims occurring between this date and the policy effective date will not be considered until the next renewal.
3. Claims paid by a Qualifying Company for which payments do not exceed \$250, less associated subrogation recoveries, are not considered chargeable.

Exceptions:

A claim will not be considered chargeable if:

1. the claim occurred prior to the first policy effective date on or after 11/14/2000 and the policyholder had a California Qualifying Company Homeowners policy in force since immediately prior to 09/25/2000; or
2. the claim occurred prior to the first California policy effective date on or after 09/25/2000 and the policyholder had a Qualifying Company Homeowners policy in a state other than California in force since immediately prior to the current policy; or

3. the claim occurred under a prior policy and the current policy is a secondary residence policy, except if the claim occurred at the same insured residence and had been chargeable under a policyholder's previous Qualifying Company policy.

Claim Surcharge Waiver: A chargeable claim (as defined above), under a California Homeowners policy, will be considered not chargeable if for the 60 consecutive months prior to the claim occurrence date:

1. the named insured or spouse has maintained a Qualifying Company Homeowners, Renters, Condominium, or Mobilehome Property and Liability insurance policy, and
2. no other Group A claim or Group B claim has occurred that resulted in a paid loss totaling more than \$250, less associated subrogation recoveries.

RULE 21 – CLAIM FREE DISCOUNT

A Claim Free Discount will be applied to the otherwise applicable base premium (as shown in the Rate Pages) based on a policyholder's chargeable claim experience. Determination of the chargeability of claims and reclassification due to the time elapsed since claims became chargeable will occur at each renewal. If the following criteria are met, multiply the otherwise applicable base premium (as shown in the Rate Pages) by the factor displayed on the Rate Pages.

A policy qualifies for the Claim Free Discount if both the following conditions apply:

1. The named insured or spouse has maintained a Homeowners, Renters, Condominium, or Mobilehome Property and Liability Insurance policy issued by a non-residual market insurer for the twelve months prior to the effective date of the policy, and
2. No Group A or Group B claim (as defined in Rule 20) that resulted in a paid loss totaling more than \$250, less associated subrogation recoveries, has occurred during the five year period prior to the policy effective date.

Notes:

- a) Any Group A or Group B claim that resulted in a paid loss totaling more than \$250, less associated subrogation recoveries, which occurred under a named insured's prior Homeowners, Renters, Condominium, or Mobilehome Property and Liability Insurance policy, as well as under the current Homeowners policy, will disqualify a policy for the Claim Free Discount, if that claim occurred during the applicable time period.
- b) For renewal business, claims will be evaluated as of 50 days prior to the policy effective date. Claims occurring between this date and the policy effective date will not be considered until the next renewal. For new business, claims will be evaluated as of the written date of the policy.
- c) Claims paid by a Qualifying Company (as defined in Rule 20) for which payments do not exceed \$250, less associated subrogation recoveries, will not disqualify a policy for the Claim Free Discount.

Exception:

If the current policy is a secondary residence policy, a claim that occurred under a prior policy will not disqualify the policy for the Claim Free Discount, except if the claim occurred at the same insured residence and had been chargeable under a policyholder's previous Qualifying Company policy.

RULE 22 – HOME BUYER DISCOUNT

To determine the appropriate factor for each premium component, refer to the Home Buyer Discount table shown in the Rate Pages.

If the following criteria are met for new business policies written on or after 11/27/00, the policyholder initially qualifies for the Home Buyer Discount.

1. The policyholder must be the original owner of the house, and
2. The policy effective date must be either during the purchase month or during the twelve months after the purchase month.
3. The purchase of a new house occurred during or after the month of 9/2000.

To qualify for the discount upon renewal, the policyholder must have received the discount at policy age 0 and must have continued to maintain a Qualifying Company (as defined in Rule 20) Homeowners policy.

Notes:

1. This discount is not applicable to dwellings in the course of construction that do not currently have the Home Buyer Discount.
2. Homes purchased in a calendar year more than three years after the calendar year in which the building was completed will not qualify for this discount even if the policyholder is the original owner of the home.

RULE 23 – ASSIGNMENT OF TOWN CLASS

Town Classes range from 1-10 based on the quality and availability of public means of fighting fires. Rates are determined in part by this protection class.

Town Class is determined as follows:

- A. Using the Insurance Services Office assigned fire protection classification as published in their Community Mitigation Classification Manual, a risk is assigned the Town Class of the area in which it is situated.
- B. In the event that the Insurance Services Office provides a split classification (e.g., a 6/9), the classification number will be determined as follows:
 - 1) If the risk is within 1000 feet of an approved water source, then the PPC to be assigned is the lower-numbered class (e.g. class 6 in the example above).
 - 2) Otherwise, the risk is assigned the higher-numbered class.
- C. Town Class 10 applies to risks located more than five miles from a responding fire department or which have no qualified fire department response.

RULE 24 – DWELLING PROTECTION LIMIT FACTOR

To determine the appropriate factor for each premium component, refer to the Dwelling Protection Limit tables shown in the Rate Pages.

RULE 25 - HOUSE ATTRIBUTES

To determine the appropriate factor for each premium component, refer to the House Attributes tables shown in the Rate Pages.

The House Attributes factor will be determined based on the following characteristic:

A. Construction Type

1. Brick

Brick is defined as a dwelling with majority of the walls of brick, stone or masonry construction.

2. Frame

Frame is defined as all other construction types.

Each policy will be assigned a House Attributes Group as follows:

Construction Type	Addend
Brick	0
Frame	80

Base Augend	1
Construction Type	+
Sum = House Attributes Group	

RULE 26 – DWELLING CHARACTERISTICS

To determine the appropriate factor for each premium component, refer to the Dwelling Characteristics tables shown in the Rate Pages.

The Dwelling Characteristics factor will be determined based on the following characteristics:

A. Age of the Home

Age of the Home is defined as the difference between the calendar year during which the policy being rated becomes effective and the calendar year in which the home was built. Policies that had the following criteria installed by a licensed contractor should be rated using the difference between the year for which the policy is being rated and the earliest year in which the qualifying features were installed: roof, plumbing, electrical and heating/cooling system.

Each policy will be assigned a Dwelling Group as determined on the following page.

HOMEOWNERS MANUAL**CALIFORNIA
RULES**

Age of Home	Addend
0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10
11	11
12	12
13	13
14	14
15	15
16	16
17	17
18	18
19	19
20	20
21	21
22	22
23	23
24	24
25	25
26	26
27	27
28	28
29	29
30	30
31-35	31
36-40	32
41-45	33
46-50	34
51-55	35
56-60	36
61-65	37
66-70	38
71-75	39
76-80	40
81-85	41
86-90	42
91-95	43
96-100	44
101+	45

Base Augend	1
Age of Home	+
Sum = Dwelling Group	

RULE 27 – WILDFIRE RISK GROUP

To determine the appropriate factor for each premium component, refer to the Wildfire Risk Group table shown in the Rate Pages.

RULE 28 – RATE ADJUSTMENT FACTOR

To determine the appropriate factor for each premium component, refer to the Rate Adjustment Factor tables shown in the Rate Pages. A Rate Adjustment Factor will be applied to each premium component.

RULE 29 – FIXED EXPENSES

To determine the appropriate Fixed Expense Premium, refer to the fixed expense rating plan factors shown in the Rate Pages. A fixed expense premium will apply to each policy.

RULE 30 – \$250 THEFT DEDUCTIBLE

To determine the appropriate factor for the Theft Deductible Credit, refer to the factor shown in the Rate Pages. Policies selecting the \$250 Theft Deductible must have a Premium Component 5 deductible less than \$250 to be eligible for receiving this credit.

**CALIFORNIA
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CALIFORNIA
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DELUXE

PREMIUM CALCULATION
ROUND AFTER EACH CALCULATION TO THE NEAREST PENNY

Premium Calculation Step		Premium Component Group						
		1	2	3	4	5	6	7
1	Premium Component Base Rate (RP-1.1)							
2	Rate Adjustment Factor (RP-1.1)	x	x	x	x	x	x	x
3	Premium Component Zone Relativity Factor (ZR-1.1 to ZR-1.30)	x	x	x	x	x		x
4	Town Class Factor (RP-1.1)	x	x	x	x	x	x	x
5	Dwelling Protection Limit Factor (RP-2)	x	x	x	x	x	x	x
6	Claim Rating Factor (RP-8)	x	x	x	x	x		
7	Claim Free Discount (RP-9.1)	x	x	x	x	x		
8	Coverage BC - Building Codes (RP-10.1)	x	x	x	x	x	x	x
9	Dwellings in the Course of Construction (RP-10.1)	x	x	x	x	x	x	x
10	House Attributes (RP-6)							x
11	Dwelling Characteristics (RP-4)	x	x	x	x	x		
12	Age of Home Discount (RP-9.1)	x	x	x	x	x	x	x
13	Renovated Home Discount (RP-9.1)	x	x	x	x	x	x	x
14	Home Buyer Discount (RP-9.1)	x	x	x	x	x	x	x
15	Personal Property Reimbursement Provision (RP-10.1)	x	x	x	x	x	x	x
16	Fire Resistive Discount (RP-9.1)	x					x	x
17	Protective Device Discount (RP-9.1)	x				x		
18	55 and Retired Discount (RP-9.1)	x	x	x	x	x		
19	Home and Auto Discount (RP-9.1)	x	x	x	x	x		
20	The Good Hands People ® Discount (RP-9.1)	x	x	x	x	x	x	x
21	Deductible Factor (RP-3)	x	x		x	x	x	x
22	\$250 Theft Deductible (RP-10.1)					x		
23	Wildfire Risk Group (RP-8)						x	
24	Total Component Premium*	=	=	=	=	=	=	=
25	Three or Four Family Dwelling (OCA-1.51)	+						
26	Secondary Residence (OCA-1.51)	-						
27	Building Structure Reimbursement Extended Limits (OCA-1.51)	+						
28	Fixed Expense Premium (FX-1)	+						
29	Sum of Component Premiums and Additive Amounts	=						

Changes in Limits Addends		
30	Coverage B	(OCA-1.11) +
31	Deductible Factor (Only applies to Coverage B)	(OCA-1.11) *
32	Sub-Total	=
33	Coverage C	(OCA-1.11) + / -
34	Coverage D	(OCA-1.2) +
35	Coverage X	(OCA-1.11) +
36	Coverage Y	(OCA-1.11) +
37	Sub-Total of Increased Limits Addends	=

*Step 24 is dollar rounded

CALIFORNIA
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DELUXE

PREMIUM CALCULATION
ROUND AFTER EACH CALCULATION TO THE NEAREST PENNY

Optional Coverages (Subject to Deductible)			
38	Coverage CA	(OCA-1.31)	+
39	Coverage J	(OCA-1.31)	+
40	Coverage MI	(OCA-1.31)	+
41	Coverage SP	(OCA-1.31)	+
42	Sub-Total		=
43	Deductible Factor	(OCA-1.11)	*
44	Sub-Total of Optional Coverages (Subject to Deductible)		=

Optional Coverages (Not Subject to Deductible)			
45	Coverage BP	(OCA-1.41)	+
46	Coverage DC	(OCA-1.41)	+
47	Coverage DP	(OCA-1.41)	+
48	Coverage F	(OCA-1.41)	+
49	Coverage G	(OCA-1.41)	+
50	Coverage GC	(OCA-1.41)	+
51	Coverage K	(OCA-1.41)	+
52	Coverage LR	(OCA-1.41)	+
53	Coverage M	(OCA-1.41)	+
54	Coverage P	(OCA-1.51)	+
55	Coverage S	(OCA-1.51)	+
56	Coverage SD	(OCA-1.51)	+
57	Coverage SE	(OCA-1.51)	+
58	Coverage ST	(OCA-1.51)	+
59	Coverage WC	(OCA-1.51)	+
60	HostAdvantage® Endorsement	(OCA-1.51)	+
61	Sub-Total of Optional Coverages (Not Subject to Deductible)		=

Total Premium for Owners and Scheduled Personal Property Coverage			
62	Base Premium [29 + 37]		=
63	Scheduled Personal Property Coverage Premium (See SPP Rating Manual)		=
64	Final Premium [44 + 61 + 62 + 63]		=

CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
SELECT VALUE

PREMIUM CALCULATION
ROUND AFTER EACH CALCULATION TO THE NEAREST PENNY

Premium Calculation Step		Premium Component Group						
		1	2	3	4	5	6	7
1	Premium Component Base Rate (RP-1.1)							
2	Rate Adjustment Factor (RP-1.1)	x	x	x	x	x	x	x
3	Premium Component Zone Relativity Factor (ZR-1.1 to ZR-1.30)	x	x	x	x	x		x
4	Town Class Factor (RP-1.1)	x	x	x	x	x	x	x
5	Dwelling Protection Limit Factor (RP-2)	x	x	x	x	x	x	x
6	Claim Rating Factor (RP-8)	x	x	x	x	x		
7	Claim Free Discount (RP-9.1)	x	x	x	x	x		
8	House Attributes (RP-6)							x
9	Dwelling Characteristics (RP-4)	x	x	x	x	x		
10	Age of Home Discount (RP-9.1)	x	x	x	x	x	x	x
11	Renovated Home Discount (RP-9.1)	x	x	x	x	x	x	x
12	Home Buyer Discount (RP-9.1)	x	x	x	x	x	x	x
13	Personal Property Reimbursement Provision (RP-10.2)	x	x	x	x	x	x	x
14	Fire Resistive Discount (RP-9.1)	x					x	x
15	Protective Device Discount (RP-9.1)	x				x		
16	55 and Retired Discount (RP-9.1)	x	x	x	x	x		
17	Home and Auto Discount (RP-9.1)	x	x	x	x	x		
18	The Good Hands People ® Discount (RP-9.1)	x	x	x	x	x	x	x
19	Deductible Factor (RP-3)	x	x		x	x	x	x
20	\$250 Theft Deductible (RP-10.2)					x		
21	Select Value Factor (RP-10.2)	x	x	x	x	x	x	x
22	Wildfire Risk Group (RP-8)						x	
23	Total Component Premium*	=	=	=	=	=	=	=
24	Three or Four Family Dwelling (OCA-1.52)	+						
25	Secondary Residence (OCA-1.52)	-						
26	Fixed Expense Premium (FX-1)	+						
27	Sum of Component Premiums and Additive Amounts	=						

Changes in Limits Addends			
28	Coverage B	(OCA-1.12)	+
29	Deductible Factor (Only Applies to Coverage B)	(OCA-1.12)	*
30	Sub-Total		=
31	Coverage C	(OCA-1.12)	+
32	Coverage D	(OCA-1.2)	+
33	Coverage X	(OCA-1.12)	+
34	Coverage Y	(OCA-1.12)	+
35	Sub-Total of Increased Limits Addends		=

*Step 23 is dollar rounded

CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
SELECT VALUE

PREMIUM CALCULATION
ROUND AFTER EACH CALCULATION TO THE NEAREST PENNY

Optional Coverages (Subject to Deductible)			
36	Coverage CA	(OCA-1.32)	+
37	Coverage J	(OCA-1.32)	+
38	Coverage MI	(OCA-1.32)	+
39	Coverage SP	(OCA-1.32)	+
40	Sub-Total		=
41	Deductible Factor	(OCA-1.12)	*
42	Sub-Total of Optional Coverages (Subject to Deductible)		=

Optional Coverages (Not Subject to Deductible)			
43	Coverage BP	(OCA-1.42)	+
44	Coverage DC	(OCA-1.42)	+
45	Coverage DP	(OCA-1.42)	+
46	Coverage F	(OCA-1.42)	+
47	Coverage G	(OCA-1.42)	+
48	Coverage GC	(OCA-1.42)	+
49	Coverage K	(OCA-1.42)	+
50	Coverage LR	(OCA-1.42)	+
51	Coverage M	(OCA-1.42)	+
52	Coverage P	(OCA-1.52)	+
53	Coverage S	(OCA-1.52)	+
54	Coverage SD	(OCA-1.52)	+
55	Coverage SE	(OCA-1.52)	+
56	Coverage ST	(OCA-1.52)	+
57	Coverage WC	(OCA-1.52)	+
58	HostAdvantage® Endorsement	(OCA-1.52)	+
59	Sub-Total of Optional Coverages (Not Subject to Deductible)		=

Total Premium for Owners and Scheduled Personal Property Coverage			
60	Base Premium [27 + 35]		=
61	Scheduled Personal Property Coverage Premium (See SPP Rating Manual)		=
62	Final Premium [42 + 59 + 60 + 61]		=

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE PLUS**

**PREMIUM CALCULATION
ROUND AFTER EACH CALCULATION TO THE NEAREST PENNY**

Premium Calculation Step		Premium Component Group						
		1	2	3	4	5	6	7
1	Premium Component Base Rate (RP-1.2)							
2	Rate Adjustment Factor (RP-1.2)	x	x	x	x	x	x	x
3	Premium Component Zone Relativity Factor (ZR-1.31 to ZR-1.60)	x	x	x	x	x		x
4	Town Class Factor (RP-1.2)	x	x	x	x	x	x	x
5	Dwelling Protection Limit Factor (RP-2)	x	x	x	x	x	x	x
6	Claim Rating Factor (RP-8)	x	x	x	x	x		
7	Claim Free Discount (RP-9.2)	x	x	x	x	x		
8	House Attributes (RP-6)							x
9	Dwelling Characteristics (RP-4)	x	x	x	x	x		
10	Age of Home Discount (RP-9.2)	x	x	x	x	x	x	x
11	Renovated Home Discount (RP-9.2)	x	x	x	x	x	x	x
12	Home Buyer Discount (RP-9.2)	x	x	x	x	x	x	x
13	Fire Resistive Discount (RP-9.2)	x					x	x
14	Protective Device Discount (RP-9.2)	x				x		
15	55 and Retired Discount (RP-9.2)	x	x	x	x	x		
16	Home and Auto Discount (RP-9.2)	x	x	x	x	x		
17	The Good Hands People ® Discount (RP-9.2)	x	x	x	x	x	x	x
18	Deductible Factor (RP-3)	x	x		x	x	x	x
19	Wildfire Risk Group (RP-8)						x	
20	Total Component Premium*	=	=	=	=	=	=	=
21	Building Structure Reimbursement Extended Limits (OCA-1.53)	+						
22	Fixed Expense Premium (FX-1)	+						
23	Sum of Component Premiums and Additive Amounts	=						

Changes in Limits Addends		
24	Coverage B	(OCA-1.13) +
25	Deductible Factor (Only applies to Coverage B)	(OCA-1.13) *
26	Sub-Total	=
27	Coverage C	(OCA-1.13) +
28	Coverage D	(OCA-1.2) +
29	Coverage X	(OCA-1.13) +
30	Coverage Y	(OCA-1.13) +
31	Sub-Total of Increased Limits Addends	=

*Step 20 is dollar rounded

CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE PLUS

PREMIUM CALCULATION
ROUND AFTER EACH CALCULATION TO THE NEAREST PENNY

Optional Coverages (Subject to Deductible)			
32	Coverage CA	(OCA-1.33)	+
33	Coverage J	(OCA-1.33)	+
34	Coverage MI	(OCA-1.33)	+
35	Coverage SP	(OCA-1.33)	+
36	Sub-Total		=
37	Deductible Factor	(OCA-1.13)	*
38	Sub-Total of Optional Coverages (Subject to Deductible)		=

Optional Coverages (Not Subject to Deductible)			
39	Coverage BP	(OCA-1.43)	+
40	Coverage DC	(OCA-1.43)	+
41	Coverage DP	(OCA-1.43)	+
42	Coverage F	(OCA-1.43)	+
43	Coverage G	(OCA-1.43)	+
44	Coverage GC	(OCA-1.43)	+
45	Coverage K	(OCA-1.43)	+
46	Coverage M	(OCA-1.43)	+
47	Coverage P	(OCA-1.53)	+
48	Coverage S	(OCA-1.53)	+
49	Coverage SD	(OCA-1.53)	+
50	Coverage SE	(OCA-1.53)	+
51	Coverage ST	(OCA-1.53)	+
52	Coverage WC	(OCA-1.53)	+
53	HostAdvantage® Endorsement	(OCA-1.53)	+
54	Sub-Total of Optional Coverages (Not Subject to Deductible)		=

Total Premium for Owners and Scheduled Personal Property Coverage			
55	Base Premium [23 + 31]		=
56	Scheduled Personal Property Coverage Premium (See SPP Rating Manual)		=
57	Final Premium [38 + 54 + 55 + 56]		=

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE**

<u>LOCATION RATING PLAN FACTORS</u>	<u>RULE</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
PREMIUM COMPONENT BASE RATES	N/A							
Base Rate		35.48	114.60	9.38	16.29	33.90	43.18	5.00
RATE ADJUSTMENT FACTOR	28							
Factor		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
TOWN CLASS FACTOR	23							
<u>Town Class</u>								
1		1.000	1.000	1.000	1.000	1.000	1.000	1.000
2		1.000	1.000	1.083	1.000	1.000	1.000	1.000
3		1.000	1.000	1.173	1.274	0.906	1.000	1.000
4		1.000	1.000	1.270	1.622	0.820	1.000	1.000
5		1.000	1.000	1.375	2.066	0.743	1.000	1.000
6		1.427	1.000	1.375	2.066	0.944	1.427	1.427
7		1.427	1.000	1.375	2.066	0.944	1.427	1.427
8		1.427	1.000	1.375	2.066	0.944	1.427	1.427
9		1.427	1.000	1.375	2.066	0.944	1.427	1.427
10		1.427	1.000	1.375	2.066	0.944	1.427	1.427

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE PLUS**

<u>LOCATION RATING PLAN FACTORS</u>	<u>RULE</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
PREMIUM COMPONENT BASE RATES	N/A							
Base Rate		39.97	121.96	10.77	19.95	46.31	41.37	5.16
RATE ADJUSTMENT FACTOR	28							
Factor		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
TOWN CLASS FACTOR	23							
<u>Town Class</u>								
1		1.000	1.000	1.000	1.000	1.000	1.000	1.000
2		1.000	1.000	1.083	1.000	1.000	1.000	1.000
3		1.000	1.000	1.173	1.274	0.906	1.000	1.000
4		1.000	1.000	1.270	1.622	0.820	1.000	1.000
5		1.000	1.000	1.375	2.066	0.743	1.000	1.000
6		1.427	1.000	1.375	2.066	0.944	1.427	1.427
7		1.427	1.000	1.375	2.066	0.944	1.427	1.427
8		1.427	1.000	1.375	2.066	0.944	1.427	1.427
9		1.427	1.000	1.375	2.066	0.944	1.427	1.427
10		1.427	1.000	1.375	2.066	0.944	1.427	1.427

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE/ DELUXE PLUS**

PREMIUM COMPONENT	RULE	DWELLING PROTECTION LIMIT FACTOR
PREMIUM COMPONENT 1		
Coverage A Amount	24	<u>Factor</u>
\$50,000		0.466
\$60,000		0.570
\$70,000		0.675
\$80,000		0.782
\$90,000		0.890
\$100,000		1.000
\$110,000		1.111
\$120,000		1.223
\$130,000		1.335
\$140,000		1.449
\$150,000		1.563
\$160,000		1.679
\$170,000		1.794
\$180,000		1.911
\$190,000		2.028
\$200,000		2.146
\$210,000		2.265
\$220,000		2.384
\$230,000		2.504
\$240,000		2.624
\$250,000		2.745
\$275,000		3.049
\$300,000		3.355
\$325,000		3.665
\$350,000		3.977
\$375,000		4.291
\$400,000		4.607
\$425,000		4.925
\$450,000		5.246
\$475,000		5.568
\$500,000		5.891
\$525,000		6.217
\$550,000		6.544
\$575,000		6.872
\$600,000		7.202
\$625,000		7.534
\$650,000		7.866
\$675,000		8.200
\$700,000		8.536
\$725,000		8.872
\$750,000		9.210
\$775,000		9.549
\$800,000		9.889
\$825,000		10.230
\$850,000		10.572
\$875,000		10.915
\$900,000		11.259
\$950,000		11.950
\$1,000,000		12.645
Each Add'l \$10,000		0.170

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE/ DELUXE PLUS**

PREMIUM COMPONENT	RULE	DWELLING PROTECTION LIMIT FACTOR
PREMIUM COMPONENT 2		
Coverage A Amount	24	<u>Factor</u>
\$50,000		0.498
\$60,000		0.598
\$70,000		0.699
\$80,000		0.799
\$90,000		0.899
\$100,000		1.000
\$110,000		1.101
\$120,000		1.201
\$130,000		1.302
\$140,000		1.403
\$150,000		1.503
\$160,000		1.604
\$170,000		1.705
\$180,000		1.806
\$190,000		1.907
\$200,000		2.008
\$210,000		2.108
\$220,000		2.209
\$230,000		2.310
\$240,000		2.411
\$250,000		2.512
\$275,000		2.765
\$300,000		3.018
\$325,000		3.271
\$350,000		3.524
\$375,000		3.777
\$400,000		4.030
\$425,000		4.283
\$450,000		4.537
\$475,000		4.790
\$500,000		5.044
\$525,000		5.297
\$550,000		5.551
\$575,000		5.805
\$600,000		6.059
\$625,000		6.312
\$650,000		6.566
\$675,000		6.820
\$700,000		7.074
\$725,000		7.328
\$750,000		7.582
\$775,000		7.836
\$800,000		8.091
\$825,000		8.345
\$850,000		8.599
\$875,000		8.853
\$900,000		9.108
\$950,000		9.617
\$1,000,000		10.125
Each Add'l \$10,000		0.103

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE/ DELUXE PLUS**

PREMIUM COMPONENT	RULE	DWELLING PROTECTION LIMIT FACTOR
PREMIUM COMPONENT 3		
Coverage A Amount	24	<u>Factor</u>
\$50,000		0.495
\$60,000		0.595
\$70,000		0.696
\$80,000		0.797
\$90,000		0.899
\$100,000		1.000
\$110,000		1.102
\$120,000		1.203
\$130,000		1.305
\$140,000		1.407
\$150,000		1.509
\$160,000		1.612
\$170,000		1.714
\$180,000		1.816
\$190,000		1.919
\$200,000		2.021
\$210,000		2.124
\$220,000		2.227
\$230,000		2.330
\$240,000		2.433
\$250,000		2.536
\$275,000		2.793
\$300,000		3.051
\$325,000		3.310
\$350,000		3.568
\$375,000		3.827
\$400,000		4.086
\$425,000		4.346
\$450,000		4.606
\$475,000		4.865
\$500,000		5.126
\$525,000		5.386
\$550,000		5.646
\$575,000		5.907
\$600,000		6.168
\$625,000		6.429
\$650,000		6.690
\$675,000		6.952
\$700,000		7.213
\$725,000		7.475
\$750,000		7.737
\$775,000		7.999
\$800,000		8.261
\$825,000		8.523
\$850,000		8.785
\$875,000		9.047
\$900,000		9.310
\$950,000		9.835
\$1,000,000		10.361
Each Add'l \$10,000		0.108

**CALIFORNIA
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ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE/ DELUXE PLUS**

PREMIUM COMPONENT	RULE	DWELLING PROTECTION LIMIT FACTOR
PREMIUM COMPONENT 4		
Coverage A Amount	24	<u>Factor</u>
\$50,000		0.522
\$60,000		0.619
\$70,000		0.716
\$80,000		0.811
\$90,000		0.906
\$100,000		1.000
\$110,000		1.094
\$120,000		1.187
\$130,000		1.279
\$140,000		1.371
\$150,000		1.463
\$160,000		1.554
\$170,000		1.645
\$180,000		1.736
\$190,000		1.827
\$200,000		1.917
\$210,000		2.006
\$220,000		2.096
\$230,000		2.185
\$240,000		2.274
\$250,000		2.363
\$275,000		2.584
\$300,000		2.804
\$325,000		3.023
\$350,000		3.241
\$375,000		3.458
\$400,000		3.673
\$425,000		3.889
\$450,000		4.103
\$475,000		4.316
\$500,000		4.529
\$525,000		4.742
\$550,000		4.953
\$575,000		5.164
\$600,000		5.375
\$625,000		5.585
\$650,000		5.794
\$675,000		6.003
\$700,000		6.211
\$725,000		6.419
\$750,000		6.627
\$775,000		6.834
\$800,000		7.041
\$825,000		7.247
\$850,000		7.453
\$875,000		7.658
\$900,000		7.864
\$950,000		8.273
\$1,000,000		8.681
Each Add'l \$10,000		0.073

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE/ DELUXE PLUS**

PREMIUM COMPONENT	RULE	DWELLING PROTECTION LIMIT FACTOR
PREMIUM COMPONENT 5		
Coverage A Amount	24	<u>Factor</u>
\$50,000		0.619
\$60,000		0.703
\$70,000		0.782
\$80,000		0.857
\$90,000		0.930
\$100,000		1.000
\$110,000		1.068
\$120,000		1.134
\$130,000		1.199
\$140,000		1.262
\$150,000		1.323
\$160,000		1.384
\$170,000		1.443
\$180,000		1.501
\$190,000		1.558
\$200,000		1.614
\$210,000		1.670
\$220,000		1.724
\$230,000		1.778
\$240,000		1.831
\$250,000		1.884
\$275,000		2.012
\$300,000		2.136
\$325,000		2.258
\$350,000		2.377
\$375,000		2.493
\$400,000		2.606
\$425,000		2.718
\$450,000		2.827
\$475,000		2.935
\$500,000		3.041
\$525,000		3.145
\$550,000		3.248
\$575,000		3.349
\$600,000		3.449
\$625,000		3.548
\$650,000		3.645
\$675,000		3.741
\$700,000		3.837
\$725,000		3.931
\$750,000		4.024
\$775,000		4.116
\$800,000		4.207
\$825,000		4.298
\$850,000		4.387
\$875,000		4.476
\$900,000		4.564
\$950,000		4.738
\$1,000,000		4.909
Each Add'l \$10,000		0.019

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE/ DELUXE PLUS**

PREMIUM COMPONENT	RULE	DWELLING PROTECTION LIMIT FACTOR
PREMIUM COMPONENT 6		
Coverage A Amount	24	<u>Factor</u>
\$50,000		0.466
\$60,000		0.570
\$70,000		0.675
\$80,000		0.782
\$90,000		0.890
\$100,000		1.000
\$110,000		1.111
\$120,000		1.223
\$130,000		1.335
\$140,000		1.449
\$150,000		1.563
\$160,000		1.679
\$170,000		1.794
\$180,000		1.911
\$190,000		2.028
\$200,000		2.146
\$210,000		2.265
\$220,000		2.384
\$230,000		2.504
\$240,000		2.624
\$250,000		2.745
\$275,000		3.049
\$300,000		3.355
\$325,000		3.665
\$350,000		3.977
\$375,000		4.291
\$400,000		4.607
\$425,000		4.925
\$450,000		5.246
\$475,000		5.568
\$500,000		5.891
\$525,000		6.217
\$550,000		6.544
\$575,000		6.872
\$600,000		7.202
\$625,000		7.534
\$650,000		7.866
\$675,000		8.200
\$700,000		8.536
\$725,000		8.872
\$750,000		9.210
\$775,000		9.549
\$800,000		9.889
\$825,000		10.230
\$850,000		10.572
\$875,000		10.915
\$900,000		11.259
\$950,000		11.950
\$1,000,000		12.645
Each Add'l \$10,000		0.170

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE/ DELUXE PLUS**

PREMIUM COMPONENT	RULE	DWELLING PROTECTION LIMIT FACTOR
PREMIUM COMPONENT 7		
Coverage A Amount	24	<u>Factor</u>
\$50,000		0.466
\$60,000		0.570
\$70,000		0.675
\$80,000		0.782
\$90,000		0.890
\$100,000		1.000
\$110,000		1.111
\$120,000		1.223
\$130,000		1.335
\$140,000		1.449
\$150,000		1.563
\$160,000		1.679
\$170,000		1.794
\$180,000		1.911
\$190,000		2.028
\$200,000		2.146
\$210,000		2.265
\$220,000		2.384
\$230,000		2.504
\$240,000		2.624
\$250,000		2.745
\$275,000		3.049
\$300,000		3.355
\$325,000		3.665
\$350,000		3.977
\$375,000		4.291
\$400,000		4.607
\$425,000		4.925
\$450,000		5.246
\$475,000		5.568
\$500,000		5.891
\$525,000		6.217
\$550,000		6.544
\$575,000		6.872
\$600,000		7.202
\$625,000		7.534
\$650,000		7.866
\$675,000		8.200
\$700,000		8.536
\$725,000		8.872
\$750,000		9.210
\$775,000		9.549
\$800,000		9.889
\$825,000		10.230
\$850,000		10.572
\$875,000		10.915
\$900,000		11.259
\$950,000		11.950
\$1,000,000		12.645
Each Add'l \$10,000		0.170

CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE/ DELUXE PLUS

PREMIUM COMPONENT	RULE	DEDUCTIBLE FACTOR																	
PREMIUM COMPONENT 1																			
Insured Value	5	<u>\$50</u>	<u>\$100</u>	<u>\$250</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$1,500</u>	<u>\$2,000</u>	<u>\$2,500</u>	<u>\$3,000</u>	<u>\$5,000</u>	<u>\$7,500</u>	<u>\$10,000</u>	<u>0.5%</u>	<u>1%</u>	<u>2%</u>	<u>3%</u>	<u>4%</u>	<u>5%</u>
\$40,000 or less		1.004	1.003	1.000	0.995	0.987	0.980	0.973	0.967	0.962	0.943	0.923	0.905	1.001	0.997	0.990	0.984	0.979	0.973
\$50,000		1.005	1.004	1.001	0.996	0.988	0.981	0.974	0.968	0.963	0.944	0.924	0.906	1.001	0.996	0.988	0.981	0.974	0.968
\$60,000		1.005	1.004	1.001	0.997	0.989	0.982	0.975	0.969	0.964	0.945	0.925	0.907	1.000	0.995	0.986	0.978	0.970	0.964
\$70,000		1.005	1.004	1.001	0.997	0.990	0.983	0.976	0.970	0.965	0.946	0.926	0.908	0.999	0.994	0.984	0.975	0.967	0.960
\$80,000		1.005	1.004	1.002	0.998	0.990	0.983	0.976	0.970	0.965	0.946	0.926	0.908	1.000	0.993	0.982	0.971	0.963	0.956
\$90,000		1.005	1.004	1.002	0.998	0.991	0.984	0.978	0.972	0.967	0.948	0.928	0.910	0.999	0.992	0.980	0.970	0.961	0.953
\$100,000		1.005	1.004	1.002	0.998	0.991	0.985	0.978	0.972	0.967	0.948	0.928	0.910	0.998	0.991	0.978	0.967	0.958	0.948
\$110,000		1.005	1.004	1.002	0.998	0.991	0.985	0.979	0.973	0.968	0.949	0.929	0.911	0.997	0.990	0.977	0.965	0.955	0.945
\$120,000		1.005	1.004	1.002	0.999	0.992	0.985	0.979	0.974	0.969	0.950	0.930	0.912	0.998	0.989	0.975	0.963	0.952	0.942
\$130,000		1.005	1.004	1.002	0.999	0.992	0.986	0.980	0.974	0.969	0.950	0.930	0.912	0.997	0.988	0.973	0.960	0.948	0.938
\$140,000		1.005	1.004	1.002	0.999	0.992	0.986	0.980	0.975	0.969	0.950	0.930	0.912	0.996	0.987	0.971	0.958	0.945	0.934
\$150,000		1.005	1.004	1.002	0.999	0.992	0.986	0.981	0.975	0.970	0.951	0.931	0.913	0.996	0.986	0.970	0.956	0.943	0.931
\$160,000		1.005	1.004	1.002	0.999	0.992	0.986	0.981	0.975	0.970	0.951	0.931	0.913	0.995	0.985	0.968	0.953	0.940	0.927
\$170,000		1.005	1.004	1.002	0.999	0.993	0.987	0.981	0.976	0.970	0.951	0.931	0.913	0.995	0.985	0.966	0.950	0.937	0.924
\$180,000		1.005	1.004	1.003	0.999	0.993	0.987	0.981	0.976	0.971	0.952	0.932	0.914	0.994	0.983	0.965	0.949	0.934	0.921
\$200,000		1.005	1.004	1.003	0.999	0.993	0.987	0.982	0.976	0.971	0.952	0.932	0.914	0.993	0.982	0.962	0.944	0.928	0.914
\$220,000		1.005	1.004	1.003	0.999	0.993	0.987	0.982	0.977	0.972	0.953	0.933	0.915	0.992	0.980	0.959	0.940	0.924	0.910
\$240,000		1.005	1.004	1.003	1.000	0.993	0.988	0.982	0.977	0.972	0.954	0.934	0.916	0.991	0.978	0.956	0.936	0.919	0.905
\$260,000		1.005	1.004	1.003	1.000	0.993	0.988	0.983	0.977	0.972	0.954	0.934	0.916	0.990	0.976	0.952	0.932	0.914	0.900
\$280,000		1.005	1.004	1.003	1.000	0.994	0.988	0.983	0.978	0.973	0.955	0.935	0.917	0.989	0.975	0.950	0.929	0.911	0.897
\$300,000		1.005	1.004	1.003	1.000	0.994	0.988	0.983	0.978	0.973	0.955	0.935	0.917	0.988	0.973	0.947	0.924	0.906	0.892
\$350,000		1.005	1.004	1.003	1.000	0.994	0.988	0.983	0.978	0.974	0.956	0.936	0.918	0.986	0.970	0.940	0.917	0.899	0.885
\$400,000		1.005	1.004	1.003	1.000	0.994	0.989	0.984	0.979	0.974	0.956	0.937	0.919	0.984	0.965	0.933	0.910	0.892	0.878
\$500,000		1.006	1.005	1.003	1.000	0.994	0.989	0.984	0.979	0.975	0.957	0.938	0.921	0.979	0.957	0.921	0.898	0.880	0.866
\$600,000		1.006	1.005	1.003	1.000	0.994	0.989	0.984	0.980	0.975	0.958	0.939	0.922	0.975	0.950	0.914	0.891	0.873	0.859
\$700,000		1.006	1.005	1.003	1.000	0.995	0.989	0.985	0.980	0.975	0.958	0.940	0.923	0.971	0.944	0.908	0.885	0.867	0.853
\$800,000		1.006	1.005	1.003	1.000	0.995	0.990	0.985	0.980	0.975	0.959	0.940	0.923	0.967	0.937	0.901	0.878	0.860	0.846
\$900,000		1.006	1.005	1.003	1.000	0.995	0.990	0.985	0.980	0.976	0.959	0.940	0.924	0.963	0.930	0.894	0.871	0.853	0.839
\$1,000,000 or more		1.006	1.005	1.003	1.000	0.995	0.990	0.985	0.980	0.976	0.959	0.941	0.924	0.959	0.924	0.888	0.865	0.847	0.833

CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE/ DELUXE PLUS

PREMIUM COMPONENT	RULE	DEDUCTIBLE FACTOR																	
PREMIUM COMPONENT 2																			
Insured Value	5	<u>\$50</u>	<u>\$100</u>	<u>\$250</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$1,500</u>	<u>\$2,000</u>	<u>\$2,500</u>	<u>\$3,000</u>	<u>\$5,000</u>	<u>\$7,500</u>	<u>\$10,000</u>	<u>0.5%</u>	<u>1%</u>	<u>2%</u>	<u>3%</u>	<u>4%</u>	<u>5%</u>
\$40,000 or less		1.040	1.031	1.007	0.974	0.923	0.883	0.848	0.817	0.789	0.694	0.606	0.535	1.015	0.987	0.943	0.907	0.876	0.848
\$50,000		1.041	1.032	1.010	0.978	0.927	0.887	0.852	0.821	0.793	0.698	0.609	0.538	1.010	0.978	0.927	0.887	0.852	0.821
\$60,000		1.042	1.034	1.012	0.982	0.931	0.891	0.856	0.825	0.797	0.702	0.612	0.541	1.006	0.972	0.915	0.870	0.831	0.797
\$70,000		1.043	1.034	1.014	0.984	0.935	0.895	0.860	0.829	0.801	0.706	0.615	0.544	1.002	0.964	0.903	0.854	0.812	0.777
\$80,000		1.043	1.035	1.015	0.986	0.938	0.898	0.863	0.832	0.804	0.709	0.618	0.547	0.998	0.957	0.891	0.838	0.795	0.757
\$90,000		1.043	1.035	1.016	0.988	0.940	0.901	0.867	0.836	0.808	0.713	0.622	0.551	0.994	0.950	0.881	0.825	0.780	0.737
\$100,000		1.043	1.036	1.017	0.989	0.942	0.904	0.869	0.838	0.810	0.715	0.624	0.553	0.989	0.942	0.869	0.810	0.763	0.715
\$110,000		1.044	1.036	1.017	0.990	0.944	0.906	0.871	0.840	0.812	0.717	0.626	0.555	0.985	0.936	0.859	0.798	0.746	0.699
\$120,000		1.044	1.037	1.018	0.991	0.945	0.907	0.874	0.842	0.814	0.719	0.628	0.557	0.982	0.930	0.848	0.786	0.729	0.683
\$130,000		1.044	1.037	1.018	0.992	0.947	0.909	0.876	0.844	0.816	0.721	0.630	0.559	0.979	0.924	0.838	0.773	0.714	0.666
\$140,000		1.044	1.037	1.019	0.993	0.948	0.911	0.877	0.846	0.818	0.723	0.632	0.561	0.975	0.918	0.829	0.761	0.701	0.650
\$150,000		1.044	1.037	1.019	0.993	0.949	0.912	0.879	0.848	0.819	0.724	0.633	0.562	0.971	0.912	0.819	0.748	0.688	0.633
\$160,000		1.044	1.037	1.020	0.994	0.950	0.913	0.880	0.849	0.821	0.726	0.635	0.564	0.968	0.906	0.812	0.736	0.675	0.621
\$170,000		1.044	1.038	1.020	0.994	0.951	0.914	0.881	0.851	0.822	0.727	0.636	0.565	0.964	0.901	0.803	0.723	0.661	0.608
\$180,000		1.044	1.038	1.020	0.995	0.951	0.915	0.882	0.852	0.824	0.729	0.638	0.567	0.960	0.895	0.796	0.714	0.649	0.595
\$200,000		1.045	1.038	1.021	0.996	0.953	0.917	0.885	0.854	0.826	0.731	0.640	0.569	0.953	0.885	0.779	0.695	0.626	0.569
\$220,000		1.045	1.038	1.021	0.996	0.954	0.918	0.886	0.856	0.828	0.733	0.642	0.571	0.947	0.874	0.762	0.675	0.605	0.550
\$240,000		1.045	1.038	1.022	0.997	0.955	0.920	0.888	0.858	0.830	0.736	0.645	0.574	0.941	0.864	0.745	0.656	0.585	0.532
\$260,000		1.045	1.038	1.022	0.997	0.956	0.921	0.889	0.860	0.832	0.737	0.646	0.575	0.935	0.854	0.730	0.637	0.567	0.516
\$280,000		1.045	1.039	1.022	0.998	0.956	0.922	0.890	0.861	0.833	0.739	0.648	0.577	0.929	0.844	0.717	0.622	0.554	0.505
\$300,000		1.045	1.039	1.022	0.998	0.957	0.922	0.891	0.862	0.835	0.741	0.650	0.579	0.922	0.835	0.705	0.607	0.541	0.494
\$350,000		1.045	1.039	1.023	0.999	0.958	0.924	0.893	0.864	0.837	0.745	0.654	0.583	0.909	0.814	0.672	0.579	0.516	0.471
\$400,000		1.045	1.039	1.023	1.000	0.959	0.926	0.895	0.866	0.840	0.747	0.657	0.586	0.895	0.794	0.643	0.554	0.494	0.451
\$500,000		1.045	1.039	1.024	1.001	0.961	0.928	0.898	0.869	0.843	0.752	0.662	0.591	0.869	0.752	0.591	0.510	0.454	0.415
\$600,000		1.045	1.039	1.024	1.001	0.962	0.929	0.899	0.871	0.845	0.755	0.666	0.596	0.845	0.719	0.565	0.488	0.434	0.397
\$700,000		1.046	1.040	1.024	1.002	0.963	0.930	0.901	0.873	0.847	0.757	0.669	0.599	0.825	0.687	0.540	0.466	0.414	0.379
\$800,000		1.046	1.040	1.025	1.002	0.964	0.931	0.902	0.874	0.848	0.759	0.672	0.602	0.804	0.658	0.517	0.446	0.396	0.363
\$900,000		1.046	1.040	1.025	1.002	0.964	0.932	0.903	0.875	0.850	0.761	0.674	0.604	0.783	0.632	0.497	0.429	0.381	0.349
\$1,000,000 or more		1.046	1.040	1.025	1.003	0.965	0.932	0.903	0.876	0.851	0.762	0.675	0.607	0.762	0.607	0.477	0.412	0.366	0.335

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE/ DELUXE PLUS**

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CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE/ DELUXE PLUS

PREMIUM COMPONENT	RULE	DEDUCTIBLE FACTOR																	
PREMIUM COMPONENT 4																			
Insured Value	5	<u>\$50</u>	<u>\$100</u>	<u>\$250</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$1,500</u>	<u>\$2,000</u>	<u>\$2,500</u>	<u>\$3,000</u>	<u>\$5,000</u>	<u>\$7,500</u>	<u>\$10,000</u>	<u>0.5%</u>	<u>1%</u>	<u>2%</u>	<u>3%</u>	<u>4%</u>	<u>5%</u>
\$40,000 or less		1.127	1.089	1.008	0.864	0.649	0.537	0.454	0.393	0.345	0.243	0.184	0.151	1.035	0.922	0.735	0.604	0.520	0.454
\$50,000		1.131	1.096	1.017	0.880	0.661	0.547	0.462	0.400	0.351	0.247	0.187	0.153	1.017	0.880	0.661	0.547	0.462	0.400
\$60,000		1.134	1.101	1.024	0.893	0.680	0.563	0.476	0.412	0.362	0.255	0.193	0.158	0.998	0.850	0.633	0.511	0.425	0.362
\$70,000		1.137	1.104	1.030	0.902	0.697	0.577	0.488	0.422	0.371	0.261	0.198	0.162	0.979	0.820	0.601	0.475	0.391	0.344
\$80,000		1.138	1.107	1.035	0.911	0.710	0.591	0.500	0.432	0.379	0.267	0.202	0.166	0.961	0.790	0.573	0.446	0.368	0.323
\$90,000		1.140	1.109	1.039	0.919	0.723	0.605	0.512	0.442	0.388	0.274	0.207	0.170	0.943	0.762	0.549	0.420	0.354	0.303
\$100,000		1.141	1.111	1.042	0.926	0.736	0.619	0.525	0.453	0.397	0.281	0.212	0.174	0.926	0.736	0.525	0.397	0.339	0.281
\$110,000		1.142	1.113	1.045	0.932	0.747	0.630	0.536	0.462	0.404	0.286	0.216	0.178	0.914	0.724	0.506	0.386	0.321	0.272
\$120,000		1.143	1.115	1.048	0.938	0.756	0.639	0.548	0.474	0.414	0.294	0.222	0.182	0.902	0.709	0.489	0.378	0.306	0.265
\$130,000		1.144	1.116	1.050	0.943	0.764	0.648	0.560	0.484	0.422	0.300	0.226	0.186	0.889	0.694	0.472	0.367	0.294	0.256
\$140,000		1.144	1.117	1.052	0.947	0.770	0.659	0.570	0.493	0.433	0.308	0.232	0.190	0.876	0.681	0.457	0.358	0.290	0.247
\$150,000		1.145	1.118	1.054	0.952	0.778	0.669	0.578	0.505	0.443	0.316	0.238	0.194	0.865	0.669	0.443	0.348	0.285	0.238
\$160,000		1.145	1.118	1.056	0.956	0.785	0.677	0.586	0.515	0.452	0.323	0.243	0.198	0.853	0.659	0.439	0.336	0.278	0.234
\$170,000		1.146	1.119	1.057	0.959	0.791	0.685	0.593	0.524	0.460	0.329	0.247	0.202	0.841	0.648	0.434	0.326	0.270	0.229
\$180,000		1.146	1.120	1.058	0.962	0.798	0.691	0.603	0.532	0.471	0.337	0.253	0.206	0.831	0.638	0.431	0.324	0.263	0.225
\$200,000		1.147	1.121	1.061	0.967	0.809	0.702	0.619	0.546	0.489	0.349	0.262	0.213	0.809	0.619	0.419	0.314	0.252	0.213
\$220,000		1.147	1.122	1.062	0.972	0.819	0.713	0.633	0.560	0.504	0.360	0.271	0.220	0.798	0.604	0.403	0.303	0.244	0.206
\$240,000		1.148	1.123	1.064	0.977	0.829	0.724	0.644	0.576	0.516	0.374	0.281	0.228	0.787	0.590	0.388	0.292	0.236	0.199
\$260,000		1.148	1.124	1.066	0.981	0.836	0.733	0.653	0.589	0.528	0.386	0.290	0.235	0.774	0.577	0.378	0.283	0.229	0.193
\$280,000		1.149	1.124	1.067	0.985	0.843	0.743	0.661	0.600	0.543	0.397	0.299	0.242	0.763	0.566	0.373	0.278	0.225	0.189
\$300,000		1.149	1.125	1.068	0.988	0.850	0.751	0.671	0.610	0.556	0.410	0.309	0.250	0.751	0.556	0.370	0.274	0.221	0.185
\$350,000		1.150	1.126	1.070	0.994	0.865	0.769	0.692	0.629	0.581	0.438	0.330	0.267	0.731	0.545	0.352	0.261	0.211	0.177
\$400,000		1.150	1.127	1.072	0.998	0.876	0.784	0.710	0.649	0.600	0.459	0.352	0.285	0.710	0.530	0.339	0.251	0.203	0.170
\$500,000		1.151	1.128	1.075	1.006	0.895	0.809	0.739	0.683	0.635	0.502	0.395	0.323	0.683	0.502	0.323	0.239	0.193	0.162
\$600,000		1.152	1.129	1.077	1.011	0.908	0.826	0.762	0.709	0.665	0.535	0.427	0.357	0.665	0.492	0.317	0.235	0.190	0.159
\$700,000		1.153	1.130	1.078	1.014	0.918	0.840	0.780	0.729	0.690	0.557	0.458	0.390	0.657	0.478	0.308	0.228	0.184	0.154
\$800,000		1.153	1.130	1.079	1.017	0.925	0.853	0.793	0.748	0.709	0.582	0.486	0.414	0.646	0.472	0.304	0.225	0.182	0.152
\$900,000		1.154	1.131	1.080	1.020	0.931	0.862	0.806	0.762	0.727	0.603	0.508	0.439	0.634	0.467	0.301	0.223	0.180	0.150
\$1,000,000 or more		1.154	1.131	1.080	1.022	0.937	0.870	0.817	0.774	0.742	0.621	0.525	0.464	0.621	0.464	0.299	0.222	0.179	0.149

CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE/ DELUXE PLUS

PREMIUM COMPONENT	RULE	DEDUCTIBLE FACTOR																	
PREMIUM COMPONENT 5																			
Insured Value	5	<u>\$50</u>	<u>\$100</u>	<u>\$250</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$1,500</u>	<u>\$2,000</u>	<u>\$2,500</u>	<u>\$3,000</u>	<u>\$5,000</u>	<u>\$7,500</u>	<u>\$10,000</u>	<u>0.5%</u>	<u>1%</u>	<u>2%</u>	<u>3%</u>	<u>4%</u>	<u>5%</u>
\$40,000 or less		1.101	1.082	1.025	0.949	0.842	0.763	0.697	0.640	0.591	0.448	0.343	0.281	1.044	0.979	0.885	0.810	0.750	0.697
\$50,000		1.104	1.086	1.030	0.956	0.848	0.768	0.702	0.645	0.596	0.452	0.346	0.283	1.030	0.956	0.848	0.768	0.702	0.645
\$60,000		1.105	1.089	1.035	0.961	0.852	0.772	0.706	0.649	0.600	0.455	0.348	0.285	1.020	0.939	0.820	0.732	0.660	0.600
\$70,000		1.107	1.091	1.038	0.965	0.857	0.777	0.711	0.654	0.605	0.459	0.351	0.287	1.009	0.922	0.793	0.700	0.625	0.569
\$80,000		1.108	1.093	1.041	0.969	0.860	0.780	0.714	0.657	0.608	0.462	0.354	0.290	0.998	0.904	0.767	0.668	0.593	0.535
\$90,000		1.108	1.094	1.043	0.972	0.863	0.783	0.717	0.660	0.611	0.465	0.357	0.293	0.986	0.885	0.743	0.640	0.567	0.502
\$100,000		1.109	1.095	1.045	0.975	0.867	0.786	0.719	0.662	0.613	0.467	0.359	0.295	0.975	0.867	0.719	0.613	0.540	0.467
\$110,000		1.110	1.096	1.047	0.977	0.870	0.788	0.721	0.664	0.615	0.469	0.361	0.297	0.966	0.854	0.698	0.593	0.513	0.447
\$120,000		1.110	1.097	1.048	0.979	0.872	0.791	0.724	0.666	0.617	0.471	0.363	0.299	0.958	0.840	0.678	0.573	0.486	0.428
\$130,000		1.110	1.098	1.050	0.981	0.874	0.793	0.726	0.668	0.619	0.473	0.365	0.301	0.949	0.825	0.658	0.553	0.464	0.408
\$140,000		1.111	1.098	1.051	0.982	0.876	0.795	0.728	0.670	0.620	0.474	0.366	0.302	0.940	0.811	0.640	0.532	0.448	0.388
\$150,000		1.111	1.099	1.052	0.984	0.878	0.797	0.730	0.672	0.622	0.476	0.368	0.304	0.931	0.797	0.622	0.513	0.433	0.368
\$160,000		1.111	1.099	1.053	0.985	0.879	0.799	0.731	0.674	0.623	0.477	0.369	0.305	0.921	0.785	0.608	0.492	0.417	0.356
\$170,000		1.111	1.100	1.054	0.986	0.881	0.801	0.733	0.675	0.625	0.479	0.371	0.307	0.913	0.774	0.596	0.475	0.401	0.345
\$180,000		1.112	1.100	1.054	0.987	0.883	0.803	0.735	0.677	0.627	0.481	0.373	0.309	0.904	0.762	0.583	0.464	0.386	0.335
\$200,000		1.112	1.101	1.055	0.989	0.885	0.805	0.738	0.679	0.630	0.484	0.376	0.312	0.885	0.738	0.557	0.441	0.363	0.312
\$220,000		1.112	1.101	1.056	0.991	0.888	0.808	0.741	0.682	0.632	0.486	0.378	0.314	0.872	0.717	0.530	0.417	0.345	0.296
\$240,000		1.112	1.102	1.057	0.992	0.890	0.810	0.743	0.685	0.634	0.488	0.380	0.316	0.858	0.697	0.503	0.393	0.326	0.279
\$260,000		1.112	1.102	1.058	0.994	0.892	0.812	0.745	0.688	0.636	0.490	0.382	0.318	0.844	0.678	0.481	0.374	0.311	0.266
\$280,000		1.113	1.102	1.059	0.995	0.893	0.814	0.747	0.690	0.639	0.492	0.384	0.320	0.830	0.659	0.466	0.361	0.300	0.257
\$300,000		1.113	1.102	1.060	0.996	0.895	0.816	0.749	0.692	0.641	0.494	0.386	0.322	0.816	0.641	0.451	0.348	0.289	0.248
\$350,000		1.113	1.103	1.061	0.998	0.898	0.820	0.753	0.695	0.646	0.498	0.389	0.324	0.787	0.609	0.411	0.317	0.263	0.226
\$400,000		1.113	1.103	1.062	0.999	0.900	0.823	0.757	0.699	0.649	0.501	0.392	0.326	0.757	0.575	0.379	0.292	0.242	0.208
\$500,000		1.114	1.104	1.063	1.002	0.904	0.827	0.762	0.705	0.655	0.508	0.398	0.331	0.705	0.508	0.331	0.255	0.211	0.181
\$600,000		1.114	1.104	1.064	1.004	0.907	0.831	0.766	0.709	0.660	0.513	0.403	0.335	0.660	0.469	0.306	0.236	0.195	0.167
\$700,000		1.114	1.104	1.065	1.005	0.909	0.833	0.769	0.713	0.664	0.517	0.408	0.340	0.627	0.430	0.281	0.217	0.179	0.153
\$800,000		1.115	1.105	1.065	1.006	0.910	0.836	0.771	0.716	0.667	0.521	0.412	0.343	0.594	0.398	0.260	0.201	0.166	0.142
\$900,000		1.116	1.106	1.066	1.007	0.912	0.837	0.774	0.718	0.669	0.524	0.415	0.347	0.560	0.374	0.244	0.189	0.156	0.133
\$1,000,000 or more		1.116	1.106	1.066	1.007	0.913	0.839	0.775	0.720	0.671	0.527	0.418	0.350	0.527	0.350	0.228	0.177	0.146	0.124

CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE/ DELUXE PLUS

PREMIUM COMPONENT	RULE	DEDUCTIBLE FACTOR																	
PREMIUM COMPONENT 6																			
Insured Value	5	<u>\$50</u>	<u>\$100</u>	<u>\$250</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$1,500</u>	<u>\$2,000</u>	<u>\$2,500</u>	<u>\$3,000</u>	<u>\$5,000</u>	<u>\$7,500</u>	<u>\$10,000</u>	<u>0.5%</u>	<u>1%</u>	<u>2%</u>	<u>3%</u>	<u>4%</u>	<u>5%</u>
\$40,000 or less	1.005	1.003	1.000	0.996	0.988	0.982	0.976	0.971	0.966	0.950	0.933	0.918	1.001	0.998	0.991	0.986	0.981	0.976	
\$50,000	1.005	1.004	1.001	0.997	0.989	0.983	0.977	0.972	0.967	0.951	0.934	0.919	1.001	0.997	0.989	0.983	0.977	0.972	
\$60,000	1.005	1.004	1.001	0.997	0.990	0.984	0.978	0.973	0.968	0.952	0.935	0.920	1.000	0.996	0.988	0.980	0.974	0.968	
\$70,000	1.005	1.004	1.001	0.998	0.990	0.984	0.978	0.973	0.968	0.952	0.935	0.920	1.000	0.995	0.985	0.977	0.970	0.964	
\$80,000	1.005	1.004	1.002	0.998	0.991	0.984	0.978	0.973	0.968	0.952	0.935	0.920	1.000	0.994	0.983	0.974	0.966	0.960	
\$90,000	1.005	1.004	1.002	0.998	0.991	0.985	0.979	0.974	0.969	0.953	0.936	0.921	0.999	0.992	0.981	0.972	0.964	0.957	
\$100,000	1.005	1.004	1.002	0.998	0.992	0.985	0.980	0.975	0.970	0.954	0.937	0.922	0.998	0.992	0.980	0.970	0.962	0.954	
\$110,000	1.005	1.004	1.002	0.999	0.992	0.986	0.980	0.975	0.970	0.954	0.937	0.922	0.998	0.991	0.978	0.968	0.959	0.951	
\$120,000	1.005	1.004	1.002	0.999	0.992	0.986	0.981	0.975	0.970	0.954	0.937	0.922	0.998	0.990	0.976	0.965	0.956	0.947	
\$130,000	1.005	1.004	1.002	0.999	0.992	0.987	0.981	0.976	0.971	0.955	0.938	0.923	0.997	0.989	0.975	0.964	0.954	0.945	
\$140,000	1.005	1.004	1.002	0.999	0.993	0.987	0.981	0.976	0.971	0.955	0.938	0.923	0.997	0.988	0.973	0.961	0.951	0.941	
\$150,000	1.005	1.004	1.002	0.999	0.993	0.987	0.982	0.976	0.972	0.956	0.939	0.924	0.996	0.987	0.972	0.960	0.949	0.939	
\$160,000	1.005	1.004	1.002	0.999	0.993	0.987	0.982	0.977	0.972	0.956	0.939	0.924	0.995	0.986	0.970	0.958	0.946	0.936	
\$170,000	1.005	1.004	1.002	0.999	0.993	0.987	0.982	0.977	0.972	0.956	0.939	0.924	0.995	0.985	0.969	0.955	0.944	0.933	
\$180,000	1.005	1.004	1.002	0.999	0.993	0.988	0.982	0.977	0.973	0.957	0.940	0.925	0.994	0.984	0.968	0.954	0.942	0.931	
\$200,000	1.005	1.004	1.002	0.999	0.993	0.988	0.983	0.978	0.973	0.957	0.940	0.925	0.993	0.983	0.965	0.950	0.937	0.925	
\$220,000	1.005	1.004	1.002	0.999	0.994	0.988	0.983	0.978	0.973	0.957	0.940	0.925	0.993	0.981	0.962	0.946	0.932	0.920	
\$240,000	1.005	1.004	1.003	1.000	0.994	0.988	0.983	0.978	0.974	0.958	0.941	0.926	0.992	0.979	0.960	0.943	0.928	0.916	
\$260,000	1.006	1.004	1.003	1.000	0.994	0.988	0.983	0.979	0.974	0.958	0.941	0.926	0.990	0.978	0.957	0.939	0.924	0.912	
\$280,000	1.006	1.004	1.003	1.000	0.994	0.989	0.984	0.979	0.974	0.958	0.941	0.926	0.990	0.976	0.954	0.936	0.921	0.909	
\$300,000	1.006	1.004	1.003	1.000	0.994	0.989	0.984	0.979	0.975	0.959	0.942	0.927	0.989	0.975	0.952	0.933	0.918	0.906	
\$350,000	1.006	1.004	1.003	1.000	0.994	0.989	0.984	0.979	0.975	0.959	0.942	0.927	0.987	0.971	0.945	0.926	0.911	0.899	
\$400,000	1.006	1.004	1.003	1.000	0.994	0.989	0.984	0.980	0.975	0.960	0.943	0.928	0.984	0.968	0.940	0.921	0.906	0.894	
\$500,000	1.006	1.004	1.003	1.000	0.995	0.990	0.985	0.980	0.976	0.961	0.944	0.929	0.980	0.961	0.929	0.910	0.895	0.883	
\$600,000	1.006	1.004	1.003	1.000	0.995	0.990	0.985	0.981	0.976	0.961	0.945	0.930	0.976	0.955	0.923	0.904	0.889	0.877	
\$700,000	1.006	1.004	1.003	1.000	0.995	0.990	0.985	0.981	0.977	0.962	0.945	0.930	0.973	0.948	0.916	0.897	0.882	0.870	
\$800,000	1.007	1.005	1.003	1.000	0.995	0.990	0.985	0.981	0.977	0.962	0.946	0.931	0.970	0.943	0.911	0.892	0.877	0.865	
\$900,000	1.007	1.005	1.003	1.000	0.995	0.990	0.986	0.981	0.977	0.962	0.946	0.931	0.966	0.937	0.905	0.886	0.871	0.859	
\$1,000,000 or more	1.007	1.005	1.003	1.000	0.995	0.990	0.986	0.981	0.977	0.962	0.946	0.932	0.962	0.932	0.900	0.881	0.866	0.854	

CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE/ DELUXE PLUS

PREMIUM COMPONENT	RULE	DEDUCTIBLE FACTOR																	
PREMIUM COMPONENT 7																			
Insured Value	5	<u>\$50</u>	<u>\$100</u>	<u>\$250</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$1,500</u>	<u>\$2,000</u>	<u>\$2,500</u>	<u>\$3,000</u>	<u>\$5,000</u>	<u>\$7,500</u>	<u>\$10,000</u>	<u>0.5%</u>	<u>1%</u>	<u>2%</u>	<u>3%</u>	<u>4%</u>	<u>5%</u>
\$40,000 or less		1.005	1.004	0.999	0.989	0.967	0.951	0.936	0.923	0.911	0.865	0.814	0.769	1.001	0.993	0.976	0.961	0.948	0.936
\$50,000		1.006	1.004	1.000	0.991	0.969	0.953	0.938	0.925	0.913	0.867	0.816	0.771	1.000	0.991	0.969	0.953	0.938	0.925
\$60,000		1.006	1.005	1.001	0.993	0.972	0.956	0.941	0.928	0.916	0.870	0.819	0.774	0.999	0.989	0.966	0.947	0.931	0.916
\$70,000		1.006	1.005	1.002	0.994	0.974	0.958	0.943	0.930	0.918	0.872	0.821	0.776	0.999	0.986	0.961	0.940	0.923	0.907
\$80,000		1.006	1.005	1.002	0.995	0.976	0.960	0.945	0.932	0.920	0.874	0.823	0.778	0.998	0.984	0.957	0.935	0.915	0.897
\$90,000		1.006	1.005	1.003	0.995	0.977	0.961	0.946	0.933	0.921	0.875	0.824	0.779	0.997	0.981	0.952	0.928	0.907	0.887
\$100,000		1.006	1.006	1.003	0.996	0.978	0.963	0.948	0.935	0.923	0.877	0.826	0.781	0.996	0.978	0.948	0.923	0.900	0.877
\$110,000		1.006	1.006	1.003	0.996	0.979	0.964	0.949	0.936	0.924	0.878	0.827	0.782	0.994	0.976	0.944	0.917	0.892	0.868
\$120,000		1.006	1.006	1.003	0.997	0.979	0.965	0.950	0.937	0.925	0.879	0.828	0.783	0.993	0.973	0.940	0.911	0.884	0.859
\$130,000		1.006	1.006	1.004	0.997	0.980	0.966	0.952	0.938	0.926	0.880	0.829	0.784	0.992	0.972	0.936	0.905	0.876	0.849
\$140,000		1.006	1.006	1.004	0.997	0.980	0.966	0.952	0.940	0.927	0.881	0.830	0.785	0.990	0.969	0.932	0.899	0.869	0.840
\$150,000		1.006	1.006	1.004	0.998	0.981	0.967	0.953	0.941	0.928	0.882	0.831	0.786	0.990	0.967	0.928	0.894	0.862	0.831
\$160,000		1.006	1.006	1.004	0.998	0.981	0.968	0.954	0.941	0.929	0.883	0.832	0.787	0.988	0.965	0.924	0.888	0.854	0.823
\$170,000		1.006	1.006	1.004	0.998	0.982	0.968	0.955	0.942	0.930	0.884	0.833	0.788	0.987	0.963	0.921	0.882	0.847	0.815
\$180,000		1.006	1.006	1.004	0.998	0.982	0.968	0.955	0.943	0.931	0.885	0.834	0.789	0.985	0.960	0.917	0.877	0.840	0.807
\$200,000		1.006	1.006	1.004	0.998	0.982	0.969	0.956	0.944	0.932	0.886	0.835	0.790	0.982	0.956	0.909	0.866	0.826	0.790
\$220,000		1.006	1.006	1.005	0.999	0.983	0.970	0.957	0.945	0.933	0.887	0.836	0.791	0.980	0.952	0.901	0.854	0.813	0.777
\$240,000		1.006	1.006	1.005	0.999	0.983	0.970	0.958	0.946	0.934	0.889	0.838	0.793	0.978	0.948	0.894	0.844	0.800	0.764
\$260,000		1.006	1.006	1.005	0.999	0.984	0.971	0.958	0.947	0.935	0.890	0.839	0.794	0.976	0.945	0.886	0.834	0.789	0.753
\$280,000		1.006	1.006	1.005	0.999	0.984	0.971	0.959	0.947	0.936	0.891	0.840	0.795	0.974	0.940	0.879	0.824	0.779	0.743
\$300,000		1.006	1.006	1.005	0.999	0.984	0.972	0.959	0.948	0.936	0.892	0.841	0.796	0.972	0.936	0.872	0.814	0.769	0.733
\$350,000		1.006	1.006	1.005	1.000	0.985	0.972	0.960	0.949	0.938	0.894	0.843	0.798	0.966	0.927	0.853	0.796	0.752	0.717
\$400,000		1.006	1.006	1.005	1.000	0.985	0.973	0.961	0.950	0.939	0.895	0.845	0.800	0.961	0.917	0.836	0.780	0.737	0.703
\$500,000		1.006	1.006	1.005	1.000	0.985	0.974	0.962	0.951	0.940	0.898	0.848	0.804	0.951	0.898	0.804	0.750	0.709	0.677
\$600,000		1.006	1.006	1.005	1.000	0.986	0.974	0.962	0.952	0.941	0.899	0.850	0.806	0.941	0.879	0.787	0.734	0.694	0.663
\$700,000		1.006	1.006	1.005	1.000	0.986	0.974	0.963	0.952	0.942	0.900	0.852	0.808	0.932	0.862	0.772	0.720	0.681	0.651
\$800,000		1.006	1.006	1.005	1.000	0.986	0.975	0.963	0.953	0.942	0.901	0.853	0.810	0.922	0.844	0.756	0.705	0.667	0.638
\$900,000		1.006	1.006	1.005	1.001	0.987	0.975	0.964	0.953	0.943	0.902	0.854	0.811	0.912	0.828	0.742	0.692	0.655	0.627
\$1,000,000 or more		1.006	1.006	1.005	1.001	0.987	0.975	0.964	0.953	0.943	0.902	0.855	0.812	0.902	0.812	0.728	0.679	0.643	0.616

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<u>DWELLING CHARACTERISTICS FACTORS</u>	<u>RULE</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
DWELLING CHARACTERISTICS	26							
<u>Group</u>								
1		1.000	1.000	1.000	1.000	1.000	1.000	1.000
2		1.000	1.000	1.000	1.000	1.000	1.000	1.000
3		1.000	1.000	1.000	1.000	1.000	1.000	1.000
4		1.000	1.000	1.000	1.000	1.000	1.000	1.000
5		1.000	1.000	1.000	1.000	1.000	1.000	1.000
6		1.000	1.000	1.000	1.000	1.000	1.000	1.000
7		1.000	1.000	1.000	1.000	1.000	1.000	1.000
8		1.000	1.000	1.000	1.000	1.000	1.000	1.000
9		1.000	1.000	1.000	1.000	1.000	1.000	1.000
10		1.000	1.000	1.000	1.000	1.000	1.000	1.000
11		1.000	1.000	1.000	1.000	1.000	1.000	1.000
12		1.024	1.005	1.007	1.029	1.000	1.000	1.000
13		1.051	1.009	1.014	1.060	1.000	1.000	1.000
14		1.079	1.014	1.022	1.094	1.000	1.000	1.000
15		1.109	1.019	1.029	1.132	1.000	1.000	1.000
16		1.141	1.024	1.036	1.174	1.000	1.000	1.000
17		1.176	1.029	1.043	1.220	1.000	1.000	1.000
18		1.213	1.034	1.050	1.270	1.000	1.000	1.000
19		1.253	1.039	1.057	1.326	1.000	1.000	1.000
20		1.296	1.044	1.064	1.387	1.000	1.000	1.000
21		1.342	1.049	1.071	1.454	1.000	1.000	1.000
22		1.342	1.054	1.078	1.454	1.000	1.000	1.000
23		1.342	1.059	1.085	1.454	1.000	1.000	1.000
24		1.342	1.064	1.092	1.454	1.000	1.000	1.000
25		1.342	1.069	1.099	1.454	1.000	1.000	1.000
26		1.342	1.074	1.106	1.454	1.000	1.000	1.000
27		1.342	1.074	1.113	1.454	1.000	1.000	1.000
28		1.342	1.074	1.119	1.454	1.000	1.000	1.000
29		1.342	1.074	1.126	1.454	1.000	1.000	1.000
30		1.342	1.074	1.132	1.454	1.000	1.000	1.000
31		1.342	1.074	1.139	1.454	1.000	1.000	1.000
32		1.342	1.074	1.157	1.454	1.000	1.000	1.000
33		1.342	1.074	1.186	1.454	1.000	1.000	1.000
34		1.342	1.074	1.212	1.454	1.000	1.000	1.000
35		1.342	1.074	1.233	1.454	1.000	1.000	1.000
36		1.342	1.074	1.251	1.454	1.000	1.000	1.000
37		1.342	1.074	1.263	1.454	1.000	1.000	1.000
38		1.342	1.074	1.271	1.454	1.000	1.000	1.000
39		1.342	1.074	1.273	1.454	1.000	1.000	1.000
40		1.342	1.074	1.273	1.454	1.000	1.000	1.000
41		1.342	1.074	1.273	1.454	1.000	1.000	1.000
42		1.342	1.074	1.273	1.454	1.000	1.000	1.000
43		1.342	1.074	1.273	1.454	1.000	1.000	1.000
44		1.342	1.074	1.273	1.454	1.000	1.000	1.000
45		1.342	1.074	1.273	1.454	1.000	1.000	1.000
46		1.342	1.074	1.273	1.454	1.000	1.000	1.000

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<u>HOUSE ATTRIBUTES FACTORS</u>	<u>RULE</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
HOUSE ATTRIBUTES	25							
<u>Group</u>								
1		1.000	1.000	1.000	1.000	1.000	1.000	0.727
81		1.000	1.000	1.000	1.000	1.000	1.000	1.000

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RATING PLAN FACTORS **RULE** **1** **2** **3** **4** **5** **6** **7**

CLAIM RATING

Note: To calculate the Claim Rating Factor, multiply together the two appropriate factors (one factor for each Claim Group).

If the number of Group A or B claims exceeds 5, multiply the appropriate 5 Group Claim Rating factor by the appropriate

Each Additional factor for each additional claim.

<u>Claim Type</u>	20							
0 Group A	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1 Group A	1.670	1.247	1.890	1.000	1.611	1.000	1.000	
2 Group A	2.789	1.555	3.572	1.000	2.595	1.000	1.000	
3 Group A	4.657	1.939	6.751	1.000	4.181	1.000	1.000	
4 Group A	7.778	2.418	12.760	1.000	6.736	1.000	1.000	
5 Group A	12.989	3.015	24.116	1.000	10.851	1.000	1.000	
Each Additional	1.670	1.247	1.890	1.000	1.611	1.000	1.000	
0 Group B	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1 Group B	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2 Group B	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
3 Group B	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
4 Group B	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
5 Group B	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Each Additional	1.000	1.000	1.000	1.000	1.000	1.000	1.000	

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RATING PLAN FACTORS	RULE	1	2	3	4	5	6	7
WILDFIRE RISK GROUP								
Group	27							
0		1.000	1.000	1.000	1.000	1.000	0.598	1.000
1		1.000	1.000	1.000	1.000	1.000	0.598	1.000
2		1.000	1.000	1.000	1.000	1.000	0.598	1.000
3		1.000	1.000	1.000	1.000	1.000	0.598	1.000
4		1.000	1.000	1.000	1.000	1.000	0.598	1.000
5		1.000	1.000	1.000	1.000	1.000	0.598	1.000
6		1.000	1.000	1.000	1.000	1.000	0.598	1.000
7		1.000	1.000	1.000	1.000	1.000	0.598	1.000
8		1.000	1.000	1.000	1.000	1.000	0.598	1.000
9		1.000	1.000	1.000	1.000	1.000	0.598	1.000
10		1.000	1.000	1.000	1.000	1.000	0.612	1.000
11		1.000	1.000	1.000	1.000	1.000	0.627	1.000
12		1.000	1.000	1.000	1.000	1.000	0.642	1.000
13		1.000	1.000	1.000	1.000	1.000	0.656	1.000
14		1.000	1.000	1.000	1.000	1.000	0.671	1.000
15		1.000	1.000	1.000	1.000	1.000	0.686	1.000
16		1.000	1.000	1.000	1.000	1.000	0.701	1.000
17		1.000	1.000	1.000	1.000	1.000	0.715	1.000
18		1.000	1.000	1.000	1.000	1.000	0.730	1.000
19		1.000	1.000	1.000	1.000	1.000	0.745	1.000
20		1.000	1.000	1.000	1.000	1.000	0.759	1.000
21		1.000	1.000	1.000	1.000	1.000	0.774	1.000
22		1.000	1.000	1.000	1.000	1.000	0.789	1.000
23		1.000	1.000	1.000	1.000	1.000	0.804	1.000
24		1.000	1.000	1.000	1.000	1.000	0.818	1.000
25		1.000	1.000	1.000	1.000	1.000	0.833	1.000
26		1.000	1.000	1.000	1.000	1.000	0.848	1.000
27		1.000	1.000	1.000	1.000	1.000	0.863	1.000
28		1.000	1.000	1.000	1.000	1.000	0.877	1.000
29		1.000	1.000	1.000	1.000	1.000	0.892	1.000
30		1.000	1.000	1.000	1.000	1.000	0.976	1.000
31		1.000	1.000	1.000	1.000	1.000	1.061	1.000
32		1.000	1.000	1.000	1.000	1.000	1.145	1.000
33		1.000	1.000	1.000	1.000	1.000	1.229	1.000
34		1.000	1.000	1.000	1.000	1.000	1.314	1.000
35		1.000	1.000	1.000	1.000	1.000	1.398	1.000
36		1.000	1.000	1.000	1.000	1.000	1.482	1.000
37		1.000	1.000	1.000	1.000	1.000	1.566	1.000
38		1.000	1.000	1.000	1.000	1.000	1.651	1.000
39		1.000	1.000	1.000	1.000	1.000	1.735	1.000
40		1.000	1.000	1.000	1.000	1.000	1.736	1.000
41		1.000	1.000	1.000	1.000	1.000	1.738	1.000
42		1.000	1.000	1.000	1.000	1.000	1.739	1.000
43		1.000	1.000	1.000	1.000	1.000	1.740	1.000
44		1.000	1.000	1.000	1.000	1.000	1.741	1.000
45		1.000	1.000	1.000	1.000	1.000	1.743	1.000
46		1.000	1.000	1.000	1.000	1.000	1.744	1.000
47		1.000	1.000	1.000	1.000	1.000	1.745	1.000
48		1.000	1.000	1.000	1.000	1.000	1.746	1.000
49		1.000	1.000	1.000	1.000	1.000	1.748	1.000
50		1.000	1.000	1.000	1.000	1.000	1.759	1.000
51		1.000	1.000	1.000	1.000	1.000	1.771	1.000
52		1.000	1.000	1.000	1.000	1.000	1.783	1.000
53		1.000	1.000	1.000	1.000	1.000	1.794	1.000
54		1.000	1.000	1.000	1.000	1.000	1.806	1.000
55		1.000	1.000	1.000	1.000	1.000	1.818	1.000
56		1.000	1.000	1.000	1.000	1.000	1.829	1.000
57		1.000	1.000	1.000	1.000	1.000	1.841	1.000
58		1.000	1.000	1.000	1.000	1.000	1.853	1.000
59		1.000	1.000	1.000	1.000	1.000	1.865	1.000
60		1.000	1.000	1.000	1.000	1.000	1.904	1.000
61		1.000	1.000	1.000	1.000	1.000	1.943	1.000
62		1.000	1.000	1.000	1.000	1.000	1.982	1.000
63		1.000	1.000	1.000	1.000	1.000	2.021	1.000
64		1.000	1.000	1.000	1.000	1.000	2.060	1.000
65		1.000	1.000	1.000	1.000	1.000	2.099	1.000
66		1.000	1.000	1.000	1.000	1.000	2.139	1.000
67		1.000	1.000	1.000	1.000	1.000	2.178	1.000
68		1.000	1.000	1.000	1.000	1.000	2.217	1.000
69		1.000	1.000	1.000	1.000	1.000	2.256	1.000
70		1.000	1.000	1.000	1.000	1.000	2.295	1.000
71		1.000	1.000	1.000	1.000	1.000	2.334	1.000
72		1.000	1.000	1.000	1.000	1.000	2.373	1.000
73		1.000	1.000	1.000	1.000	1.000	2.413	1.000
74		1.000	1.000	1.000	1.000	1.000	2.452	1.000
75		1.000	1.000	1.000	1.000	1.000	2.491	1.000
76		1.000	1.000	1.000	1.000	1.000	2.530	1.000
77		1.000	1.000	1.000	1.000	1.000	2.569	1.000
78		1.000	1.000	1.000	1.000	1.000	2.608	1.000
79		1.000	1.000	1.000	1.000	1.000	2.648	1.000
80		1.000	1.000	1.000	1.000	1.000	2.847	1.000
81		1.000	1.000	1.000	1.000	1.000	3.047	1.000
82		1.000	1.000	1.000	1.000	1.000	3.247	1.000
83		1.000	1.000	1.000	1.000	1.000	3.446	1.000
84		1.000	1.000	1.000	1.000	1.000	3.646	1.000
85		1.000	1.000	1.000	1.000	1.000	3.846	1.000
86		1.000	1.000	1.000	1.000	1.000	4.045	1.000
87		1.000	1.000	1.000	1.000	1.000	4.245	1.000
88		1.000	1.000	1.000	1.000	1.000	4.445	1.000
89		1.000	1.000	1.000	1.000	1.000	4.644	1.000
90		1.000	1.000	1.000	1.000	1.000	4.844	1.000
91		1.000	1.000	1.000	1.000	1.000	5.044	1.000
92		1.000	1.000	1.000	1.000	1.000	5.243	1.000
93		1.000	1.000	1.000	1.000	1.000	5.443	1.000
94		1.000	1.000	1.000	1.000	1.000	5.643	1.000
95		1.000	1.000	1.000	1.000	1.000	5.842	1.000
96		1.000	1.000	1.000	1.000	1.000	6.042	1.000
97		1.000	1.000	1.000	1.000	1.000	6.242	1.000
98		1.000	1.000	1.000	1.000	1.000	6.441	1.000
99		1.000	1.000	1.000	1.000	1.000	6.641	1.000
100		1.000	1.000	1.000	1.000	1.000	6.841	1.000

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DISCOUNT FACTORS	RULE	1	2	3	4	5	6	7
CLAIM FREE DISCOUNT	21							
<u>Number of Years Claim Free</u>								
0		1.000	1.000	1.000	1.000	1.000	1.000	1.000
1		1.000	1.000	1.000	1.000	1.000	1.000	1.000
2		1.000	1.000	1.000	1.000	1.000	1.000	1.000
3		1.000	1.000	1.000	1.000	1.000	1.000	1.000
4		1.000	1.000	1.000	1.000	1.000	1.000	1.000
5+		1.000	0.614	1.000	0.686	0.670	1.000	1.000
HOME AND AUTO DISCOUNT	17							
Y		0.810	0.847	0.921	0.921	0.921	1.000	1.000
N		1.000	1.000	1.000	1.000	1.000	1.000	1.000
HOME BUYER DISCOUNT	22							
<u>Years since Purchase/Completion</u>								
0		0.800	0.800	0.800	0.800	0.800	0.800	0.800
1		0.840	0.840	0.840	0.840	0.840	0.840	0.840
2		0.880	0.880	0.880	0.880	0.880	0.880	0.880
3		0.920	0.920	0.920	0.920	0.920	0.920	0.920
4		0.960	0.960	0.960	0.960	0.960	0.960	0.960
5+		1.000	1.000	1.000	1.000	1.000	1.000	1.000
PROTECTIVE DEVICE DISCOUNT	15							
<u>Group</u>								
1		0.950	1.000	1.000	1.000	0.950	1.000	1.000
2		1.000	1.000	1.000	1.000	0.950	1.000	1.000
3		0.900	1.000	1.000	1.000	0.900	1.000	1.000
4		1.000	1.000	1.000	1.000	0.900	1.000	1.000
5		0.900	1.000	1.000	1.000	1.000	1.000	1.000
6		0.850	1.000	1.000	1.000	0.850	1.000	1.000
7		0.850	1.000	1.000	1.000	0.850	1.000	1.000
8		0.850	1.000	1.000	1.000	0.850	1.000	1.000
9		0.900	1.000	1.000	1.000	1.000	1.000	1.000
10		0.850	1.000	1.000	1.000	0.850	1.000	1.000
11		0.850	1.000	1.000	1.000	0.850	1.000	1.000
N		1.000	1.000	1.000	1.000	1.000	1.000	1.000
FIRE RESISTIVE DISCOUNT	10							
Y		0.850	1.000	1.000	1.000	1.000	0.850	0.850
N		1.000	1.000	1.000	1.000	1.000	1.000	1.000
55 AND RETIRED DISCOUNT	16							
Y		0.949	0.949	0.797	0.949	0.828	1.000	1.000
N		1.000	1.000	1.000	1.000	1.000	1.000	1.000
GOOD HANDS PEOPLE ® DISCOUNT	18							
Y		0.950	0.950	0.950	0.950	0.950	0.950	0.950
N		1.000	1.000	1.000	1.000	1.000	1.000	1.000
RENOVATED HOME DISCOUNT	19							
<u>Age of Renovated Home</u>								
0		0.665	0.475	0.778	0.646	0.875	1.000	1.000
1		0.697	0.509	0.803	0.678	0.890	1.000	1.000
2		0.730	0.546	0.828	0.712	0.905	1.000	1.000
3		0.763	0.587	0.853	0.747	0.920	1.000	1.000
4		0.798	0.632	0.879	0.783	0.935	1.000	1.000
5		0.834	0.681	0.904	0.820	0.950	1.000	1.000
6		0.865	0.731	0.923	0.852	0.960	1.000	1.000
7		0.896	0.787	0.942	0.886	0.970	1.000	1.000
8		0.929	0.850	0.961	0.922	0.980	1.000	1.000
9		0.964	0.920	0.981	0.960	0.990	1.000	1.000
10+		1.000	1.000	1.000	1.000	1.000	1.000	1.000
AGE OF HOME DISCOUNT	19							
<u>Age of Home</u>								
0		0.665	0.475	0.778	0.646	0.875	1.000	1.000
1		0.697	0.509	0.803	0.678	0.890	1.000	1.000
2		0.730	0.546	0.828	0.712	0.905	1.000	1.000
3		0.763	0.587	0.853	0.747	0.920	1.000	1.000
4		0.798	0.632	0.879	0.783	0.935	1.000	1.000
5		0.834	0.681	0.904	0.820	0.950	1.000	1.000
6		0.865	0.731	0.923	0.852	0.960	1.000	1.000
7		0.896	0.787	0.942	0.886	0.970	1.000	1.000
8		0.929	0.850	0.961	0.922	0.980	1.000	1.000
9		0.964	0.920	0.981	0.960	0.990	1.000	1.000
10+		1.000	1.000	1.000	1.000	1.000	1.000	1.000

**CALIFORNIA
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DISCOUNT FACTORS	RULE	1	2	3	4	5	6	7
CLAIM FREE DISCOUNT	21							
<u>Number of Years Claim Free</u>								
0		1.000	1.000	1.000	1.000	1.000	1.000	1.000
1		1.000	1.000	1.000	1.000	1.000	1.000	1.000
2		1.000	1.000	1.000	1.000	1.000	1.000	1.000
3		1.000	1.000	1.000	1.000	1.000	1.000	1.000
4		1.000	1.000	1.000	1.000	1.000	1.000	1.000
5+		1.000	0.614	1.000	0.686	0.670	1.000	1.000
HOME AND AUTO DISCOUNT	17							
Y		0.810	0.847	0.921	0.921	0.921	1.000	1.000
N		1.000	1.000	1.000	1.000	1.000	1.000	1.000
HOME BUYER DISCOUNT	22							
<u>Years since Purchase/Completion</u>								
0		0.800	0.800	0.800	0.800	0.800	0.800	0.800
1		0.840	0.840	0.840	0.840	0.840	0.840	0.840
2		0.880	0.880	0.880	0.880	0.880	0.880	0.880
3		0.920	0.920	0.920	0.920	0.920	0.920	0.920
4		0.960	0.960	0.960	0.960	0.960	0.960	0.960
5+		1.000	1.000	1.000	1.000	1.000	1.000	1.000
PROTECTIVE DEVICE DISCOUNT	15							
<u>Group</u>								
3		1.000	1.000	1.000	1.000	0.950	1.000	1.000
6		1.000	1.000	1.000	1.000	0.900	1.000	1.000
7		0.900	1.000	1.000	1.000	1.000	1.000	1.000
8		0.900	1.000	1.000	1.000	0.900	1.000	1.000
9		0.900	1.000	1.000	1.000	1.000	1.000	1.000
11		0.900	1.000	1.000	1.000	0.900	1.000	1.000
N		1.000	1.000	1.000	1.000	1.000	1.000	1.000
FIRE RESISTIVE DISCOUNT	10							
Y		0.850	1.000	1.000	1.000	1.000	0.850	0.850
N		1.000	1.000	1.000	1.000	1.000	1.000	1.000
55 AND RETIRED DISCOUNT	16							
Y		0.949	0.949	0.797	0.949	0.828	1.000	1.000
N		1.000	1.000	1.000	1.000	1.000	1.000	1.000
GOOD HANDS PEOPLE ® DISCOUNT	18							
Y		0.950	0.950	0.950	0.950	0.950	0.950	0.950
N		1.000	1.000	1.000	1.000	1.000	1.000	1.000
RENOVATED HOME DISCOUNT	19							
<u>Age of Renovated Home</u>								
0		0.665	0.475	0.778	0.646	0.875	1.000	1.000
1		0.697	0.509	0.803	0.678	0.890	1.000	1.000
2		0.730	0.546	0.828	0.712	0.905	1.000	1.000
3		0.763	0.587	0.853	0.747	0.920	1.000	1.000
4		0.798	0.632	0.879	0.783	0.935	1.000	1.000
5		0.834	0.681	0.904	0.820	0.950	1.000	1.000
6		0.865	0.731	0.923	0.852	0.960	1.000	1.000
7		0.896	0.787	0.942	0.886	0.970	1.000	1.000
8		0.929	0.850	0.961	0.922	0.980	1.000	1.000
9		0.964	0.920	0.981	0.960	0.990	1.000	1.000
10+		1.000	1.000	1.000	1.000	1.000	1.000	1.000
AGE OF HOME DISCOUNT	19							
<u>Age of Home</u>								
0		0.665	0.475	0.778	0.646	0.875	1.000	1.000
1		0.697	0.509	0.803	0.678	0.890	1.000	1.000
2		0.730	0.546	0.828	0.712	0.905	1.000	1.000
3		0.763	0.587	0.853	0.747	0.920	1.000	1.000
4		0.798	0.632	0.879	0.783	0.935	1.000	1.000
5		0.834	0.681	0.904	0.820	0.950	1.000	1.000
6		0.865	0.731	0.923	0.852	0.960	1.000	1.000
7		0.896	0.787	0.942	0.886	0.970	1.000	1.000
8		0.929	0.850	0.961	0.922	0.980	1.000	1.000
9		0.964	0.920	0.981	0.960	0.990	1.000	1.000
10+		1.000	1.000	1.000	1.000	1.000	1.000	1.000

CALIFORNIA
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ALLSTATE INSURANCE COMPANY
DELUXE

<u>COVERAGE OPTION RATING FACTORS</u>	<u>RULE</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
DWELLING IN THE COURSE OF CONSTRUCTION	4B-2							
Y		0.700	0.700	0.700	0.700	0.700	0.700	0.700
N		1.000	1.000	1.000	1.000	1.000	1.000	1.000
COVERAGE BC - BUILDING CODES FACTOR	4A-1							
Y		1.050	1.050	1.050	1.050	1.050	1.050	1.050
N		1.000	1.000	1.000	1.000	1.000	1.000	1.000
PERSONAL PROPERTY REIMBURSEMENT PROVISION	4A-15							
Y		1.150	1.150	1.150	1.150	1.150	1.150	1.150
N		1.000	1.000	1.000	1.000	1.000	1.000	1.000
\$250 THEFT DEDUCTIBLE	30							
<u>DEDUCTIBLE</u>								
\$50		1.000	1.000	1.000	1.000	0.950	1.000	1.000
\$100		1.000	1.000	1.000	1.000	0.950	1.000	1.000
All Other		1.000	1.000	1.000	1.000	1.000	1.000	1.000

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE SELECT VALUE**

<u>COVERAGE OPTION RATING FACTORS</u>	<u>RULE</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
PERSONAL PROPERTY REPLACEMENT PROVISION	4A-15							
Y		1.150	1.150	1.150	1.150	1.150	1.150	1.150
N		1.000	1.000	1.000	1.000	1.000	1.000	1.000
\$250 THEFT DEDUCTIBLE	30							
<u>DEDUCTIBLE</u>								
\$50		1.000	1.000	1.000	1.000	0.950	1.000	1.000
\$100		1.000	1.000	1.000	1.000	0.950	1.000	1.000
All Other		1.000	1.000	1.000	1.000	1.000	1.000	1.000
SELECT VALUE FACTOR	31							
<u>Ratio of Selected Value to Replacement Cost Estimation</u>								
81% to 100%		0.880	0.880	0.880	0.880	0.880	0.880	0.880
76% to 80%		0.870	0.870	0.870	0.870	0.870	0.870	0.870
71% to 75%		0.860	0.860	0.860	0.860	0.860	0.860	0.860
66% to 70%		0.850	0.850	0.850	0.850	0.850	0.850	0.850
61% to 65%		0.840	0.840	0.840	0.840	0.840	0.840	0.840
56% to 60%		0.830	0.830	0.830	0.830	0.830	0.830	0.830
51% to 55%		0.820	0.820	0.820	0.820	0.820	0.820	0.820
46% to 50%		0.810	0.810	0.810	0.810	0.810	0.810	0.810
41% to 45%		0.800	0.800	0.800	0.800	0.800	0.800	0.800
36% to 40%		0.790	0.790	0.790	0.790	0.790	0.790	0.790
31% to 35%		0.780	0.780	0.780	0.780	0.780	0.780	0.780
26% to 30%		0.770	0.770	0.770	0.770	0.770	0.770	0.770
21% to 25%		0.760	0.760	0.760	0.760	0.760	0.760	0.760
16% to 20%		0.730	0.730	0.730	0.730	0.730	0.730	0.730
1% to 15%		0.700	0.700	0.700	0.700	0.700	0.700	0.700

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE PLUS**

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THE COVERAGE OPTIONS FOUND IN THIS SECTION ARE NOT AVAILABLE IN DELUXE PLUS

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
90001	90001	1.052	0.640	0.893	0.525	1.137	1.000	0.712
90002	90002	1.052	0.640	0.893	0.525	1.137	1.000	0.712
90003	90003	1.052	0.640	0.893	0.525	1.137	1.000	0.712
90004	90004	1.052	0.640	1.117	0.525	1.137	1.000	0.712
90005	90005	1.052	0.640	1.117	0.525	1.137	1.000	0.712
90006	90006	1.052	0.640	0.893	0.525	0.784	1.000	0.712
90007	90007	1.052	0.640	0.893	0.525	0.784	1.000	0.712
90008	90008	1.052	0.640	1.117	0.525	1.137	1.000	0.712
90010	90010	1.052	0.640	1.704	0.525	1.137	1.000	0.712
90011	90011	1.052	0.640	0.893	0.525	0.784	1.000	0.712
90012	90012	1.052	0.640	0.893	0.525	0.784	1.000	0.712
90013	90013	1.052	0.640	0.893	0.525	0.784	1.000	0.712
90014	90014	1.052	0.640	0.893	0.525	0.784	1.000	0.712
90015	90015	1.052	0.640	0.893	0.525	0.784	1.000	0.712
90016	90016	1.052	0.640	1.117	0.525	1.137	1.000	0.712
90017	90017	1.052	0.640	0.893	0.525	0.784	1.000	0.712
90018	90018	1.052	0.640	0.893	0.525	1.137	1.000	0.712
90019	90019	1.052	0.640	1.117	0.525	1.137	1.000	0.712
90020	90020	1.052	0.640	1.117	0.525	0.784	1.000	0.712
90021	90021	1.052	0.640	0.893	0.525	0.784	1.000	0.712
90022	90022	1.052	0.640	0.893	0.525	0.784	1.000	0.712
90023	90023	1.052	0.640	0.893	0.525	0.784	1.000	0.712
90024	90024	1.052	0.640	1.704	0.525	1.137	1.000	0.712
90025	90025	1.052	0.640	1.117	0.525	1.137	1.000	0.712
90026	90026	1.052	0.640	1.117	0.525	0.784	1.000	0.712
90027	90027	1.052	0.640	1.704	0.869	0.784	1.000	0.712
90028	90028	1.052	0.640	1.704	0.869	1.135	1.000	0.712
90029	90029	1.052	0.640	1.117	0.869	1.137	1.000	0.712
90031	90031	1.052	0.640	1.117	0.869	0.784	1.000	0.712
90032	90032	1.052	0.640	1.117	0.525	0.784	1.000	0.712
90033	90033	1.052	0.640	0.893	0.525	0.784	1.000	0.712
90034	90034	1.052	0.640	1.117	0.525	1.137	1.000	0.712
90035	90035	1.052	0.640	1.117	0.525	1.137	1.000	0.712
90036	90036	1.052	0.640	1.704	0.525	1.137	1.000	0.712
90037	90037	1.052	0.640	0.893	0.525	1.137	1.000	0.712
90038	90038	1.052	0.640	1.117	0.525	0.784	1.000	0.712
90039	90039	1.052	0.640	1.117	0.869	0.784	1.000	0.712
90040	90040	1.052	0.640	0.893	0.525	0.784	1.000	0.712
90041	90041	1.052	0.640	1.117	1.751	0.784	1.000	0.712
90042	90042	1.052	0.640	1.117	0.869	0.784	1.000	0.712
90043	90043	1.052	0.640	1.117	0.525	1.137	1.000	0.712
90044	90044	1.052	0.640	0.893	0.525	1.137	1.000	0.712
90045	90045	1.052	0.640	1.117	0.525	1.137	1.000	0.712
90046	90046	1.052	1.152	1.704	0.869	1.137	1.000	0.712
90047	90047	1.052	0.640	0.893	0.525	1.137	1.000	0.712
90048	90048	1.052	0.640	1.704	0.525	1.137	1.000	0.712
90049	90049	1.052	1.670	1.704	0.525	1.137	1.000	0.712
90056	90056	1.052	0.640	1.117	0.525	1.137	1.000	0.712
90057	90057	1.052	0.640	1.117	0.525	0.784	1.000	0.712
90058	90058	1.052	0.640	0.893	0.525	0.784	1.000	0.712
90059	90059	1.052	0.640	0.893	0.525	1.137	1.000	0.712
90061	90061	1.052	0.640	0.893	0.525	1.137	1.000	0.712
90062	90062	1.052	0.640	0.893	0.525	1.137	1.000	0.712
90063	90063	1.052	0.640	0.893	0.525	0.784	1.000	0.712
90064	90064	1.052	0.640	1.117	0.525	1.137	1.000	0.712
90065	90065	1.052	0.640	1.117	0.869	0.784	1.000	0.712
90066	90066	1.052	0.640	1.117	0.525	1.137	1.000	0.712
90067	90067	1.052	0.640	1.117	0.525	1.137	1.000	0.712
90068	90068	1.052	1.152	1.704	0.869	1.137	1.000	0.712
90069	90069	1.052	0.640	1.704	0.525	1.137	1.000	0.712
90071	90071	1.052	0.640	0.893	0.525	0.784	1.000	0.712
90073	90073	1.052	1.670	1.704	0.525	1.137	1.000	0.712
90077	90077	1.052	1.152	1.704	0.525	1.137	1.000	0.712
90089	90089	1.052	0.640	0.893	0.525	0.784	1.000	0.712
90094	90094	1.052	0.640	1.117	0.525	1.137	1.000	0.712
90095	90095	1.052	0.640	1.704	0.525	1.137	1.000	0.712

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
90201	90201	1.052	0.640	0.893	0.525	0.784	1.000	0.712
90210	90210	1.052	1.152	1.704	0.869	1.137	1.000	0.712
90211	90211	1.052	0.640	1.704	0.525	1.137	1.000	0.712
90212	90212	1.052	0.640	1.117	0.525	1.137	1.000	0.712
90220	90220	1.052	1.152	0.893	0.525	1.137	1.000	0.712
90221	90221	1.052	1.152	0.893	0.525	1.137	1.000	0.712
90222	90222	1.052	1.152	0.893	0.525	1.137	1.000	0.712
90230	90230	1.052	0.640	1.117	0.525	1.137	1.000	0.712
90232	90232	1.052	0.640	1.117	0.525	1.137	1.000	0.712
90240	90240	0.689	0.640	0.893	0.525	0.784	1.000	0.712
90241	90241	0.689	0.640	0.893	0.525	0.784	1.000	0.712
90242	90242	1.052	0.640	0.893	0.525	1.137	1.000	0.712
90245	90245	1.052	0.640	1.117	0.525	1.137	1.000	0.712
90247	90247	1.052	1.152	0.893	0.525	1.137	1.000	0.712
90248	90248	1.052	1.152	0.893	0.525	1.137	1.000	0.712
90249	90249	1.052	0.640	0.893	0.525	1.137	1.000	0.712
90250	90250	1.052	0.640	0.893	0.525	1.137	1.000	0.712
90254	90254	1.052	1.152	1.117	0.525	0.784	1.000	0.712
90255	90255	1.052	0.640	0.893	0.525	0.784	1.000	0.712
90260	90260	1.052	1.152	0.893	0.525	1.137	1.000	0.712
90262	90262	1.052	0.640	0.893	0.525	1.137	1.000	0.712
90263	90263	1.052	1.670	1.704	0.525	1.137	1.000	0.712
90265	90265	1.052	1.670	1.704	0.525	1.137	1.000	0.712
90266	90266	1.052	1.152	1.117	0.525	1.137	1.000	0.712
90270	90270	1.052	0.640	0.893	0.525	0.784	1.000	0.712
90272	90272	1.052	1.670	1.704	0.525	1.137	1.000	0.712
90274	90274	1.052	1.152	1.117	0.408	0.728	1.000	0.605
90275	90275	1.052	1.152	1.117	0.408	1.137	1.000	0.605
90277	90277	1.052	1.152	1.117	0.525	0.784	1.000	0.712
90278	90278	1.052	1.152	0.893	0.525	0.784	1.000	0.712
90280	90280	1.052	0.640	0.893	0.525	1.137	1.000	0.712
90290	90290	1.052	1.670	1.704	0.953	1.137	1.000	0.712
90291	90291	1.052	0.640	1.117	0.525	1.137	1.000	0.712
90292	90292	1.052	0.640	1.117	0.525	1.137	1.000	0.712
90293	90293	1.052	0.640	1.117	0.525	1.137	1.000	0.712
90301	90301	1.052	0.640	0.893	0.525	1.137	1.000	0.712
90302	90302	1.052	0.640	1.117	0.525	1.137	1.000	0.712
90303	90303	1.052	0.640	0.893	0.525	1.137	1.000	0.712
90304	90304	1.052	0.640	0.893	0.525	1.137	1.000	0.712
90305	90305	1.052	0.640	0.893	0.525	1.137	1.000	0.712
90401	90401	1.052	0.640	1.117	0.525	1.137	1.000	0.712
90402	90402	1.052	1.152	1.704	0.525	1.137	1.000	0.712
90403	90403	1.052	0.640	1.117	0.525	1.137	1.000	0.712
90404	90404	1.052	0.640	1.117	0.525	1.137	1.000	0.712
90405	90405	1.052	0.640	1.117	0.525	1.137	1.000	0.712
90501	90501	1.052	1.152	0.893	0.525	0.784	1.000	0.712
90502	90502	1.052	1.152	0.893	0.525	1.137	1.000	0.712
90503	90503	1.052	1.152	0.893	0.525	0.784	1.000	0.712
90504	90504	1.052	0.640	0.893	0.525	1.137	1.000	0.712
90505	90505	1.052	1.152	1.117	0.408	0.728	1.000	0.605
90506	90506	1.052	0.640	0.893	0.525	1.137	1.000	0.712
90601	90601	0.689	0.640	0.893	0.525	1.135	1.000	0.712
90602	90602	0.689	0.640	0.893	0.525	0.784	1.000	0.712
90603	90603	0.689	1.152	0.893	0.525	0.784	1.000	0.712
90604	90604	0.689	1.152	0.893	0.525	0.784	1.000	0.712
90605	90605	0.689	1.152	0.893	0.525	0.784	1.000	0.712
90606	90606	0.689	0.640	0.893	0.525	0.784	1.000	0.712
90607	90607	0.689	1.152	1.704	0.525	0.784	1.000	0.712
90620	90620	1.052	1.152	0.893	0.525	0.784	1.000	0.335
90621	90621	0.689	1.152	0.893	0.525	0.784	1.000	0.335
90623	90623	0.689	1.152	0.893	0.525	0.784	1.000	0.335
90630	90630	1.052	1.152	0.893	0.525	0.784	1.000	0.335
90631	90631	0.689	1.152	0.893	0.525	0.784	1.000	0.335
90638	90638	0.689	1.152	0.893	0.525	0.784	1.000	0.712
90639	90639	0.689	1.152	0.893	0.525	0.784	1.000	0.712

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
90640	90640	0.689	0.640	0.893	0.525	0.784	1.000	0.712
90650	90650	0.689	1.152	0.893	0.525	0.784	1.000	0.712
90660	90660	0.689	0.640	0.893	0.525	0.784	1.000	0.712
90670	90670	0.689	1.152	0.893	0.525	0.784	1.000	0.712
90680	90680	1.010	1.152	0.893	0.525	0.784	1.000	0.335
90701	90701	0.689	1.152	0.893	0.525	1.137	1.000	0.712
90703	90703	0.689	1.152	0.893	0.525	1.137	1.000	0.712
90704	90704	1.052	1.152	1.117	0.525	0.784	1.000	0.712
90706	90706	0.689	0.640	0.893	0.525	1.137	1.000	0.712
90710	90710	1.052	1.152	0.893	0.525	1.137	1.000	0.712
90712	90712	1.052	0.640	0.893	0.525	0.784	1.000	0.712
90713	90713	1.052	0.640	0.893	0.525	0.784	1.000	0.712
90714	90714	1.052	0.640	0.893	0.525	0.784	1.000	0.712
90715	90715	0.689	1.152	0.893	0.525	0.784	1.000	0.712
90716	90716	0.689	1.152	0.893	0.525	0.784	1.000	0.712
90717	90717	1.052	1.152	0.893	0.525	1.137	1.000	0.712
90720	90720	1.052	1.152	0.893	0.525	0.784	1.000	0.335
90723	90723	1.052	0.640	0.893	0.525	1.137	1.000	0.712
90731	90731	1.052	1.152	0.848	0.408	0.728	1.000	0.605
90732	90732	1.052	1.152	0.848	0.408	0.728	1.000	0.605
90740	90740	1.052	1.152	0.893	0.525	0.784	1.000	0.335
90742	90742	1.052	1.152	0.893	0.525	0.784	1.000	0.335
90743	90743	1.052	1.152	0.893	0.525	0.784	1.000	0.335
90744	90744	1.052	1.152	0.893	0.525	1.137	1.000	0.712
90745	90745	1.052	1.152	0.893	0.525	1.137	1.000	0.712
90746	90746	1.052	1.670	0.893	0.525	1.137	1.000	0.712
90747	90747	1.052	1.670	0.893	0.525	1.137	1.000	0.712
90755	90755	1.052	0.563	0.848	0.408	1.137	1.000	0.605
90802	90802	1.052	0.640	0.893	0.525	0.784	1.000	0.712
90803	90803	1.052	0.640	0.893	0.525	0.784	1.000	0.712
90804	90804	1.052	0.640	0.893	0.525	0.784	1.000	0.712
90805	90805	1.052	0.640	0.893	0.525	1.137	1.000	0.712
90806	90806	1.052	0.640	0.893	0.525	1.137	1.000	0.712
90807	90807	1.052	0.640	0.893	0.525	1.137	1.000	0.712
90808	90808	1.052	0.640	0.893	0.525	0.784	1.000	0.712
90810	90810	1.052	1.152	0.893	0.525	1.137	1.000	0.712
90813	90813	1.052	0.640	0.893	0.525	0.784	1.000	0.712
90814	90814	1.052	0.640	0.893	0.525	0.784	1.000	0.712
90815	90815	1.052	0.640	0.893	0.525	0.784	1.000	0.712
90822	90822	1.052	0.640	0.893	0.525	0.784	1.000	0.712
90840	90840	1.052	0.640	0.893	0.525	0.784	1.000	0.712
91001	91001	1.052	0.640	0.893	1.751	0.784	1.000	0.712
91006	91006	0.689	0.640	0.893	1.751	1.135	1.000	0.712
91007	91007	0.689	0.640	0.893	1.751	1.135	1.000	0.712
91008	91008	0.689	1.152	0.893	1.751	1.135	1.000	0.712
91010	91010	0.689	1.152	0.893	1.751	1.135	1.000	0.712
91011	91011	0.689	1.152	0.893	1.751	1.135	1.000	0.712
91016	91016	1.052	0.640	0.893	1.751	1.135	1.000	0.712
91020	91020	0.689	1.670	0.893	1.751	1.135	1.000	0.712
91024	91024	1.052	0.640	0.893	1.751	1.135	1.000	0.712
91030	91030	1.052	0.640	0.893	0.869	0.784	1.000	0.712
91040	91040	1.052	1.670	1.117	1.751	1.135	1.000	0.712
91042	91042	1.052	1.670	1.117	1.751	1.135	1.000	0.712
91101	91101	1.052	0.640	0.893	1.751	0.784	1.000	0.712
91103	91103	1.052	0.640	0.893	1.751	0.784	1.000	0.712
91104	91104	1.052	0.640	0.893	1.751	1.135	1.000	0.712
91105	91105	1.052	0.640	0.893	1.751	0.784	1.000	0.712
91106	91106	1.052	0.640	0.893	1.751	0.784	1.000	0.712
91107	91107	0.689	0.640	0.893	1.751	1.135	1.000	0.712
91108	91108	0.689	0.640	0.893	1.751	1.135	1.000	0.712
91109	91109	1.052	0.640	0.893	1.751	0.784	1.000	0.712
91201	91201	1.052	1.152	1.117	1.751	0.784	1.000	0.712
91202	91202	0.689	1.670	1.117	1.751	0.784	1.000	0.712
91203	91203	1.052	1.152	1.117	0.953	0.784	1.000	0.712
91204	91204	1.052	1.152	1.117	0.953	0.784	1.000	0.712
91205	91205	1.052	0.640	1.117	1.751	0.784	1.000	0.712

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
91206	91206	1.052	1.152	1.117	1.751	0.784	1.000	0.712
91207	91207	1.052	1.670	1.117	1.751	0.784	1.000	0.712
91208	91208	1.052	1.670	1.117	1.751	0.784	1.000	0.712
91214	91214	0.689	1.670	1.117	1.751	1.135	1.000	0.712
91301	91301	0.927	1.670	1.117	0.953	1.137	1.000	0.712
91302	91302	1.052	1.670	1.704	0.953	1.137	1.000	0.712
91303	91303	1.052	1.670	1.117	0.953	1.135	1.000	0.712
91304	91304	0.927	1.670	1.117	0.953	1.135	1.000	0.712
91305	91305	1.052	1.670	1.117	0.953	1.135	1.000	0.712
91306	91306	1.052	1.670	1.117	0.953	1.137	1.000	0.712
91307	91307	1.052	1.670	1.117	0.953	1.135	1.000	0.712
91310	91310	0.927	1.670	0.893	0.953	0.816	1.000	0.712
91311	91311	0.927	1.670	1.117	0.953	1.135	1.000	0.712
91316	91316	1.052	1.670	1.704	0.953	1.137	1.000	0.712
91319	91319	0.927	1.670	1.117	0.953	0.816	1.000	0.712
91320	91320	0.927	1.670	1.117	0.953	0.816	1.000	0.712
91321	91321	0.927	1.670	1.117	0.953	1.135	1.000	0.712
91324	91324	1.052	1.670	1.117	0.953	1.135	1.000	0.712
91325	91325	1.052	1.670	1.117	0.953	1.137	1.000	0.712
91326	91326	0.927	1.670	1.117	0.953	1.135	1.000	0.712
91327	91327	1.052	1.670	1.117	0.953	1.135	1.000	0.712
91330	91330	1.052	1.670	1.117	0.953	1.137	1.000	0.712
91331	91331	1.052	1.670	1.117	1.751	1.135	1.000	0.712
91335	91335	1.052	1.670	1.117	0.953	1.137	1.000	0.712
91340	91340	1.052	1.670	1.117	1.751	1.135	1.000	0.712
91341	91341	1.052	1.670	1.117	1.751	1.135	1.000	0.712
91342	91342	0.927	1.670	1.117	1.751	1.135	1.000	0.712
91343	91343	1.052	1.670	1.117	0.953	1.135	1.000	0.712
91344	91344	1.052	1.670	1.117	0.953	1.135	1.000	0.712
91345	91345	1.052	1.670	1.117	0.953	1.135	1.000	0.712
91350	91350	0.927	1.670	0.893	0.953	1.135	1.000	0.712
91351	91351	0.927	1.670	1.117	0.953	1.135	1.000	0.712
91352	91352	1.052	1.670	1.117	1.751	1.135	1.000	0.712
91354	91354	0.927	1.670	0.893	0.953	1.135	1.000	0.712
91355	91355	0.927	1.670	0.893	0.953	0.816	1.000	0.712
91356	91356	1.052	1.670	1.704	0.953	1.137	1.000	0.712
91358	91358	0.927	1.670	1.117	0.953	0.816	1.000	0.712
91359	91359	0.927	1.670	1.117	0.953	0.784	1.000	0.712
91360	91360	0.927	1.670	1.117	0.953	0.816	1.000	0.712
91361	91361	0.927	1.670	1.704	0.953	0.784	1.000	0.712
91362	91362	0.927	1.670	1.117	0.953	0.816	1.000	0.712
91363	91363	0.927	1.670	1.117	0.953	0.816	1.000	0.712
91364	91364	1.052	1.670	1.704	0.953	1.137	1.000	0.712
91365	91365	1.052	1.670	1.704	0.953	1.137	1.000	0.712
91367	91367	1.052	1.670	1.117	0.953	1.137	1.000	0.712
91371	91371	1.052	1.670	1.117	0.953	1.137	1.000	0.712
91372	91372	1.052	1.670	1.117	0.953	1.137	1.000	0.712
91377	91377	0.927	1.670	1.117	0.953	0.784	1.000	0.712
91381	91381	0.927	1.670	1.117	0.953	1.135	1.000	0.712
91384	91384	0.927	1.670	0.893	0.953	0.816	1.000	0.712
91387	91387	0.927	1.670	1.117	0.953	1.135	1.000	0.712
91390	91390	0.927	1.670	1.117	0.953	1.135	1.000	0.712
91401	91401	1.052	1.670	1.704	0.953	1.137	1.000	0.712
91402	91402	1.052	1.670	1.117	0.953	1.137	1.000	0.712
91403	91403	1.052	1.670	1.704	0.953	1.137	1.000	0.712
91404	91404	1.052	1.670	1.117	0.953	1.137	1.000	0.712
91405	91405	1.052	1.670	1.117	0.953	1.135	1.000	0.712
91406	91406	1.052	1.670	1.117	0.953	1.137	1.000	0.712
91411	91411	1.052	1.670	1.704	0.953	1.137	1.000	0.712
91423	91423	1.052	1.670	1.704	0.953	1.137	1.000	0.712
91436	91436	1.052	1.670	1.704	0.953	1.137	1.000	0.712
91501	91501	1.052	1.670	1.117	1.751	1.135	1.000	0.712
91502	91502	1.052	1.670	1.117	0.953	1.135	1.000	0.712
91504	91504	1.052	1.670	1.117	1.751	1.135	1.000	0.712

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
91505	91505	1.052	1.670	1.117	0.953	1.135	1.000	0.712
91506	91506	1.052	1.670	1.117	0.953	1.135	1.000	0.712
91521	91521	1.052	1.670	1.117	0.953	1.135	1.000	0.712
91601	91601	1.052	1.670	1.117	0.953	1.135	1.000	0.712
91602	91602	1.052	1.670	1.117	0.953	1.137	1.000	0.712
91603	91603	1.052	1.670	0.893	0.953	1.135	1.000	0.712
91604	91604	1.052	1.670	1.704	0.869	1.137	1.000	0.712
91605	91605	1.052	1.670	1.117	0.953	1.137	1.000	0.712
91606	91606	1.052	1.670	1.117	0.953	1.135	1.000	0.712
91607	91607	1.052	1.670	1.704	0.953	1.137	1.000	0.712
91608	91608	1.052	1.152	1.704	0.869	1.135	1.000	0.712
91701	91701	1.010	1.937	0.893	1.751	1.135	1.000	0.712
91702	91702	0.689	1.152	0.893	1.751	1.135	1.000	0.712
91706	91706	0.689	0.640	0.893	0.869	1.135	1.000	0.712
91708	91708	1.010	1.937	0.893	0.869	0.784	1.000	0.712
91709	91709	1.010	1.937	0.893	0.869	1.135	1.000	0.712
91710	91710	0.689	1.937	0.893	0.869	1.135	1.000	0.712
91711	91711	0.689	1.236	0.893	0.869	1.135	1.000	0.712
91718	91718	0.689	1.152	0.893	0.869	1.135	1.000	0.712
91719	91719	0.689	1.152	0.893	0.869	1.135	1.000	0.712
91720	91720	0.689	1.152	0.893	0.869	1.135	1.000	0.712
91722	91722	0.689	1.152	0.893	0.869	1.135	1.000	0.712
91723	91723	0.689	1.236	0.893	0.869	1.135	1.000	0.712
91724	91724	0.689	1.937	0.893	0.869	1.135	1.000	0.712
91729	91729	1.010	1.937	0.893	1.751	1.135	1.000	0.712
91730	91730	1.010	1.937	0.893	1.751	1.135	1.000	0.712
91731	91731	0.689	0.640	0.893	0.869	1.135	1.000	0.712
91732	91732	0.689	0.640	0.893	0.869	1.135	1.000	0.712
91733	91733	0.689	0.640	0.893	0.525	1.135	1.000	0.712
91734	91734	0.689	0.640	0.893	0.869	1.135	1.000	0.712
91737	91737	1.010	1.937	0.893	1.751	1.135	1.000	0.712
91739	91739	1.162	1.937	0.893	1.751	1.135	1.000	0.712
91740	91740	0.689	1.152	0.893	0.869	1.135	1.000	0.712
91741	91741	0.689	1.152	0.893	0.869	1.135	1.000	0.712
91744	91744	0.689	1.152	0.893	0.869	1.135	1.000	0.712
91745	91745	0.689	1.152	0.893	0.525	1.137	1.000	0.712
91746	91746	0.689	1.152	0.893	0.525	1.135	1.000	0.712
91748	91748	0.689	1.937	0.893	0.869	1.135	1.000	0.712
91750	91750	0.689	1.236	0.893	0.869	1.135	1.000	0.712
91752	91752	1.010	1.937	0.893	1.751	1.135	1.000	0.712
91754	91754	1.052	0.640	0.893	0.525	0.784	1.000	0.712
91755	91755	1.052	0.640	0.893	0.525	0.784	1.000	0.712
91759	91759	1.162	1.937	0.893	1.751	1.135	1.000	0.712
91760	91760	1.010	1.937	0.893	1.751	1.135	1.000	0.712
91761	91761	1.010	1.937	0.893	1.751	1.135	1.000	0.712
91762	91762	1.010	1.236	0.893	0.869	1.135	1.000	0.712
91763	91763	0.689	1.236	0.893	0.869	1.135	1.000	0.712
91764	91764	1.010	1.937	0.893	1.751	1.135	1.000	0.712
91765	91765	0.689	1.937	0.893	0.869	1.135	1.000	0.712
91766	91766	0.689	1.937	0.893	0.869	1.135	1.000	0.712
91767	91767	1.010	1.236	0.893	0.869	1.135	1.000	0.712
91768	91768	0.689	1.937	0.893	0.869	1.135	1.000	0.712
91770	91770	0.689	0.640	0.893	0.525	0.784	1.000	0.712
91773	91773	0.689	1.937	0.893	0.869	1.135	1.000	0.712
91775	91775	0.689	0.640	0.893	1.751	0.784	1.000	0.712
91776	91776	0.689	0.640	0.893	0.869	0.784	1.000	0.712
91780	91780	0.689	0.640	0.893	0.869	1.135	1.000	0.712
91784	91784	0.689	1.937	0.893	1.751	1.135	1.000	0.712
91786	91786	0.689	1.236	0.893	1.751	1.135	1.000	0.712
91789	91789	0.689	1.937	0.893	0.869	1.135	1.000	0.712
91790	91790	0.689	1.152	0.893	0.869	1.135	1.000	0.712
91791	91791	0.689	1.152	0.893	0.869	1.135	1.000	0.712
91792	91792	0.689	1.937	0.893	0.869	1.135	1.000	0.712
91801	91801	1.052	0.640	0.893	0.869	0.784	1.000	0.712
91803	91803	0.689	0.640	1.117	0.525	0.784	1.000	0.712
91901	91901	0.784	1.354	1.209	0.547	0.793	1.000	0.089

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
91902	91902	0.784	1.354	1.209	0.547	0.793	1.000	0.089
91905	91905	0.784	1.354	1.209	0.547	0.793	1.000	0.089
91906	91906	0.784	1.354	1.209	0.547	0.793	1.000	0.089
91910	91910	0.784	1.354	1.209	0.547	0.793	1.000	0.089
91911	91911	0.784	1.354	1.209	0.547	0.793	1.000	0.089
91913	91913	0.784	1.354	1.209	0.547	0.793	1.000	0.089
91914	91914	0.784	1.354	1.209	0.547	0.793	1.000	0.089
91915	91915	0.784	1.354	1.209	0.547	0.793	1.000	0.089
91916	91916	0.784	1.354	1.209	0.547	0.793	1.000	0.089
91917	91917	0.784	1.354	1.209	0.547	0.793	1.000	0.089
91931	91931	0.784	1.354	1.209	0.547	0.793	1.000	0.089
91932	91932	0.784	1.354	1.209	0.547	0.793	1.000	0.089
91934	91934	0.784	1.354	1.209	0.547	0.793	1.000	0.089
91935	91935	0.784	1.354	1.209	0.547	0.793	1.000	0.089
91941	91941	0.784	1.354	1.209	0.547	0.793	1.000	0.089
91942	91942	0.784	1.354	1.209	0.547	0.793	1.000	0.089
91945	91945	0.784	1.354	1.209	0.547	0.793	1.000	0.089
91948	91948	0.784	1.354	1.209	0.547	0.793	1.000	0.089
91950	91950	0.784	1.354	1.209	0.547	0.793	1.000	0.089
91962	91962	0.784	1.354	1.209	0.547	0.793	1.000	0.089
91963	91963	0.784	1.354	1.209	0.547	0.793	1.000	0.089
91977	91977	0.784	1.354	1.209	0.547	0.793	1.000	0.089
91978	91978	0.784	1.354	1.209	0.547	0.793	1.000	0.089
91980	91980	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92003	92003	0.953	1.354	1.209	0.547	0.793	1.000	0.089
92004	92004	0.879	1.354	0.893	0.701	0.889	1.000	0.335
92007	92007	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92008	92008	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92009	92009	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92010	92010	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92011	92011	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92014	92014	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92019	92019	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92020	92020	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92021	92021	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92024	92024	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92025	92025	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92026	92026	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92027	92027	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92028	92028	0.953	1.354	1.209	0.547	0.793	1.000	0.089
92029	92029	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92036	92036	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92037	92037	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92040	92040	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92054	92054	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92055	92055	1.010	1.937	1.209	0.701	0.889	1.000	0.335
92056	92056	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92057	92057	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92058	92058	0.953	1.354	1.209	0.547	0.793	1.000	0.089
92059	92059	0.953	1.354	1.209	0.547	0.793	1.000	0.089
92060	92060	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92061	92061	0.879	1.354	1.209	0.701	0.889	1.000	0.335
92064	92064	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92065	92065	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92066	92066	0.879	1.354	0.893	0.701	0.889	1.000	0.335
92067	92067	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92068	92068	1.010	1.354	1.209	0.701	0.889	1.000	0.335
92069	92069	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92070	92070	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92071	92071	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92075	92075	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92078	92078	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92079	92079	0.879	1.354	1.209	0.701	0.889	1.000	0.335
92081	92081	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92082	92082	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92083	92083	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92084	92084	0.784	1.354	1.209	0.547	0.793	1.000	0.089

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
92086	92086	0.879	1.354	0.893	0.869	0.889	1.000	0.335
92091	92091	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92092	92092	0.879	1.354	1.209	0.701	0.889	1.000	0.335
92096	92096	0.879	1.354	1.209	0.701	0.889	1.000	0.335
92101	92101	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92102	92102	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92103	92103	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92104	92104	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92105	92105	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92106	92106	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92107	92107	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92108	92108	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92109	92109	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92110	92110	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92111	92111	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92113	92113	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92114	92114	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92115	92115	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92116	92116	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92117	92117	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92118	92118	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92119	92119	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92120	92120	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92121	92121	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92122	92122	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92123	92123	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92124	92124	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92126	92126	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92127	92127	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92128	92128	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92129	92129	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92130	92130	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92131	92131	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92133	92133	0.879	1.354	1.209	0.701	0.889	1.000	0.335
92134	92134	0.879	1.354	1.209	0.701	0.889	1.000	0.335
92135	92135	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92136	92136	0.879	1.354	1.209	0.701	0.889	1.000	0.335
92137	92137	0.879	1.354	1.209	0.701	0.889	1.000	0.335
92138	92138	0.879	1.354	1.209	0.701	0.889	1.000	0.335
92139	92139	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92140	92140	0.879	1.354	1.209	0.701	0.889	1.000	0.335
92145	92145	0.879	1.354	1.209	0.701	0.889	1.000	0.335
92152	92152	0.879	1.354	1.209	0.701	0.889	1.000	0.335
92154	92154	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92171	92171	0.879	1.354	1.209	0.701	0.889	1.000	0.335
92172	92172	0.879	1.354	1.209	0.701	0.889	1.000	0.335
92173	92173	0.784	1.354	1.209	0.547	0.793	1.000	0.089
92182	92182	0.879	1.354	1.209	0.701	0.889	1.000	0.335
92196	92196	0.879	1.354	1.209	0.701	0.889	1.000	0.335
92201	92201	1.162	1.236	0.893	0.869	0.889	1.000	0.712
92203	92203	1.162	1.236	0.893	0.869	0.889	1.000	0.712
92210	92210	1.162	1.236	0.893	0.869	0.889	1.000	0.712
92211	92211	1.162	1.236	0.893	0.869	0.889	1.000	0.712
92220	92220	1.162	1.236	0.893	0.869	1.135	1.000	0.712
92223	92223	1.162	1.236	0.893	0.869	1.135	1.000	0.712
92225	92225	1.135	1.236	0.848	1.751	0.793	1.000	0.605
92226	92226	1.162	1.236	0.893	1.751	0.889	1.000	0.712
92227	92227	0.879	1.354	0.893	1.751	0.889	1.000	1.185
92230	92230	1.162	1.236	0.893	0.869	1.135	1.000	0.712
92231	92231	0.879	1.354	0.893	1.751	0.889	1.000	1.185
92233	92233	1.162	1.354	0.893	1.751	0.889	1.000	1.185
92234	92234	1.162	1.236	0.893	0.869	1.135	1.000	0.712
92235	92235	1.162	1.236	0.893	0.869	1.135	1.000	0.712
92236	92236	1.162	1.236	0.893	0.869	0.889	1.000	0.712
92239	92239	1.135	1.236	0.848	1.751	1.117	1.000	0.605
92240	92240	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92241	92241	1.162	1.236	0.893	1.751	1.135	1.000	0.712

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
92242	92242	1.135	1.236	0.848	1.751	0.793	1.000	0.605
92243	92243	0.879	1.354	0.893	1.751	0.889	1.000	1.185
92244	92244	0.879	1.354	0.893	1.751	0.889	1.000	1.185
92249	92249	0.879	1.354	0.893	1.751	0.889	1.000	1.185
92250	92250	0.879	1.354	0.893	1.751	0.889	1.000	1.185
92251	92251	0.879	1.354	0.893	1.751	0.889	1.000	1.185
92252	92252	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92253	92253	1.162	1.236	0.893	0.869	0.889	1.000	0.712
92254	92254	1.162	1.354	0.893	1.751	0.889	1.000	0.712
92255	92255	1.162	1.236	0.893	0.869	0.889	1.000	0.712
92256	92256	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92257	92257	1.162	1.354	0.893	1.751	0.889	1.000	1.185
92258	92258	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92259	92259	0.879	1.354	1.209	0.701	0.889	1.000	1.185
92260	92260	1.162	1.236	0.893	0.869	0.889	1.000	0.712
92261	92261	1.162	1.236	0.893	0.869	0.889	1.000	0.712
92262	92262	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92263	92263	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92264	92264	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92266	92266	1.135	1.354	0.848	1.751	0.793	1.000	1.185
92267	92267	1.162	1.236	0.893	1.751	0.889	1.000	0.712
92268	92268	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92270	92270	1.162	1.236	0.893	0.869	0.889	1.000	0.712
92273	92273	0.879	1.354	0.893	1.751	0.889	1.000	1.185
92274	92274	1.162	1.354	0.893	1.751	0.889	1.000	0.712
92275	92275	0.879	1.354	0.893	1.751	0.889	1.000	1.185
92276	92276	1.162	1.236	0.893	0.869	0.889	1.000	0.712
92277	92277	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92278	92278	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92280	92280	1.135	1.236	0.848	1.751	0.793	1.000	0.605
92281	92281	0.879	1.354	0.893	1.751	0.889	1.000	1.185
92282	92282	1.162	1.236	0.893	0.869	1.135	1.000	0.712
92283	92283	1.135	1.354	0.848	1.751	0.793	1.000	1.185
92284	92284	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92285	92285	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92286	92286	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92301	92301	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92304	92304	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92305	92305	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92307	92307	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92308	92308	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92309	92309	1.135	1.236	0.848	1.751	1.117	1.000	0.605
92310	92310	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92311	92311	1.135	1.236	0.848	1.751	1.117	1.000	0.605
92312	92312	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92313	92313	1.162	1.236	0.893	0.869	1.135	1.000	0.712
92314	92314	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92315	92315	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92316	92316	1.162	1.937	0.893	1.751	1.135	1.000	0.712
92317	92317	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92320	92320	1.162	1.236	0.893	0.869	1.135	1.000	0.712
92321	92321	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92322	92322	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92324	92324	1.162	1.236	0.893	0.869	1.135	1.000	0.712
92325	92325	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92326	92326	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92327	92327	1.135	1.236	0.848	1.751	1.117	1.000	0.605
92328	92328	1.183	0.555	0.848	1.751	1.117	1.000	0.089
92329	92329	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92332	92332	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92333	92333	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92334	92334	1.162	1.937	0.893	1.751	1.135	1.000	0.712
92335	92335	1.162	1.937	0.893	1.751	1.135	1.000	0.712
92336	92336	1.162	1.937	0.893	1.751	1.135	1.000	0.712
92337	92337	1.162	1.937	0.893	1.751	1.135	1.000	0.712
92338	92338	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92339	92339	1.162	1.236	0.893	1.751	1.135	1.000	0.712

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
92340	92340	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92341	92341	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92342	92342	1.135	1.236	0.848	1.751	1.117	1.000	0.605
92344	92344	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92345	92345	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92346	92346	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92347	92347	1.135	1.236	0.848	1.751	1.117	1.000	0.605
92350	92350	1.162	1.236	0.893	0.869	1.135	1.000	0.712
92352	92352	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92354	92354	1.162	1.236	0.893	0.869	1.135	1.000	0.712
92356	92356	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92357	92357	1.162	1.236	0.893	0.869	1.135	1.000	0.712
92358	92358	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92359	92359	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92363	92363	1.135	1.236	0.848	1.751	0.793	1.000	0.605
92364	92364	1.135	1.236	0.848	1.751	1.117	1.000	0.605
92365	92365	1.135	1.236	0.848	1.751	1.117	1.000	0.605
92366	92366	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92368	92368	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92369	92369	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92371	92371	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92372	92372	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92373	92373	1.162	1.236	0.893	0.869	1.135	1.000	0.712
92374	92374	1.162	1.236	0.893	0.869	1.135	1.000	0.712
92376	92376	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92377	92377	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92378	92378	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92382	92382	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92384	92384	1.135	1.236	0.848	1.751	1.117	1.000	0.605
92385	92385	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92386	92386	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92389	92389	1.162	1.236	0.893	1.751	1.135	1.000	0.335
92391	92391	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92392	92392	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92393	92393	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92394	92394	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92395	92395	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92397	92397	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92398	92398	1.135	1.236	0.848	1.751	1.117	1.000	0.605
92399	92399	1.162	1.236	0.893	0.869	1.135	1.000	0.712
92401	92401	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92402	92402	1.162	1.236	0.893	0.869	1.135	1.000	0.712
92403	92403	1.162	1.236	0.893	0.869	1.135	1.000	0.712
92404	92404	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92405	92405	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92407	92407	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92408	92408	1.162	1.236	0.893	0.869	1.135	1.000	0.712
92410	92410	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92411	92411	1.162	1.236	0.893	1.751	1.135	1.000	0.712
92501	92501	1.162	1.236	0.893	0.869	1.135	1.000	0.712
92503	92503	1.010	1.937	0.893	0.869	1.135	1.000	0.712
92504	92504	1.010	1.937	0.893	0.869	1.135	1.000	0.712
92505	92505	1.010	1.937	0.893	0.869	1.135	1.000	0.712
92506	92506	1.010	1.236	0.893	0.869	1.135	1.000	0.712
92507	92507	1.162	1.236	0.893	0.869	1.135	1.000	0.712
92508	92508	0.953	1.937	0.848	0.776	1.117	1.000	0.605
92509	92509	1.010	1.236	0.893	1.751	1.135	1.000	0.712
92514	92514	1.010	1.937	0.893	0.869	1.135	1.000	0.712
92515	92515	1.010	1.937	0.893	0.869	1.135	1.000	0.712
92516	92516	1.010	1.236	0.893	0.869	1.135	1.000	0.712
92518	92518	1.010	1.937	0.893	0.869	1.135	1.000	0.712
92521	92521	1.162	1.236	0.893	0.869	1.135	1.000	0.712
92530	92530	1.010	1.937	0.893	0.869	0.784	1.000	0.712
92531	92531	1.010	1.937	0.893	0.869	0.784	1.000	0.712
92532	92532	1.010	1.937	0.893	0.869	0.784	1.000	0.712
92536	92536	1.010	1.354	0.893	0.869	0.889	1.000	0.712
92539	92539	1.162	1.236	0.893	0.869	0.889	1.000	0.712

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
92543	92543	1.010	1.236	0.893	0.869	1.135	1.000	0.712
92544	92544	1.162	1.236	0.893	0.869	0.889	1.000	0.712
92545	92545	1.010	1.236	0.893	0.869	1.135	1.000	0.712
92546	92546	1.010	1.236	0.893	0.869	1.135	1.000	0.712
92548	92548	1.010	1.236	0.893	0.869	1.135	1.000	0.712
92549	92549	1.162	1.236	0.893	0.869	1.135	1.000	0.712
92551	92551	1.010	1.236	0.893	0.869	1.135	1.000	0.712
92553	92553	1.162	1.236	0.893	0.869	1.135	1.000	0.712
92555	92555	1.162	1.236	0.893	0.869	1.135	1.000	0.712
92557	92557	1.162	1.236	0.893	0.869	1.135	1.000	0.712
92561	92561	1.162	1.236	0.893	0.869	1.135	1.000	0.712
92562	92562	1.010	1.937	0.893	0.869	0.784	1.000	0.712
92563	92563	1.010	1.236	0.893	0.869	0.889	1.000	0.712
92564	92564	1.010	1.236	0.893	0.869	0.889	1.000	0.712
92567	92567	1.010	1.236	0.893	0.869	1.135	1.000	0.712
92570	92570	1.010	1.937	0.893	0.869	1.135	1.000	0.712
92571	92571	1.010	1.236	0.893	0.869	1.135	1.000	0.712
92572	92572	0.953	1.937	0.848	0.776	1.117	1.000	0.605
92581	92581	1.162	1.236	0.893	0.869	1.135	1.000	0.712
92582	92582	1.162	1.236	0.893	0.869	1.135	1.000	0.712
92583	92583	1.162	1.236	0.893	0.869	1.135	1.000	0.712
92584	92584	1.010	1.236	0.893	0.869	1.135	1.000	0.712
92585	92585	1.010	1.236	0.893	0.869	1.135	1.000	0.712
92586	92586	1.010	1.236	0.893	0.869	1.135	1.000	0.712
92587	92587	0.953	1.937	0.848	0.776	1.117	1.000	0.605
92589	92589	1.010	1.354	1.209	0.869	0.889	1.000	0.712
92590	92590	0.953	1.354	1.209	0.776	0.793	1.000	0.605
92591	92591	1.010	1.354	1.209	0.869	0.889	1.000	0.712
92592	92592	1.010	1.236	1.209	0.869	0.889	1.000	0.712
92595	92595	1.010	1.937	0.893	0.869	0.784	1.000	0.712
92596	92596	1.010	1.236	0.893	0.869	0.784	1.000	0.712
92602	92602	0.953	1.937	0.848	0.776	0.728	1.000	0.089
92603	92603	0.953	2.898	1.209	0.776	0.728	1.000	0.089
92604	92604	1.010	1.937	0.893	0.869	0.784	1.000	0.335
92605	92605	1.052	1.152	0.893	0.525	0.784	1.000	0.335
92606	92606	1.010	1.937	0.893	0.869	0.784	1.000	0.335
92607	92607	1.010	2.898	1.209	0.869	0.784	1.000	0.335
92610	92610	0.953	2.898	0.848	0.776	0.728	1.000	0.089
92612	92612	0.953	1.937	0.848	0.776	0.728	1.000	0.089
92614	92614	1.010	1.937	0.893	0.869	0.784	1.000	0.335
92617	92617	0.953	1.937	1.209	0.776	0.728	1.000	0.089
92618	92618	0.953	2.898	0.848	0.776	0.728	1.000	0.089
92620	92620	1.010	1.937	0.893	0.869	0.784	1.000	0.335
92624	92624	0.953	2.898	1.209	0.776	0.728	1.000	0.089
92625	92625	0.953	1.937	1.209	0.776	0.728	1.000	0.089
92626	92626	1.010	1.937	0.893	0.869	0.784	1.000	0.335
92627	92627	0.953	1.152	0.848	0.776	0.728	1.000	0.089
92629	92629	0.953	2.898	1.209	0.776	0.728	1.000	0.089
92630	92630	0.953	2.898	0.848	0.776	0.728	1.000	0.089
92637	92637	1.010	2.898	1.209	0.869	0.784	1.000	0.335
92646	92646	1.010	1.937	0.893	0.525	0.784	1.000	0.335
92647	92647	1.052	1.152	0.893	0.525	0.784	1.000	0.335
92648	92648	1.052	1.152	0.848	0.408	0.728	1.000	0.089
92649	92649	1.052	1.152	0.893	0.525	0.784	1.000	0.335
92651	92651	0.953	2.898	1.209	0.776	0.728	1.000	0.089
92652	92652	1.010	2.898	1.209	0.869	0.784	1.000	0.335
92653	92653	0.953	2.898	1.209	0.776	0.728	1.000	0.089
92655	92655	1.052	1.152	0.893	0.525	0.784	1.000	0.335
92656	92656	0.953	2.898	1.209	0.776	0.728	1.000	0.089
92657	92657	0.953	2.898	1.209	0.776	0.728	1.000	0.089
92660	92660	0.953	1.937	1.209	0.776	0.728	1.000	0.089
92661	92661	0.953	1.937	0.848	0.408	0.728	1.000	0.089
92662	92662	0.953	1.937	0.848	0.776	0.728	1.000	0.089
92663	92663	0.953	1.937	0.848	0.408	0.728	1.000	0.089
92672	92672	0.953	2.898	1.209	0.776	0.728	1.000	0.089
92673	92673	0.953	2.898	1.209	0.776	0.728	1.000	0.089
92675	92675	0.953	2.898	1.209	0.776	0.728	1.000	0.089

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
92676	92676	0.953	2.898	0.848	0.776	0.728	1.000	0.089
92677	92677	0.953	2.898	1.209	0.776	0.728	1.000	0.089
92678	92678	0.953	2.898	0.848	0.776	0.728	1.000	0.089
92679	92679	0.953	2.898	0.848	0.776	0.728	1.000	0.089
92683	92683	1.052	1.152	0.893	0.525	0.784	1.000	0.335
92688	92688	0.953	2.898	0.848	0.776	0.728	1.000	0.089
92691	92691	0.953	2.898	1.209	0.776	0.728	1.000	0.089
92692	92692	0.953	2.898	1.209	0.776	0.728	1.000	0.089
92693	92693	1.010	2.898	1.209	0.869	0.784	1.000	0.335
92694	92694	0.953	2.898	1.209	0.776	0.728	1.000	0.089
92697	92697	1.010	1.937	0.893	0.869	0.784	1.000	0.335
92701	92701	1.010	1.152	0.893	0.869	0.784	1.000	0.335
92702	92702	1.010	1.152	0.893	0.869	0.784	1.000	0.335
92703	92703	1.010	1.152	0.893	0.525	0.784	1.000	0.335
92704	92704	1.010	1.152	0.893	0.869	1.137	1.000	0.335
92705	92705	1.010	1.152	0.893	0.869	0.784	1.000	0.335
92706	92706	1.010	1.152	0.893	0.869	0.784	1.000	0.335
92707	92707	1.010	1.152	0.893	0.869	0.784	1.000	0.335
92708	92708	1.010	1.152	0.893	0.525	0.784	1.000	0.335
92780	92780	1.010	1.152	0.893	0.869	0.784	1.000	0.335
92782	92782	0.953	1.937	0.848	0.776	0.728	1.000	0.089
92799	92799	1.010	1.152	0.893	0.869	1.137	1.000	0.335
92801	92801	0.689	1.152	0.893	0.525	0.784	1.000	0.335
92802	92802	1.052	1.152	0.893	0.525	0.784	1.000	0.335
92803	92803	1.010	1.152	0.893	0.525	0.784	1.000	0.335
92804	92804	1.052	1.152	0.893	0.525	0.784	1.000	0.335
92805	92805	1.010	1.152	0.893	0.525	0.784	1.000	0.335
92806	92806	1.010	1.152	0.893	0.869	1.135	1.000	0.335
92807	92807	1.010	1.937	0.893	0.869	0.784	1.000	0.335
92808	92808	1.010	1.937	0.893	0.869	0.784	1.000	0.335
92821	92821	0.689	1.937	0.893	0.525	0.784	1.000	0.335
92823	92823	0.689	1.937	0.893	0.869	1.135	1.000	0.335
92831	92831	0.689	1.152	0.893	0.525	0.784	1.000	0.335
92832	92832	1.052	1.152	0.893	0.525	0.784	1.000	0.335
92833	92833	0.689	1.152	0.893	0.525	0.784	1.000	0.335
92834	92834	0.689	1.152	0.893	0.525	0.784	1.000	0.335
92835	92835	0.689	1.937	0.893	0.525	0.784	1.000	0.335
92840	92840	1.010	1.152	0.893	0.525	0.784	1.000	0.335
92841	92841	1.052	1.152	0.893	0.525	0.784	1.000	0.335
92843	92843	1.010	1.152	0.893	0.525	0.784	1.000	0.335
92844	92844	1.052	1.152	0.893	0.525	0.784	1.000	0.335
92845	92845	1.052	1.152	0.893	0.525	0.784	1.000	0.335
92860	92860	1.010	1.937	0.893	0.869	0.784	1.000	0.712
92861	92861	1.010	1.937	0.893	0.869	0.784	1.000	0.335
92862	92862	1.010	1.152	0.893	0.869	0.784	1.000	0.335
92863	92863	1.010	1.152	0.893	0.869	0.784	1.000	0.335
92865	92865	1.010	1.152	0.893	0.869	0.784	1.000	0.335
92866	92866	1.010	1.152	0.893	0.869	0.784	1.000	0.335
92867	92867	1.010	1.152	0.893	0.869	0.784	1.000	0.335
92868	92868	1.010	1.152	0.893	0.869	0.784	1.000	0.335
92869	92869	1.010	1.937	0.893	0.869	0.784	1.000	0.335
92870	92870	1.010	1.937	0.893	0.869	0.784	1.000	0.335
92877	92877	1.010	1.937	0.893	0.869	0.784	1.000	0.712
92878	92878	1.010	1.937	0.893	0.869	0.784	1.000	0.712
92879	92879	1.010	1.937	0.893	0.869	0.784	1.000	0.712
92880	92880	1.010	1.937	0.893	0.869	0.784	1.000	0.712
92881	92881	1.010	1.937	0.893	0.869	0.784	1.000	0.712
92882	92882	1.010	1.937	0.893	0.869	0.784	1.000	0.712
92883	92883	1.010	1.937	0.893	0.869	0.784	1.000	0.712
92886	92886	0.689	1.937	0.893	0.869	0.784	1.000	0.335
92887	92887	1.010	1.937	0.893	0.869	0.784	1.000	0.335
93001	93001	0.927	0.920	1.117	0.953	0.816	1.000	0.712
93002	93002	0.927	0.920	1.117	0.953	0.816	1.000	0.712
93003	93003	0.927	0.920	1.117	0.953	0.816	1.000	0.712
93004	93004	0.927	1.670	1.117	0.953	0.816	1.000	0.712
93006	93006	0.927	1.670	1.117	0.953	0.816	1.000	0.712
93007	93007	0.927	1.670	1.117	0.953	0.816	1.000	0.712

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
93009	93009	0.927	0.920	1.117	0.953	0.816	1.000	0.712
93010	93010	0.927	1.670	1.117	0.953	0.816	1.000	0.712
93011	93011	0.927	1.670	1.117	0.953	0.816	1.000	0.712
93012	93012	0.927	1.670	1.117	0.953	0.816	1.000	0.712
93013	93013	0.927	0.920	1.117	0.953	0.816	1.000	0.712
93015	93015	0.927	1.670	0.893	0.953	0.816	1.000	0.712
93016	93016	0.927	1.670	0.893	0.953	0.816	1.000	0.712
93020	93020	0.927	1.670	0.893	0.953	0.816	1.000	0.712
93021	93021	0.927	1.670	0.893	0.953	0.816	1.000	0.712
93022	93022	0.927	0.920	1.117	0.953	0.816	1.000	0.712
93023	93023	0.927	0.920	1.117	0.953	0.816	1.000	0.712
93024	93024	0.927	0.920	1.117	0.953	0.816	1.000	0.712
93030	93030	0.927	1.670	1.117	0.953	0.816	1.000	0.712
93031	93031	0.927	1.670	1.117	0.953	0.816	1.000	0.712
93033	93033	0.927	1.670	1.117	0.953	0.816	1.000	0.712
93034	93034	0.927	1.670	1.117	0.953	0.816	1.000	0.712
93035	93035	0.927	1.670	1.117	0.953	0.816	1.000	0.712
93036	93036	0.927	1.670	1.117	0.953	0.816	1.000	0.712
93040	93040	0.927	1.670	0.893	0.953	0.816	1.000	0.712
93041	93041	0.927	1.670	1.117	0.953	0.816	1.000	0.712
93042	93042	0.927	1.670	1.117	0.953	0.816	1.000	0.712
93043	93043	0.927	1.670	1.117	0.953	0.816	1.000	0.712
93044	93044	0.927	1.670	1.117	0.953	0.816	1.000	0.712
93060	93060	0.927	0.920	1.117	0.953	0.816	1.000	0.712
93061	93061	0.927	0.920	1.117	0.953	0.816	1.000	0.712
93062	93062	0.927	1.670	1.117	0.953	1.135	1.000	0.712
93063	93063	0.927	1.670	1.117	0.953	1.135	1.000	0.712
93064	93064	0.927	1.670	1.117	0.953	1.135	1.000	0.712
93065	93065	0.927	1.670	1.117	0.953	0.816	1.000	0.712
93066	93066	0.927	1.670	1.117	0.953	0.816	1.000	0.712
93067	93067	0.927	0.920	1.117	0.953	0.816	1.000	0.712
93101	93101	0.927	0.920	1.117	0.953	0.816	1.000	0.712
93103	93103	0.927	0.920	1.117	0.953	0.816	1.000	0.712
93105	93105	0.927	0.920	1.117	0.953	0.816	1.000	0.712
93106	93106	0.927	0.920	1.117	0.953	0.816	1.000	0.712
93108	93108	0.927	0.920	1.117	0.953	0.816	1.000	0.712
93109	93109	0.927	0.920	1.117	0.953	0.816	1.000	0.712
93110	93110	0.927	0.920	1.117	0.953	0.816	1.000	0.712
93111	93111	0.927	0.920	1.117	0.953	0.816	1.000	0.712
93116	93116	0.927	0.920	1.117	0.953	0.816	1.000	0.712
93117	93117	0.927	0.920	1.117	0.953	0.816	1.000	0.712
93118	93118	0.927	0.920	1.117	0.953	0.816	1.000	0.712
93160	93160	0.927	0.920	1.117	0.953	0.816	1.000	0.712
93201	93201	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93202	93202	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93203	93203	0.927	0.920	0.893	0.953	1.135	1.000	0.335
93204	93204	1.183	0.920	0.893	0.953	1.307	1.000	0.335
93205	93205	0.841	0.874	0.848	0.897	1.117	1.000	0.089
93206	93206	0.841	0.874	0.848	0.897	1.307	1.000	0.089
93207	93207	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93208	93208	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93210	93210	1.183	0.658	0.893	1.022	1.307	1.000	0.335
93212	93212	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93215	93215	0.841	0.874	0.848	0.897	1.307	1.000	0.089
93216	93216	0.927	0.920	0.893	0.953	1.307	1.000	0.335
93218	93218	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93219	93219	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93220	93220	0.927	0.920	0.893	0.953	1.135	1.000	0.335
93221	93221	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93222	93222	0.927	0.920	0.893	0.953	1.135	1.000	0.335
93223	93223	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93224	93224	0.927	0.920	0.893	0.953	0.816	1.000	0.335
93225	93225	0.927	0.920	0.893	0.953	1.135	1.000	0.335
93226	93226	0.841	0.555	0.848	0.897	1.307	1.000	0.089
93227	93227	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93230	93230	1.183	0.555	0.848	0.897	1.307	1.000	0.089

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
93234	93234	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93235	93235	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93238	93238	0.841	0.555	0.848	0.897	1.117	1.000	0.089
93239	93239	1.183	0.874	0.848	0.897	1.307	1.000	0.089
93240	93240	0.841	0.874	0.848	0.897	1.117	1.000	0.089
93241	93241	0.841	0.874	0.848	0.897	1.307	1.000	0.089
93242	93242	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93243	93243	0.927	1.670	0.893	0.953	1.135	1.000	0.335
93244	93244	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93245	93245	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93246	93246	1.183	0.658	0.893	0.953	1.307	1.000	0.335
93247	93247	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93249	93249	0.841	0.874	0.848	0.897	1.307	1.000	0.089
93250	93250	0.841	0.874	0.848	0.897	1.307	1.000	0.089
93251	93251	0.927	0.920	0.893	0.953	1.307	1.000	0.335
93252	93252	0.927	0.920	0.893	0.953	0.816	1.000	0.335
93254	93254	0.927	0.920	0.893	0.953	0.816	1.000	0.712
93255	93255	0.927	0.658	0.893	1.751	1.135	1.000	0.335
93256	93256	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93257	93257	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93258	93258	1.183	0.658	0.893	0.953	1.307	1.000	0.335
93260	93260	0.841	0.555	0.848	0.897	1.307	1.000	0.089
93261	93261	0.841	0.874	0.848	0.897	1.307	1.000	0.089
93262	93262	1.183	0.658	0.893	0.953	1.307	1.000	0.335
93263	93263	0.841	0.874	0.848	0.897	1.307	1.000	0.089
93265	93265	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93266	93266	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93267	93267	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93268	93268	0.927	0.920	0.893	0.953	1.307	1.000	0.335
93270	93270	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93271	93271	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93272	93272	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93274	93274	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93276	93276	0.927	0.920	0.893	0.953	1.307	1.000	0.335
93277	93277	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93278	93278	1.183	0.658	0.893	0.953	1.307	1.000	0.335
93279	93279	1.183	0.658	0.893	0.953	1.307	1.000	0.335
93280	93280	0.841	0.874	0.848	0.897	1.307	1.000	0.089
93283	93283	0.841	0.874	0.848	1.751	1.117	1.000	0.089
93285	93285	0.841	0.874	0.848	0.897	1.307	1.000	0.089
93286	93286	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93287	93287	0.841	0.555	0.848	0.897	1.307	1.000	0.089
93291	93291	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93292	93292	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93301	93301	0.841	0.874	0.848	0.897	1.307	1.000	0.089
93303	93303	0.927	0.920	0.893	0.953	1.307	1.000	0.335
93304	93304	0.841	0.874	0.848	0.897	1.307	1.000	0.089
93305	93305	0.841	0.874	0.848	0.897	1.307	1.000	0.089
93306	93306	0.841	0.874	0.848	0.897	1.307	1.000	0.089
93307	93307	0.841	0.874	0.848	0.897	1.307	1.000	0.089
93308	93308	0.841	0.874	0.848	0.897	1.307	1.000	0.089
93309	93309	0.841	0.874	0.848	0.897	1.307	1.000	0.089
93311	93311	0.841	0.874	0.848	0.897	1.307	1.000	0.089
93312	93312	0.841	0.874	0.848	0.897	1.307	1.000	0.089
93313	93313	0.841	0.874	0.848	0.897	1.307	1.000	0.089
93314	93314	0.841	0.874	0.848	0.897	1.307	1.000	0.089
93401	93401	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93402	93402	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93403	93403	0.927	0.920	0.893	0.953	0.816	1.000	0.712
93405	93405	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93406	93406	0.927	0.920	0.893	0.953	0.816	1.000	0.712
93420	93420	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93422	93422	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93423	93423	0.927	0.920	0.893	0.953	0.816	1.000	0.712
93424	93424	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93426	93426	1.183	0.874	0.848	1.018	0.710	1.000	0.605
93427	93427	0.841	0.874	0.848	0.897	0.710	1.000	0.605

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
93428	93428	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93429	93429	0.927	0.920	0.893	0.953	0.816	1.000	0.712
93430	93430	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93432	93432	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93433	93433	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93434	93434	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93436	93436	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93437	93437	0.927	0.920	0.893	0.953	0.816	1.000	0.712
93440	93440	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93441	93441	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93442	93442	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93443	93443	0.927	0.920	0.893	0.953	0.816	1.000	0.712
93444	93444	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93445	93445	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93446	93446	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93447	93447	0.927	0.920	0.893	0.953	0.816	1.000	0.712
93449	93449	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93450	93450	1.183	0.874	0.848	1.018	1.307	1.000	0.605
93451	93451	1.183	0.874	0.848	0.897	0.710	1.000	0.605
93452	93452	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93453	93453	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93454	93454	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93455	93455	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93456	93456	0.927	0.920	0.893	0.953	0.816	1.000	0.712
93458	93458	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93460	93460	0.927	0.920	0.893	0.953	0.816	1.000	0.712
93461	93461	0.927	0.920	0.893	0.953	0.816	1.000	0.712
93463	93463	0.927	0.920	1.117	0.953	0.816	1.000	0.712
93465	93465	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93483	93483	0.927	0.920	0.893	0.953	0.816	1.000	0.712
93501	93501	0.927	1.670	0.893	1.751	1.135	1.000	0.335
93502	93502	0.927	1.670	0.893	1.751	1.135	1.000	0.335
93505	93505	0.841	1.670	0.848	1.751	1.117	1.000	0.089
93510	93510	1.052	1.670	1.117	1.751	1.135	1.000	0.712
93512	93512	1.183	0.658	0.893	1.487	1.307	1.000	0.335
93513	93513	1.183	0.555	0.848	1.751	1.307	1.000	0.089
93514	93514	1.183	0.555	0.848	1.487	1.307	1.000	0.089
93516	93516	1.135	1.670	0.848	1.751	1.117	1.000	0.089
93517	93517	1.183	0.555	0.848	1.018	0.989	1.000	0.089
93518	93518	0.841	0.874	0.848	1.751	1.307	1.000	0.089
93519	93519	0.927	0.920	0.893	1.751	1.135	1.000	0.335
93523	93523	0.841	1.670	0.848	1.751	1.117	1.000	0.089
93524	93524	0.927	1.670	0.893	1.751	1.135	1.000	0.335
93526	93526	1.183	0.555	0.848	1.751	1.307	1.000	0.089
93527	93527	0.841	0.555	0.848	1.751	1.117	1.000	0.089
93528	93528	1.135	1.236	0.848	1.751	1.117	1.000	0.089
93529	93529	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93530	93530	1.183	0.555	0.848	1.751	1.307	1.000	0.089
93531	93531	0.841	0.874	0.848	1.751	1.117	1.000	0.089
93532	93532	0.927	1.670	0.893	1.751	1.135	1.000	0.712
93534	93534	0.927	1.670	0.893	1.751	1.135	1.000	0.712
93535	93535	0.927	1.670	0.893	1.751	1.135	1.000	0.712
93536	93536	0.927	1.670	0.893	0.953	1.135	1.000	0.712
93541	93541	1.183	0.658	0.893	1.022	1.307	1.000	0.335
93543	93543	1.052	1.670	0.893	1.751	1.135	1.000	0.712
93544	93544	1.162	1.236	0.893	1.751	1.135	1.000	0.712
93545	93545	1.183	0.555	0.848	1.751	1.307	1.000	0.089
93546	93546	1.183	0.555	0.848	1.487	1.307	1.000	0.089
93549	93549	0.927	0.658	0.893	1.751	1.135	1.000	0.335
93550	93550	1.052	1.670	0.893	1.751	1.135	1.000	0.712
93551	93551	0.927	1.670	1.117	1.751	1.135	1.000	0.712
93552	93552	1.052	1.670	0.893	1.751	1.135	1.000	0.712
93553	93553	0.689	1.670	0.893	1.751	1.135	1.000	0.712
93554	93554	0.841	1.236	0.848	1.751	1.117	1.000	0.089
93555	93555	1.135	1.236	0.848	1.751	1.117	1.000	0.089
93556	93556	1.162	1.236	0.893	1.751	1.135	1.000	0.335
93558	93558	1.162	1.236	0.893	1.751	1.135	1.000	0.712

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
93560	93560	0.927	1.670	0.893	1.751	1.135	1.000	0.335
93561	93561	0.841	1.670	0.848	1.751	1.117	1.000	0.089
93562	93562	1.135	1.236	0.848	1.751	1.117	1.000	0.605
93563	93563	0.689	1.236	0.893	1.751	1.135	1.000	0.712
93581	93581	0.927	1.670	0.893	1.751	1.135	1.000	0.335
93590	93590	1.052	1.670	0.893	1.751	1.135	1.000	0.712
93591	93591	1.162	1.670	0.893	1.751	1.135	1.000	0.712
93592	93592	1.162	1.236	0.893	1.751	1.135	1.000	0.712
93596	93596	1.162	1.670	0.893	1.751	1.135	1.000	0.335
93601	93601	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93602	93602	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93603	93603	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93604	93604	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93605	93605	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93606	93606	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93608	93608	1.183	0.658	0.893	1.022	1.307	1.000	0.335
93609	93609	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93610	93610	1.183	0.555	0.848	1.018	1.524	1.000	0.089
93611	93611	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93612	93612	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93614	93614	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93615	93615	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93616	93616	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93618	93618	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93619	93619	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93620	93620	1.133	0.444	0.848	1.018	1.524	1.000	0.089
93621	93621	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93622	93622	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93623	93623	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93625	93625	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93626	93626	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93627	93627	1.183	0.658	0.893	1.022	1.307	1.000	0.335
93628	93628	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93630	93630	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93631	93631	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93633	93633	1.183	0.658	0.893	0.953	1.307	1.000	0.335
93634	93634	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93635	93635	1.133	0.444	0.848	1.018	1.054	1.000	0.089
93636	93636	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93637	93637	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93638	93638	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93639	93639	1.183	0.658	0.893	1.022	1.307	1.000	0.335
93640	93640	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93641	93641	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93643	93643	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93644	93644	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93645	93645	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93646	93646	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93647	93647	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93648	93648	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93649	93649	1.183	0.658	0.893	1.022	1.307	1.000	0.335
93650	93650	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93651	93651	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93652	93652	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93653	93653	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93654	93654	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93656	93656	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93657	93657	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93660	93660	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93662	93662	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93664	93664	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93665	93665	1.133	0.444	0.848	1.018	1.524	1.000	0.089
93666	93666	1.183	0.658	0.893	0.953	1.307	1.000	0.335
93667	93667	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93668	93668	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93669	93669	1.183	0.555	0.848	1.018	1.307	1.000	0.089

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
93670	93670	1.183	0.658	0.893	0.953	1.307	1.000	0.335
93673	93673	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93675	93675	1.183	0.555	0.848	0.897	1.307	1.000	0.089
93701	93701	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93702	93702	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93703	93703	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93704	93704	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93705	93705	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93706	93706	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93710	93710	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93711	93711	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93720	93720	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93721	93721	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93722	93722	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93723	93723	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93725	93725	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93726	93726	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93727	93727	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93728	93728	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93730	93730	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93737	93737	1.183	0.555	0.848	1.018	1.307	1.000	0.089
93740	93740	1.183	0.658	0.893	1.022	1.307	1.000	0.335
93741	93741	1.183	0.658	0.893	1.022	1.307	1.000	0.335
93744	93744	1.183	0.658	0.893	1.022	1.307	1.000	0.335
93901	93901	1.133	0.583	0.893	1.022	0.802	1.000	0.712
93902	93902	1.133	0.583	0.893	1.022	0.802	1.000	0.712
93905	93905	1.133	0.583	0.893	1.022	1.054	1.000	0.712
93906	93906	1.133	0.583	0.893	1.022	1.054	1.000	0.712
93907	93907	1.133	0.583	0.893	1.022	1.054	1.000	0.712
93908	93908	1.133	0.444	0.848	1.018	0.703	1.000	0.605
93920	93920	1.133	0.874	0.848	1.018	0.703	1.000	0.605
93921	93921	1.133	0.444	0.848	1.018	0.703	1.000	0.605
93922	93922	1.133	0.583	0.893	1.022	0.802	1.000	0.712
93923	93923	1.133	0.444	0.848	1.018	0.703	1.000	0.605
93924	93924	1.133	0.444	0.848	1.018	0.703	1.000	0.605
93925	93925	1.133	0.583	0.893	1.022	1.054	1.000	0.712
93926	93926	1.133	0.583	0.893	1.022	0.802	1.000	0.712
93927	93927	1.133	0.583	0.893	1.022	0.802	1.000	0.712
93930	93930	1.183	0.444	0.848	1.018	0.703	1.000	0.605
93932	93932	1.183	0.920	0.893	1.022	0.816	1.000	0.712
93933	93933	1.133	0.583	0.893	1.022	0.802	1.000	0.712
93940	93940	1.133	0.444	0.848	1.018	0.703	1.000	0.605
93943	93943	1.133	0.583	0.893	1.022	0.802	1.000	0.712
93950	93950	1.133	0.444	0.848	1.018	0.703	1.000	0.605
93953	93953	1.133	0.444	0.848	1.018	0.703	1.000	0.605
93954	93954	1.183	0.874	0.848	1.018	1.307	1.000	0.605
93955	93955	1.133	0.444	0.848	1.018	0.703	1.000	0.605
93960	93960	1.133	0.583	0.893	1.022	0.802	1.000	0.712
93962	93962	1.133	0.583	0.893	1.022	0.802	1.000	0.712
94002	94002	0.868	0.564	1.176	1.022	0.802	1.000	1.185
94005	94005	0.868	0.564	1.176	1.022	0.802	1.000	1.185
94010	94010	0.868	0.564	1.176	1.022	0.802	1.000	1.185
94011	94011	0.868	0.564	1.176	1.022	0.802	1.000	1.185
94014	94014	0.868	0.564	1.176	1.022	0.802	1.000	1.185
94015	94015	0.868	0.564	1.176	1.022	0.802	1.000	1.185
94016	94016	0.868	0.564	1.176	1.022	0.802	1.000	1.185
94017	94017	0.868	0.564	1.176	1.022	0.802	1.000	1.185
94018	94018	0.868	0.564	1.176	1.022	0.802	1.000	1.185
94019	94019	0.868	0.564	1.176	1.022	0.802	1.000	1.185
94020	94020	0.868	0.583	1.176	1.022	0.802	1.000	1.185
94021	94021	0.868	0.583	1.176	1.022	0.802	1.000	1.185
94022	94022	0.868	0.583	1.176	1.022	0.802	1.000	1.185
94024	94024	0.868	0.583	0.893	1.022	0.802	1.000	1.185
94025	94025	0.868	0.583	1.176	1.022	0.802	1.000	1.185
94026	94026	0.868	0.583	1.176	1.022	0.802	1.000	1.185
94027	94027	0.868	0.564	1.176	1.022	0.802	1.000	1.185
94028	94028	0.868	0.583	1.176	1.022	0.802	1.000	1.185

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
94030	94030	0.868	0.564	1.176	1.022	0.802	1.000	1.185
94035	94035	1.133	0.583	0.893	1.022	0.802	1.000	1.185
94037	94037	0.868	0.564	1.176	1.022	0.802	1.000	1.185
94038	94038	0.868	0.564	1.176	1.022	0.802	1.000	1.185
94040	94040	0.868	0.583	0.893	1.022	0.802	1.000	1.185
94041	94041	1.133	0.583	0.893	1.022	0.802	1.000	1.185
94042	94042	1.133	0.583	0.893	1.022	0.802	1.000	1.185
94043	94043	1.133	0.583	0.893	1.022	0.802	1.000	1.185
94044	94044	0.868	0.564	1.176	1.022	0.802	1.000	1.185
94060	94060	0.868	0.583	1.176	1.022	0.802	1.000	1.185
94061	94061	0.868	0.564	1.176	1.022	0.802	1.000	1.185
94062	94062	0.868	0.564	1.176	1.022	0.802	1.000	1.185
94063	94063	0.868	0.564	1.176	1.022	0.802	1.000	1.185
94065	94065	0.868	0.564	1.176	1.022	0.802	1.000	1.185
94066	94066	0.868	0.564	1.176	1.022	0.802	1.000	1.185
94070	94070	0.868	0.564	1.176	1.022	0.802	1.000	1.185
94074	94074	0.868	0.564	1.176	1.022	0.802	1.000	1.185
94080	94080	0.868	0.564	1.176	1.022	0.802	1.000	1.185
94083	94083	0.868	0.564	1.176	1.022	0.802	1.000	1.185
94085	94085	1.133	0.583	0.893	1.022	0.802	1.000	1.185
94086	94086	1.133	0.583	0.893	1.022	0.802	1.000	1.185
94087	94087	1.133	0.583	0.893	1.022	1.054	1.000	1.185
94088	94088	1.133	0.583	0.893	1.022	0.802	1.000	1.185
94089	94089	1.133	0.583	0.893	1.022	0.802	1.000	1.185
94102	94102	0.868	0.564	1.176	1.022	0.802	1.000	6.235
94103	94103	0.868	0.564	1.176	1.022	0.802	1.000	6.235
94104	94104	0.868	0.564	1.176	1.022	0.802	1.000	6.235
94105	94105	0.868	0.564	1.176	1.022	0.802	1.000	6.235
94107	94107	0.868	0.564	1.176	1.022	0.802	1.000	6.235
94108	94108	0.868	0.564	1.176	1.022	0.802	1.000	6.235
94109	94109	0.868	0.564	1.176	1.022	0.802	1.000	6.235
94110	94110	0.868	0.564	1.176	1.022	0.802	1.000	6.235
94111	94111	0.868	0.564	1.176	1.022	0.802	1.000	6.235
94112	94112	0.868	0.564	1.176	1.022	0.802	1.000	6.235
94114	94114	0.868	0.564	1.176	1.022	0.802	1.000	6.235
94115	94115	0.868	0.564	1.176	1.022	0.802	1.000	6.235
94116	94116	0.868	0.564	1.176	1.022	0.802	1.000	6.235
94117	94117	0.868	0.564	1.176	1.022	0.802	1.000	6.235
94118	94118	0.868	0.564	1.176	1.022	0.802	1.000	6.235
94121	94121	0.868	0.564	1.176	1.022	0.802	1.000	6.235
94122	94122	0.868	0.564	1.176	1.022	0.802	1.000	6.235
94123	94123	0.868	0.564	1.176	1.022	0.802	1.000	6.235
94124	94124	0.868	0.564	1.176	1.022	0.802	1.000	6.235
94127	94127	0.868	0.564	1.176	1.022	0.802	1.000	6.235
94128	94128	0.868	0.564	1.176	1.022	0.802	1.000	1.185
94129	94129	0.868	0.564	1.176	1.022	0.802	1.000	6.235
94130	94130	0.868	0.564	1.421	1.022	0.802	1.000	6.235
94131	94131	0.868	0.564	1.176	1.022	0.802	1.000	6.235
94132	94132	0.868	0.564	1.176	1.022	0.802	1.000	6.235
94133	94133	0.868	0.564	1.176	1.022	0.802	1.000	6.235
94134	94134	0.868	0.564	1.176	1.022	0.802	1.000	6.235
94142	94142	0.868	0.564	1.176	1.022	0.802	1.000	6.235
94158	94158	0.868	0.564	1.176	1.022	0.802	1.000	6.235
94301	94301	0.868	0.583	1.176	1.022	0.802	1.000	1.185
94303	94303	0.868	0.583	0.893	1.022	0.802	1.000	1.185
94304	94304	0.868	0.583	1.176	1.022	0.802	1.000	1.185
94305	94305	0.868	0.583	0.893	1.022	0.802	1.000	1.185
94306	94306	0.868	0.583	0.893	1.022	0.802	1.000	1.185
94401	94401	0.868	0.564	1.176	1.022	0.802	1.000	1.185
94402	94402	0.868	0.564	1.176	1.022	0.802	1.000	1.185
94403	94403	0.868	0.564	1.176	1.022	0.802	1.000	1.185
94404	94404	0.868	0.564	1.176	1.022	0.802	1.000	1.185
94501	94501	0.868	0.564	1.093	1.022	1.054	1.000	6.235
94502	94502	0.868	0.564	1.093	1.022	1.054	1.000	6.235
94503	94503	1.133	0.564	1.093	1.022	1.054	1.000	0.712
94505	94505	1.133	0.583	1.093	1.022	1.524	1.000	0.712
94506	94506	1.133	0.583	1.093	1.022	1.054	1.000	0.712
94507	94507	1.133	0.583	1.093	1.022	1.054	1.000	0.712

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
94508	94508	1.338	0.564	1.093	1.487	0.802	1.000	0.712
94509	94509	1.133	0.583	1.093	1.022	1.054	1.000	0.712
94510	94510	1.133	0.564	1.093	1.022	1.054	1.000	0.712
94511	94511	1.133	0.444	0.848	1.018	1.524	1.000	0.605
94512	94512	1.338	0.832	1.093	1.022	1.054	1.000	0.712
94513	94513	1.133	0.583	0.893	1.022	1.054	1.000	0.712
94514	94514	1.133	0.583	0.893	1.022	1.054	1.000	0.712
94515	94515	0.868	0.564	1.093	1.487	0.802	1.000	0.712
94516	94516	0.868	0.564	1.093	1.022	1.054	1.000	0.712
94517	94517	1.133	0.583	1.093	1.022	1.054	1.000	0.712
94518	94518	1.133	0.564	1.093	1.022	1.054	1.000	0.712
94519	94519	1.133	0.583	1.093	1.022	1.054	1.000	0.712
94520	94520	1.133	0.564	1.093	1.022	1.054	1.000	0.712
94521	94521	1.133	0.583	1.093	1.022	1.054	1.000	0.712
94522	94522	1.133	0.583	1.093	1.022	1.054	1.000	0.712
94523	94523	1.133	0.564	1.093	1.022	1.054	1.000	0.712
94525	94525	0.868	0.564	1.093	1.022	1.054	1.000	0.712
94526	94526	1.133	0.583	1.093	1.022	1.054	1.000	0.712
94528	94528	1.133	0.583	1.093	1.022	1.054	1.000	0.712
94530	94530	0.868	0.564	1.093	1.022	1.054	1.000	0.712
94531	94531	1.133	0.444	1.093	1.018	1.524	1.000	0.605
94533	94533	1.338	0.832	1.093	1.022	1.054	1.000	0.712
94534	94534	1.133	0.564	1.093	1.022	1.054	1.000	0.712
94535	94535	1.338	0.832	1.093	1.022	1.054	1.000	0.712
94536	94536	1.133	0.583	0.893	1.022	1.054	1.000	6.235
94538	94538	1.133	0.583	0.893	1.022	1.054	1.000	6.235
94539	94539	1.133	0.583	0.893	1.022	1.054	1.000	6.235
94541	94541	0.868	0.564	1.093	1.022	1.054	1.000	6.235
94542	94542	0.868	0.583	0.893	1.022	1.054	1.000	6.235
94544	94544	0.868	0.564	0.893	1.022	1.054	1.000	6.235
94545	94545	0.868	0.564	0.893	1.022	1.054	1.000	6.235
94546	94546	0.868	0.564	1.093	1.022	1.054	1.000	6.235
94547	94547	0.868	0.564	1.093	1.022	1.054	1.000	0.712
94548	94548	1.133	0.583	0.893	1.022	1.054	1.000	0.712
94549	94549	0.868	0.564	1.093	1.022	1.054	1.000	0.712
94550	94550	1.133	0.583	0.893	1.022	1.054	1.000	6.235
94551	94551	1.133	0.583	0.893	1.022	1.054	1.000	6.235
94552	94552	1.133	0.583	0.893	1.022	1.054	1.000	6.235
94553	94553	0.868	0.564	1.093	1.022	1.054	1.000	0.712
94555	94555	0.868	0.583	0.893	1.022	1.054	1.000	6.235
94556	94556	0.868	0.564	1.093	1.022	1.054	1.000	0.712
94558	94558	1.133	0.564	1.093	1.022	1.054	1.000	0.712
94559	94559	0.868	0.564	1.093	1.022	1.054	1.000	0.712
94560	94560	1.133	0.583	0.893	1.022	1.054	1.000	6.235
94561	94561	1.133	0.583	0.893	1.022	1.524	1.000	0.712
94562	94562	1.133	0.564	1.093	1.022	1.054	1.000	0.712
94563	94563	0.868	0.564	1.093	1.022	1.054	1.000	0.712
94564	94564	0.868	0.564	1.093	1.022	1.054	1.000	0.712
94565	94565	1.133	0.583	1.093	1.022	1.054	1.000	0.712
94566	94566	1.133	0.583	0.893	1.022	1.054	1.000	6.235
94567	94567	1.338	0.564	1.093	1.487	0.802	1.000	0.712
94568	94568	1.133	0.583	1.093	1.022	1.054	1.000	6.235
94569	94569	1.133	0.564	1.093	1.022	1.054	1.000	0.712
94571	94571	1.338	0.771	1.093	1.018	1.054	1.000	0.605
94572	94572	0.868	0.564	1.093	1.022	1.054	1.000	0.712
94573	94573	1.338	0.564	1.093	1.487	0.802	1.000	0.712
94574	94574	1.338	0.564	1.093	1.487	0.802	1.000	0.712
94576	94576	1.338	0.564	1.093	1.487	1.054	1.000	0.712
94577	94577	0.868	0.564	1.093	1.022	1.054	1.000	6.235
94578	94578	0.868	0.564	0.893	1.022	1.054	1.000	6.235
94579	94579	0.868	0.564	0.893	1.022	1.054	1.000	6.235
94580	94580	0.868	0.564	0.893	1.022	1.054	1.000	6.235
94582	94582	1.133	0.583	0.893	1.022	1.054	1.000	0.712
94583	94583	0.868	0.583	1.093	1.022	1.054	1.000	0.712
94585	94585	1.338	0.583	1.093	1.022	1.054	1.000	0.712
94586	94586	1.133	0.583	0.893	1.022	1.054	1.000	6.235
94587	94587	0.868	0.583	0.893	1.022	1.054	1.000	6.235

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
94588	94588	1.133	0.583	0.893	1.022	1.054	1.000	6.235
94589	94589	1.338	0.564	1.093	1.022	1.054	1.000	0.712
94590	94590	1.133	0.564	1.093	1.022	1.524	1.000	0.712
94591	94591	1.133	0.564	1.093	1.022	1.054	1.000	0.712
94592	94592	0.868	0.564	1.093	1.022	1.524	1.000	0.712
94595	94595	1.133	0.564	1.093	1.022	1.054	1.000	0.712
94596	94596	1.133	0.564	1.093	1.022	1.054	1.000	0.712
94597	94597	1.133	0.564	1.093	1.022	1.054	1.000	0.712
94598	94598	1.133	0.583	1.093	1.022	1.054	1.000	0.712
94599	94599	0.868	0.564	1.093	1.022	0.802	1.000	0.712
94601	94601	1.133	0.564	1.093	1.022	1.054	1.000	6.235
94602	94602	0.868	0.564	1.093	1.022	1.054	1.000	6.235
94603	94603	1.133	0.564	1.093	1.022	1.524	1.000	6.235
94604	94604	0.868	0.564	1.093	1.022	1.054	1.000	6.235
94605	94605	1.133	0.564	1.093	1.022	1.054	1.000	6.235
94606	94606	0.868	0.564	1.093	1.022	1.054	1.000	6.235
94607	94607	0.868	0.564	1.093	1.022	1.054	1.000	6.235
94608	94608	0.868	0.564	1.093	1.022	1.054	1.000	6.235
94609	94609	0.868	0.564	1.093	1.022	1.054	1.000	6.235
94610	94610	0.868	0.564	1.093	1.022	1.054	1.000	6.235
94611	94611	0.868	0.564	1.093	1.022	1.054	1.000	6.235
94612	94612	0.868	0.564	1.093	1.022	1.054	1.000	6.235
94613	94613	1.133	0.564	1.093	1.022	1.054	1.000	6.235
94618	94618	0.868	0.564	1.093	1.022	1.054	1.000	6.235
94619	94619	1.133	0.564	1.093	1.022	1.054	1.000	6.235
94621	94621	1.133	0.564	1.093	1.022	1.054	1.000	6.235
94701	94701	0.868	0.564	1.093	1.022	1.054	1.000	6.235
94702	94702	0.868	0.564	1.093	1.022	1.054	1.000	6.235
94703	94703	0.868	0.564	1.093	1.022	1.054	1.000	6.235
94704	94704	0.868	0.564	1.093	1.022	1.054	1.000	6.235
94705	94705	0.868	0.564	1.093	1.022	1.054	1.000	6.235
94706	94706	0.868	0.564	1.093	1.022	1.054	1.000	6.235
94707	94707	0.868	0.564	1.093	1.022	1.054	1.000	6.235
94708	94708	0.868	0.564	1.093	1.022	1.054	1.000	6.235
94709	94709	0.868	0.564	1.093	1.022	1.054	1.000	6.235
94710	94710	0.868	0.564	1.093	1.022	1.054	1.000	6.235
94720	94720	0.868	0.564	1.093	1.022	1.054	1.000	6.235
94801	94801	0.868	0.564	1.093	1.022	1.054	1.000	0.712
94803	94803	0.868	0.564	1.093	1.022	1.054	1.000	0.712
94804	94804	0.868	0.564	1.093	1.022	1.054	1.000	0.712
94805	94805	0.868	0.564	1.093	1.022	1.054	1.000	0.712
94806	94806	0.868	0.564	1.093	1.022	1.054	1.000	0.712
94807	94807	0.868	0.564	0.893	1.022	1.054	1.000	0.712
94901	94901	0.868	0.564	1.093	1.022	0.802	1.000	1.185
94903	94903	0.868	0.564	1.093	1.022	0.802	1.000	1.185
94904	94904	0.868	0.564	1.421	1.022	0.802	1.000	1.185
94915	94915	0.868	0.564	1.421	1.022	0.802	1.000	1.185
94920	94920	0.868	0.564	1.421	1.022	0.802	1.000	1.185
94922	94922	0.868	0.564	1.093	1.487	0.802	1.000	0.712
94923	94923	0.868	0.564	1.093	1.487	0.802	1.000	0.712
94924	94924	0.868	0.564	1.093	1.022	0.802	1.000	1.185
94925	94925	0.868	0.564	1.421	1.022	0.802	1.000	1.185
94927	94927	0.868	0.564	1.093	1.022	0.802	1.000	0.712
94928	94928	0.868	0.564	1.093	1.022	0.802	1.000	0.712
94929	94929	0.868	0.564	1.093	1.487	0.802	1.000	1.185
94930	94930	0.868	0.564	1.093	1.022	0.802	1.000	1.185
94931	94931	0.868	0.564	1.093	1.022	0.802	1.000	0.712
94933	94933	0.868	0.564	1.093	1.022	0.802	1.000	1.185
94937	94937	0.868	0.564	1.093	1.487	0.802	1.000	1.185
94938	94938	0.868	0.564	1.093	1.022	0.802	1.000	1.185
94939	94939	0.868	0.564	1.421	1.022	0.802	1.000	1.185
94940	94940	0.868	0.564	1.093	1.487	0.802	1.000	1.185
94941	94941	0.868	0.564	1.421	1.022	0.802	1.000	1.185
94942	94942	0.868	0.564	1.421	1.022	0.802	1.000	1.185
94945	94945	0.868	0.564	1.093	1.022	0.802	1.000	1.185
94946	94946	0.868	0.564	1.093	1.022	0.802	1.000	1.185
94947	94947	0.868	0.564	1.093	1.022	0.802	1.000	1.185

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
94948	94948	0.868	0.564	1.093	1.022	0.802	1.000	1.185
94949	94949	0.868	0.564	1.093	1.022	0.802	1.000	1.185
94950	94950	0.868	0.564	1.093	1.022	0.802	1.000	1.185
94951	94951	0.868	0.564	1.093	1.022	0.802	1.000	0.712
94952	94952	0.868	0.564	1.093	1.022	0.802	1.000	0.712
94953	94953	0.868	0.564	1.093	1.022	0.802	1.000	0.712
94954	94954	0.868	0.564	1.093	1.022	0.802	1.000	0.712
94956	94956	0.868	0.564	1.093	1.022	0.802	1.000	1.185
94957	94957	0.868	0.564	1.421	1.022	0.802	1.000	1.185
94960	94960	0.868	0.564	1.093	1.022	0.802	1.000	1.185
94963	94963	0.868	0.564	1.093	1.022	0.802	1.000	1.185
94964	94964	0.868	0.564	1.093	1.022	0.802	1.000	1.185
94965	94965	0.868	0.564	1.421	1.022	0.802	1.000	1.185
94966	94966	0.868	0.564	1.093	1.022	0.802	1.000	1.185
94970	94970	0.868	0.564	1.093	1.022	0.802	1.000	1.185
94971	94971	0.868	0.564	1.093	1.487	0.802	1.000	1.185
94972	94972	0.868	0.564	1.093	1.487	0.802	1.000	0.712
94973	94973	0.868	0.564	1.093	1.022	0.802	1.000	1.185
94978	94978	0.868	0.564	1.093	1.022	0.802	1.000	1.185
94979	94979	0.868	0.564	1.093	1.022	0.802	1.000	1.185
95001	95001	1.133	0.583	1.176	1.022	1.054	1.000	1.185
95002	95002	1.133	0.583	0.893	1.022	1.054	1.000	1.185
95003	95003	1.133	0.583	0.893	1.022	1.054	1.000	1.185
95004	95004	1.133	0.583	0.893	1.022	0.802	1.000	0.712
95005	95005	1.133	0.583	1.176	1.022	1.054	1.000	1.185
95006	95006	1.133	0.583	1.176	1.022	0.802	1.000	1.185
95007	95007	1.133	0.583	1.176	1.022	0.802	1.000	1.185
95008	95008	1.133	0.583	1.176	1.022	1.054	1.000	1.185
95010	95010	1.133	0.583	0.893	1.022	1.054	1.000	1.185
95012	95012	1.133	0.583	0.893	1.022	0.802	1.000	0.712
95013	95013	1.133	0.583	0.893	1.022	1.054	1.000	1.185
95014	95014	1.133	0.583	1.176	1.022	0.802	1.000	1.185
95017	95017	0.868	0.583	1.176	1.022	0.802	1.000	1.185
95018	95018	1.133	0.583	1.176	1.022	0.802	1.000	1.185
95019	95019	1.133	0.583	0.893	1.022	1.054	1.000	1.185
95020	95020	1.133	0.583	0.893	1.022	1.054	1.000	1.185
95021	95021	1.133	0.583	0.893	1.022	1.054	1.000	1.185
95023	95023	1.133	0.583	0.893	1.022	1.054	1.000	6.235
95024	95024	1.133	0.583	0.893	1.022	1.054	1.000	6.235
95030	95030	1.133	0.583	1.176	1.022	1.054	1.000	1.185
95031	95031	1.133	0.583	0.893	1.022	1.054	1.000	1.185
95032	95032	1.133	0.583	0.893	1.022	1.054	1.000	1.185
95033	95033	1.133	0.583	1.176	1.022	0.802	1.000	1.185
95035	95035	1.133	0.583	0.893	1.022	1.054	1.000	1.185
95037	95037	1.133	0.583	0.893	1.022	1.054	1.000	1.185
95039	95039	1.133	0.583	0.893	1.022	0.802	1.000	0.712
95041	95041	1.133	0.583	1.176	1.022	0.802	1.000	1.185
95043	95043	1.133	0.583	0.893	1.022	0.802	1.000	6.235
95045	95045	1.133	0.583	0.893	1.022	0.802	1.000	6.235
95046	95046	1.133	0.583	0.893	1.022	1.054	1.000	1.185
95050	95050	1.133	0.583	0.893	1.022	1.054	1.000	1.185
95051	95051	1.133	0.583	0.893	1.022	1.054	1.000	1.185
95053	95053	1.133	0.583	0.893	1.022	1.054	1.000	1.185
95054	95054	1.133	0.583	0.893	1.022	1.054	1.000	1.185
95060	95060	1.133	0.583	1.176	1.022	0.802	1.000	1.185
95062	95062	1.133	0.583	0.893	1.022	0.802	1.000	1.185
95063	95063	1.133	0.583	1.176	1.022	0.802	1.000	1.185
95064	95064	1.133	0.583	1.176	1.022	0.802	1.000	1.185
95065	95065	1.133	0.583	0.893	1.022	1.054	1.000	1.185
95066	95066	1.133	0.583	1.176	1.022	1.054	1.000	1.185
95070	95070	1.133	0.583	1.176	1.022	1.054	1.000	1.185
95073	95073	1.133	0.583	0.893	1.022	0.802	1.000	1.185
95075	95075	1.133	0.583	0.893	1.022	1.054	1.000	6.235
95076	95076	1.133	0.583	0.893	1.022	1.054	1.000	1.185
95077	95077	1.133	0.583	0.893	1.022	1.054	1.000	1.185
95101	95101	1.133	0.583	0.893	1.022	1.054	1.000	1.185
95110	95110	1.133	0.583	0.893	1.022	1.054	1.000	1.185
95111	95111	1.133	0.583	1.176	1.022	1.524	1.000	1.185

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
95112	95112	1.133	0.583	1.176	1.022	1.054	1.000	1.185
95113	95113	1.133	0.583	0.893	1.022	1.054	1.000	1.185
95116	95116	1.133	0.583	0.893	1.022	1.524	1.000	1.185
95117	95117	1.133	0.583	0.893	1.022	1.054	1.000	1.185
95118	95118	1.133	0.583	0.893	1.022	1.054	1.000	1.185
95119	95119	1.133	0.583	0.893	1.022	1.524	1.000	1.185
95120	95120	1.133	0.583	0.893	1.022	1.054	1.000	1.185
95121	95121	1.133	0.583	1.176	1.022	1.524	1.000	1.185
95122	95122	1.133	0.583	0.893	1.022	1.524	1.000	1.185
95123	95123	1.133	0.583	0.893	1.022	1.524	1.000	1.185
95124	95124	1.133	0.583	0.893	1.022	1.054	1.000	1.185
95125	95125	1.133	0.583	1.176	1.022	1.054	1.000	1.185
95126	95126	1.133	0.583	1.176	1.022	1.054	1.000	1.185
95127	95127	1.133	0.583	0.893	1.022	1.524	1.000	1.185
95128	95128	1.133	0.583	0.893	1.022	1.054	1.000	1.185
95129	95129	1.133	0.583	0.893	1.022	1.054	1.000	1.185
95130	95130	1.133	0.583	0.893	1.022	1.054	1.000	1.185
95131	95131	1.133	0.583	0.893	1.022	1.054	1.000	1.185
95132	95132	1.133	0.583	0.893	1.022	1.524	1.000	1.185
95133	95133	1.133	0.583	0.893	1.022	1.524	1.000	1.185
95134	95134	1.133	0.583	0.893	1.022	1.054	1.000	1.185
95135	95135	1.133	0.583	0.893	1.022	1.524	1.000	1.185
95136	95136	1.133	0.583	0.893	1.022	1.524	1.000	1.185
95138	95138	1.133	0.583	0.893	1.022	1.524	1.000	1.185
95139	95139	1.133	0.583	0.893	1.022	1.054	1.000	1.185
95140	95140	1.133	0.583	0.893	1.022	1.524	1.000	1.185
95141	95141	1.133	0.583	0.893	1.022	1.054	1.000	1.185
95148	95148	1.133	0.583	0.893	1.022	1.524	1.000	1.185
95150	95150	1.133	0.583	0.893	1.022	1.054	1.000	1.185
95151	95151	1.133	0.583	0.893	1.022	1.054	1.000	1.185
95192	95192	1.133	0.583	1.176	1.022	1.054	1.000	1.185
95201	95201	1.133	0.583	0.893	1.022	1.524	1.000	0.335
95202	95202	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95203	95203	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95204	95204	1.133	0.444	1.093	1.018	1.524	1.000	0.089
95205	95205	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95206	95206	1.133	0.444	1.093	1.018	1.524	1.000	0.089
95207	95207	1.133	0.444	1.093	1.018	1.524	1.000	0.089
95209	95209	1.133	0.444	1.093	1.018	1.524	1.000	0.089
95210	95210	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95211	95211	1.133	0.583	1.093	1.022	1.524	1.000	0.335
95212	95212	1.133	0.444	1.093	1.018	1.524	1.000	0.089
95213	95213	1.133	0.583	0.893	1.022	1.524	1.000	0.335
95215	95215	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95219	95219	1.133	0.444	1.093	1.018	1.524	1.000	0.089
95220	95220	1.338	0.771	1.093	1.018	1.524	1.000	0.089
95221	95221	1.133	0.832	0.893	1.022	0.996	1.000	0.335
95222	95222	1.133	0.771	0.848	1.018	0.989	1.000	0.089
95223	95223	1.133	0.771	0.848	1.018	0.989	1.000	0.089
95224	95224	1.133	0.771	0.848	1.018	0.989	1.000	0.089
95225	95225	1.338	0.771	0.848	1.018	0.989	1.000	0.089
95226	95226	1.338	0.832	0.893	1.022	0.996	1.000	0.335
95227	95227	1.338	0.444	1.093	1.018	1.524	1.000	0.089
95228	95228	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95229	95229	1.133	0.832	0.893	1.022	0.996	1.000	0.335
95230	95230	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95231	95231	1.133	0.444	1.093	1.018	1.524	1.000	0.089
95232	95232	1.338	0.771	0.848	1.487	0.989	1.000	0.089
95233	95233	1.133	0.771	0.848	1.018	0.989	1.000	0.089
95234	95234	1.133	0.583	1.093	1.022	1.524	1.000	0.335
95236	95236	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95237	95237	1.338	0.444	1.093	1.018	1.524	1.000	0.089
95240	95240	1.338	0.444	1.093	1.018	1.524	1.000	0.089
95242	95242	1.133	0.444	1.093	1.018	1.524	1.000	0.089
95245	95245	1.133	0.771	0.848	1.487	0.989	1.000	0.089
95246	95246	1.133	0.771	0.848	1.018	0.989	1.000	0.089
95247	95247	1.133	0.771	0.848	1.018	0.989	1.000	0.089
95248	95248	1.133	0.771	0.848	1.487	0.989	1.000	0.089

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
95249	95249	1.133	0.771	0.848	1.018	0.989	1.000	0.089
95250	95250	1.133	0.771	0.848	1.018	0.989	1.000	0.089
95251	95251	1.133	0.771	0.848	1.018	0.989	1.000	0.089
95252	95252	1.338	0.771	0.848	1.018	0.989	1.000	0.089
95253	95253	1.338	0.583	1.093	1.022	1.524	1.000	0.335
95254	95254	1.338	0.771	0.848	1.018	0.989	1.000	0.089
95255	95255	1.338	0.771	0.848	1.487	0.989	1.000	0.089
95257	95257	1.338	0.771	0.848	1.487	0.989	1.000	0.089
95258	95258	1.133	0.444	1.093	1.018	1.524	1.000	0.089
95301	95301	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95303	95303	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95304	95304	1.133	0.444	1.093	1.018	1.524	1.000	0.089
95306	95306	1.183	0.555	0.848	1.018	1.307	1.000	0.089
95307	95307	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95309	95309	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95310	95310	1.338	0.771	0.848	1.018	0.989	1.000	0.089
95311	95311	1.183	0.555	0.848	1.018	0.989	1.000	0.089
95312	95312	1.133	0.583	0.893	1.022	1.524	1.000	0.335
95313	95313	1.133	0.583	0.893	1.022	1.524	1.000	0.335
95315	95315	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95316	95316	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95317	95317	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95318	95318	1.183	0.555	0.848	1.018	1.307	1.000	0.089
95319	95319	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95320	95320	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95321	95321	1.183	0.555	0.848	1.018	0.989	1.000	0.089
95322	95322	1.133	0.583	0.893	1.022	1.524	1.000	0.335
95323	95323	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95324	95324	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95325	95325	1.183	0.555	0.848	1.018	1.307	1.000	0.089
95326	95326	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95327	95327	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95328	95328	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95329	95329	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95330	95330	1.133	0.444	1.093	1.018	1.524	1.000	0.089
95333	95333	1.183	0.555	0.848	1.018	1.307	1.000	0.089
95334	95334	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95335	95335	1.133	0.771	0.848	1.018	0.989	1.000	0.089
95336	95336	1.133	0.444	1.093	1.018	1.524	1.000	0.089
95337	95337	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95338	95338	1.183	0.555	0.848	1.018	1.307	1.000	0.089
95340	95340	1.183	0.444	0.848	1.018	1.524	1.000	0.089
95341	95341	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95344	95344	1.183	0.583	0.893	1.022	1.524	1.000	0.335
95345	95345	1.183	0.555	0.848	1.018	1.307	1.000	0.089
95346	95346	1.183	0.771	0.848	1.018	0.989	1.000	0.089
95347	95347	1.183	0.658	0.893	1.022	0.996	1.000	0.335
95348	95348	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95350	95350	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95351	95351	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95354	95354	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95355	95355	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95356	95356	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95357	95357	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95358	95358	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95360	95360	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95361	95361	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95363	95363	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95364	95364	1.338	0.771	0.848	1.018	0.989	1.000	0.089
95365	95365	1.183	0.555	0.848	1.018	1.524	1.000	0.089
95366	95366	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95367	95367	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95368	95368	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95369	95369	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95370	95370	1.133	0.444	0.848	1.018	0.989	1.000	0.089
95372	95372	1.133	0.771	0.848	1.018	0.989	1.000	0.089
95373	95373	1.133	0.583	0.893	1.022	0.996	1.000	0.335
95374	95374	1.133	0.444	0.848	1.018	1.524	1.000	0.089

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
95375	95375	1.338	0.771	0.848	1.018	0.989	1.000	0.089
95376	95376	1.133	0.444	1.093	1.018	1.524	1.000	0.089
95377	95377	1.133	0.444	1.093	1.018	1.524	1.000	0.089
95379	95379	1.133	0.771	0.848	1.018	0.989	1.000	0.089
95380	95380	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95381	95381	1.133	0.583	0.893	1.022	1.524	1.000	0.335
95382	95382	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95383	95383	1.133	0.771	0.848	1.018	0.989	1.000	0.089
95385	95385	1.133	0.583	0.893	1.022	1.524	1.000	0.335
95386	95386	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95388	95388	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95389	95389	1.183	0.555	0.848	1.018	1.307	1.000	0.089
95391	95391	1.133	0.444	0.848	1.018	1.524	1.000	0.089
95401	95401	0.868	0.564	1.093	1.487	0.802	1.000	0.712
95402	95402	0.868	0.564	1.093	1.022	0.802	1.000	0.712
95403	95403	0.868	0.564	1.093	1.022	0.802	1.000	0.712
95404	95404	0.868	0.564	1.093	1.022	0.802	1.000	0.712
95405	95405	0.868	0.564	1.093	1.022	0.802	1.000	0.712
95406	95406	0.868	0.564	1.093	1.022	0.802	1.000	0.712
95407	95407	0.868	0.564	1.093	1.487	0.802	1.000	0.712
95409	95409	0.868	0.564	1.093	1.022	0.802	1.000	0.712
95410	95410	1.333	0.648	1.093	1.487	1.171	1.000	0.605
95412	95412	0.868	0.564	1.093	1.487	0.802	1.000	0.712
95415	95415	1.333	0.648	1.093	1.487	1.171	1.000	0.605
95416	95416	0.868	0.564	1.093	1.022	0.802	1.000	0.712
95417	95417	1.333	0.648	1.093	1.487	1.171	1.000	0.605
95418	95418	1.333	0.791	1.093	1.487	1.184	1.000	0.712
95419	95419	0.868	0.564	1.093	1.487	0.802	1.000	0.712
95420	95420	1.333	0.791	1.093	1.487	1.184	1.000	0.712
95421	95421	0.868	0.564	1.093	1.487	0.802	1.000	0.712
95422	95422	1.338	0.648	1.093	1.487	0.989	1.000	0.605
95423	95423	1.333	0.648	1.093	1.487	1.171	1.000	0.605
95424	95424	1.338	0.791	1.093	1.487	0.996	1.000	0.712
95425	95425	0.868	0.564	1.093	1.487	0.802	1.000	0.712
95426	95426	1.338	0.391	1.093	1.487	0.703	1.000	0.605
95427	95427	1.333	0.648	1.093	1.487	1.171	1.000	0.605
95428	95428	1.333	0.791	1.093	1.487	1.184	1.000	0.712
95429	95429	1.333	0.791	1.093	1.487	1.184	1.000	0.712
95430	95430	0.868	0.564	1.093	1.487	0.802	1.000	0.712
95432	95432	1.333	0.648	1.093	1.487	1.171	1.000	0.605
95433	95433	0.868	0.564	1.093	1.022	0.802	1.000	0.712
95435	95435	1.333	0.791	1.093	1.487	1.184	1.000	0.712
95436	95436	0.868	0.564	1.093	1.487	0.802	1.000	0.712
95437	95437	1.333	0.648	1.093	1.487	1.171	1.000	0.605
95439	95439	0.868	0.564	1.093	1.487	0.802	1.000	0.712
95441	95441	1.338	0.564	1.093	1.487	0.802	1.000	0.712
95442	95442	0.868	0.564	1.093	1.022	0.802	1.000	0.712
95443	95443	1.333	0.648	1.093	1.487	1.171	1.000	0.605
95444	95444	0.868	0.564	1.093	1.487	0.802	1.000	0.712
95445	95445	0.868	0.791	1.093	1.487	0.802	1.000	0.712
95446	95446	0.868	0.564	1.093	1.487	0.802	1.000	0.712
95448	95448	0.868	0.564	1.093	1.487	0.802	1.000	0.712
95449	95449	1.333	0.791	1.093	1.487	1.184	1.000	0.712
95450	95450	0.868	0.564	1.093	1.487	0.802	1.000	0.712
95451	95451	1.333	0.648	1.093	1.487	1.171	1.000	0.605
95452	95452	0.868	0.564	1.093	1.022	0.802	1.000	0.712
95453	95453	1.333	0.791	1.093	1.487	1.184	1.000	0.712
95454	95454	1.333	0.791	1.093	1.487	1.184	1.000	0.712
95456	95456	1.333	0.648	1.093	1.487	1.171	1.000	0.605
95457	95457	1.338	0.771	1.093	1.487	0.989	1.000	0.605
95458	95458	1.333	0.648	1.093	1.487	1.171	1.000	0.605
95459	95459	0.868	0.791	1.093	1.487	1.184	1.000	0.712
95460	95460	1.333	0.648	1.093	1.487	1.171	1.000	0.605
95461	95461	1.338	0.391	1.093	1.487	0.703	1.000	0.605
95462	95462	0.868	0.564	1.093	1.487	0.802	1.000	0.712
95463	95463	1.333	0.791	1.093	1.487	1.184	1.000	0.712
95464	95464	1.333	0.648	1.093	1.487	1.171	1.000	0.605
95465	95465	0.868	0.564	1.093	1.487	0.802	1.000	0.712

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
95466	95466	1.333	0.648	1.093	1.487	1.171	1.000	0.605
95467	95467	1.333	0.391	1.093	1.487	0.989	1.000	0.605
95468	95468	0.868	0.791	1.093	1.487	0.802	1.000	0.712
95469	95469	1.333	0.648	1.093	1.487	1.171	1.000	0.605
95470	95470	1.333	0.791	1.093	1.487	1.184	1.000	0.712
95471	95471	0.868	0.564	1.093	1.487	0.802	1.000	0.712
95472	95472	0.868	0.564	1.093	1.487	0.802	1.000	0.712
95473	95473	0.868	0.564	1.093	1.487	0.802	1.000	0.712
95476	95476	0.868	0.564	1.093	1.022	0.802	1.000	0.712
95480	95480	0.868	0.564	1.093	1.487	0.802	1.000	0.712
95481	95481	1.333	0.791	1.093	1.487	1.184	1.000	0.712
95482	95482	1.333	0.791	1.093	1.487	1.184	1.000	0.712
95485	95485	1.333	0.648	1.093	1.487	1.171	1.000	0.605
95486	95486	0.868	0.564	1.093	1.487	0.802	1.000	0.712
95487	95487	0.868	0.564	1.093	1.022	0.802	1.000	0.712
95488	95488	1.333	0.648	1.093	1.487	1.171	1.000	0.605
95490	95490	1.333	0.648	1.093	1.487	1.171	1.000	0.605
95492	95492	0.868	0.564	1.093	1.022	0.802	1.000	0.712
95493	95493	1.333	0.791	1.093	1.487	1.184	1.000	0.712
95494	95494	0.794	0.648	1.093	1.487	1.171	1.000	0.605
95497	95497	0.868	0.564	1.093	1.487	0.802	1.000	0.712
95501	95501	1.333	0.791	1.093	1.487	1.184	1.000	0.712
95502	95502	1.333	0.791	1.093	1.487	1.184	1.000	0.712
95503	95503	1.333	0.791	1.093	1.487	1.184	1.000	0.712
95511	95511	1.333	0.648	1.093	1.487	1.171	1.000	0.605
95514	95514	1.333	0.648	1.093	1.487	1.171	1.000	0.605
95519	95519	1.333	0.791	1.093	1.487	1.184	1.000	0.712
95521	95521	1.333	0.791	1.093	1.487	1.184	1.000	0.712
95524	95524	1.333	0.791	1.093	1.487	1.184	1.000	0.712
95525	95525	1.333	0.791	1.093	1.487	1.184	1.000	0.712
95526	95526	1.333	0.648	1.093	1.487	1.171	1.000	0.605
95527	95527	1.333	0.648	1.093	1.487	1.171	1.000	0.089
95528	95528	1.333	0.791	1.093	1.487	1.184	1.000	0.712
95531	95531	1.333	0.648	1.093	1.487	1.171	1.000	0.605
95536	95536	1.333	0.791	1.093	1.487	1.184	1.000	0.712
95537	95537	1.333	0.791	1.093	1.487	1.184	1.000	0.712
95540	95540	1.333	0.791	1.093	1.487	1.184	1.000	0.712
95542	95542	1.333	0.791	1.093	1.487	1.184	1.000	0.712
95543	95543	1.333	0.648	1.093	1.487	1.171	1.000	0.605
95545	95545	1.333	0.791	1.093	1.487	1.184	1.000	0.712
95546	95546	1.333	0.648	1.093	1.487	1.171	1.000	0.605
95547	95547	1.333	0.791	1.093	1.487	1.184	1.000	0.712
95548	95548	1.333	0.648	1.093	1.487	1.171	1.000	0.605
95549	95549	1.333	0.791	1.093	1.487	1.184	1.000	0.712
95550	95550	1.333	0.791	1.093	1.487	1.184	1.000	0.712
95551	95551	1.333	0.791	1.093	1.487	1.184	1.000	0.712
95552	95552	1.333	0.648	1.093	1.487	1.171	1.000	0.089
95553	95553	1.333	0.648	1.093	1.487	1.171	1.000	0.605
95554	95554	1.333	0.648	1.093	1.487	1.171	1.000	0.605
95555	95555	1.333	0.791	1.093	1.487	1.184	1.000	0.712
95556	95556	1.333	0.648	1.093	1.487	1.171	1.000	0.605
95558	95558	1.333	0.791	1.093	1.487	1.184	1.000	0.712
95559	95559	1.333	0.791	1.093	1.487	1.184	1.000	0.712
95560	95560	1.333	0.791	1.093	1.487	1.184	1.000	0.712
95562	95562	1.333	0.791	1.093	1.487	1.184	1.000	0.712
95563	95563	1.333	0.648	1.093	1.487	1.171	1.000	0.089
95564	95564	1.333	0.791	1.093	1.487	1.184	1.000	0.712
95565	95565	1.333	0.791	1.093	1.487	1.184	1.000	0.712
95567	95567	1.333	0.648	1.093	1.487	1.171	1.000	0.605
95568	95568	1.333	0.648	1.093	1.487	1.171	1.000	0.089
95569	95569	1.333	0.791	1.093	1.487	1.184	1.000	0.712
95570	95570	1.333	0.791	1.093	1.487	1.184	1.000	0.712
95571	95571	1.333	0.791	1.093	1.487	1.184	1.000	0.712
95573	95573	1.333	0.648	1.093	1.487	1.171	1.000	0.605
95585	95585	1.333	0.648	1.093	1.487	1.171	1.000	0.605
95587	95587	1.333	0.648	1.093	1.487	1.171	1.000	0.605
95589	95589	1.333	0.791	1.093	1.487	1.184	1.000	0.712
95595	95595	1.333	0.648	1.093	1.487	1.171	1.000	0.089

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
95601	95601	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95602	95602	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95603	95603	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95604	95604	1.338	0.832	1.093	1.487	0.996	1.000	0.335
95605	95605	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95606	95606	1.338	0.832	1.093	1.487	0.996	1.000	0.335
95607	95607	1.338	0.832	1.093	1.487	0.996	1.000	0.335
95608	95608	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95610	95610	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95611	95611	1.338	0.832	1.093	1.487	0.996	1.000	0.335
95612	95612	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95613	95613	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95614	95614	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95615	95615	1.338	0.771	0.848	1.018	0.989	1.000	0.089
95616	95616	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95617	95617	1.338	0.832	1.093	1.487	0.996	1.000	0.335
95618	95618	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95619	95619	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95620	95620	1.338	0.771	1.093	1.018	0.989	1.000	0.605
95621	95621	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95623	95623	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95624	95624	1.338	0.771	0.848	1.487	0.989	1.000	0.089
95625	95625	1.338	0.832	1.093	1.022	1.054	1.000	0.712
95626	95626	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95627	95627	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95628	95628	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95629	95629	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95630	95630	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95631	95631	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95632	95632	1.338	0.771	0.848	1.487	0.989	1.000	0.089
95633	95633	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95634	95634	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95635	95635	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95636	95636	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95637	95637	1.338	0.832	1.093	1.487	0.996	1.000	0.335
95638	95638	1.338	0.771	0.848	1.487	0.989	1.000	0.089
95639	95639	1.338	0.771	0.848	1.018	0.989	1.000	0.089
95640	95640	1.338	0.771	0.848	1.487	0.989	1.000	0.089
95641	95641	1.338	0.583	1.093	1.022	1.524	1.000	0.335
95642	95642	1.338	0.771	0.848	1.487	0.989	1.000	0.089
95645	95645	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95646	95646	1.338	0.771	0.848	1.487	0.989	1.000	0.089
95648	95648	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95650	95650	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95651	95651	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95652	95652	1.338	0.832	1.093	1.487	0.996	1.000	0.335
95653	95653	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95655	95655	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95656	95656	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95658	95658	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95659	95659	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95660	95660	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95661	95661	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95662	95662	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95663	95663	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95664	95664	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95665	95665	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95666	95666	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95667	95667	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95668	95668	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95669	95669	1.338	0.771	0.848	1.487	0.989	1.000	0.089
95670	95670	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95672	95672	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95673	95673	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95674	95674	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95675	95675	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95676	95676	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95677	95677	1.338	0.771	1.093	1.487	0.989	1.000	0.089

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
95678	95678	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95679	95679	1.338	0.832	1.093	1.487	0.996	1.000	0.335
95680	95680	1.338	0.832	0.893	1.022	0.996	1.000	0.335
95681	95681	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95682	95682	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95683	95683	1.338	0.771	0.848	1.487	0.989	1.000	0.089
95684	95684	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95685	95685	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95686	95686	1.133	0.444	1.093	1.018	1.524	1.000	0.089
95687	95687	1.338	0.832	1.093	1.022	1.054	1.000	0.712
95688	95688	1.338	0.832	1.093	1.022	0.996	1.000	0.712
95689	95689	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95690	95690	1.338	0.832	0.893	1.022	0.996	1.000	0.335
95691	95691	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95692	95692	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95693	95693	1.338	0.771	0.848	1.487	0.989	1.000	0.089
95694	95694	1.338	0.832	1.093	1.487	0.996	1.000	0.335
95695	95695	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95697	95697	1.338	0.832	1.093	1.487	0.996	1.000	0.335
95698	95698	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95699	95699	1.338	0.832	0.893	1.487	0.996	1.000	0.335
95701	95701	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95703	95703	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95709	95709	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95712	95712	1.338	0.832	1.093	1.487	0.996	1.000	0.335
95713	95713	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95714	95714	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95715	95715	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95717	95717	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95720	95720	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95721	95721	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95722	95722	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95724	95724	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95726	95726	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95728	95728	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95735	95735	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95736	95736	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95742	95742	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95746	95746	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95747	95747	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95757	95757	1.338	0.771	0.848	1.018	0.989	1.000	0.089
95758	95758	1.338	0.771	0.848	1.487	0.989	1.000	0.089
95762	95762	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95763	95763	1.338	0.832	1.093	1.487	0.996	1.000	0.335
95765	95765	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95776	95776	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95811	95811	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95814	95814	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95815	95815	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95816	95816	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95817	95817	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95818	95818	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95819	95819	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95820	95820	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95821	95821	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95822	95822	1.338	0.771	0.848	1.487	0.989	1.000	0.089
95823	95823	1.338	0.771	0.848	1.487	0.989	1.000	0.089
95824	95824	1.338	0.771	0.848	1.487	0.989	1.000	0.089
95825	95825	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95826	95826	1.338	0.771	0.848	1.487	0.989	1.000	0.089
95827	95827	1.338	0.771	0.848	1.487	0.989	1.000	0.089
95828	95828	1.338	0.771	0.848	1.487	0.989	1.000	0.089
95829	95829	1.338	0.771	0.848	1.487	0.989	1.000	0.089
95830	95830	1.338	0.771	0.848	1.487	0.989	1.000	0.089
95831	95831	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95832	95832	1.338	0.771	0.848	1.487	0.989	1.000	0.089
95833	95833	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95834	95834	1.338	0.771	1.093	1.487	0.989	1.000	0.089

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
95835	95835	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95836	95836	1.338	0.832	1.093	1.487	0.996	1.000	0.335
95837	95837	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95838	95838	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95841	95841	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95842	95842	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95843	95843	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95864	95864	1.338	0.771	0.848	1.487	0.989	1.000	0.089
95901	95901	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95903	95903	1.338	0.832	1.093	1.487	0.996	1.000	0.335
95910	95910	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95912	95912	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95913	95913	1.333	0.648	1.093	3.829	1.171	1.000	0.089
95914	95914	1.338	0.648	1.093	3.829	0.989	1.000	0.089
95915	95915	1.333	0.791	1.093	3.829	1.184	1.000	0.335
95916	95916	1.333	0.648	1.093	3.829	1.171	1.000	0.089
95917	95917	1.338	0.648	1.093	3.829	1.171	1.000	0.089
95918	95918	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95919	95919	1.338	0.648	1.093	1.487	0.989	1.000	0.089
95920	95920	1.333	0.648	1.093	3.829	1.171	1.000	0.089
95922	95922	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95923	95923	1.333	0.648	1.093	3.829	1.171	1.000	0.089
95924	95924	1.338	0.832	1.093	1.487	0.996	1.000	0.335
95925	95925	1.338	0.648	1.093	1.487	0.989	1.000	0.089
95926	95926	1.333	0.648	1.093	3.829	1.171	1.000	0.089
95927	95927	1.333	0.791	1.093	3.829	1.184	1.000	0.335
95928	95928	1.333	0.648	1.093	3.829	1.171	1.000	0.089
95929	95929	1.333	0.791	1.093	3.829	1.184	1.000	0.335
95930	95930	1.333	0.648	1.093	1.487	1.171	1.000	0.089
95932	95932	1.338	0.648	1.093	3.829	1.171	1.000	0.089
95934	95934	1.333	0.648	1.093	3.829	1.171	1.000	0.089
95935	95935	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95936	95936	1.333	0.648	1.093	1.487	1.171	1.000	0.089
95937	95937	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95938	95938	1.333	0.648	1.093	3.829	1.171	1.000	0.089
95939	95939	1.333	0.648	1.093	3.829	1.171	1.000	0.089
95940	95940	1.333	0.791	1.093	1.487	1.184	1.000	0.335
95941	95941	1.333	0.648	1.093	1.487	1.171	1.000	0.089
95942	95942	1.333	0.648	1.093	3.829	1.171	1.000	0.089
95943	95943	1.333	0.648	1.093	3.829	1.171	1.000	0.089
95944	95944	1.338	0.832	1.093	1.487	0.996	1.000	0.335
95945	95945	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95946	95946	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95947	95947	1.333	0.648	1.093	3.829	1.171	1.000	0.089
95948	95948	1.338	0.648	1.093	3.829	0.989	1.000	0.089
95949	95949	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95950	95950	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95951	95951	1.333	0.648	1.093	3.829	1.171	1.000	0.089
95953	95953	1.338	0.771	1.093	3.829	0.989	1.000	0.089
95954	95954	1.333	0.648	1.093	3.829	1.171	1.000	0.089
95955	95955	1.333	0.648	1.093	3.829	1.171	1.000	0.089
95956	95956	1.333	0.648	1.093	1.487	1.171	1.000	0.089
95957	95957	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95958	95958	1.333	0.791	1.093	3.829	1.184	1.000	0.335
95959	95959	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95960	95960	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95961	95961	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95962	95962	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95963	95963	1.333	0.648	1.093	3.829	1.171	1.000	0.089
95965	95965	1.333	0.648	1.093	3.829	1.171	1.000	0.089
95966	95966	1.338	0.648	1.093	3.829	0.989	1.000	0.089
95968	95968	1.338	0.648	1.093	3.829	1.171	1.000	0.089
95969	95969	1.333	0.648	1.093	3.829	1.171	1.000	0.089
95970	95970	1.333	0.648	1.093	3.829	1.171	1.000	0.089
95971	95971	1.333	0.648	1.093	1.487	1.171	1.000	0.089
95972	95972	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95973	95973	1.333	0.648	1.093	3.829	1.171	1.000	0.089
95974	95974	1.333	0.648	1.093	3.829	1.171	1.000	0.089

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
95975	95975	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95977	95977	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95978	95978	1.333	0.648	1.093	3.829	1.171	1.000	0.089
95979	95979	1.333	0.648	1.093	3.829	1.171	1.000	0.089
95981	95981	1.333	0.648	1.093	1.487	1.171	1.000	0.089
95982	95982	1.338	0.771	1.093	3.829	0.989	1.000	0.089
95983	95983	1.333	0.648	1.093	3.829	1.171	1.000	0.089
95984	95984	1.333	0.648	1.093	3.829	1.171	1.000	0.089
95986	95986	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95987	95987	1.338	0.648	1.093	1.487	1.171	1.000	0.089
95988	95988	1.333	0.648	1.093	3.829	1.171	1.000	0.089
95991	95991	1.338	0.771	1.093	1.487	0.989	1.000	0.089
95993	95993	1.338	0.771	1.093	1.487	0.989	1.000	0.089
96001	96001	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96002	96002	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96003	96003	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96006	96006	1.333	0.648	1.093	3.829	1.171	1.000	0.089
96007	96007	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96008	96008	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96009	96009	1.333	0.791	1.093	3.829	1.184	1.000	0.335
96010	96010	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96011	96011	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96013	96013	1.333	0.648	1.093	3.829	1.171	1.000	0.089
96014	96014	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96015	96015	1.333	0.648	1.093	3.829	1.171	1.000	0.089
96016	96016	1.333	0.648	1.093	3.829	1.171	1.000	0.089
96017	96017	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96019	96019	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96020	96020	1.333	0.648	1.093	3.829	1.171	1.000	0.089
96021	96021	1.333	0.648	1.093	3.829	1.171	1.000	0.089
96022	96022	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96023	96023	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96024	96024	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96025	96025	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96027	96027	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96028	96028	1.333	0.648	1.093	3.829	1.171	1.000	0.089
96029	96029	1.333	0.648	1.093	3.829	1.171	1.000	0.089
96031	96031	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96032	96032	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96033	96033	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96034	96034	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96035	96035	1.333	0.648	1.093	3.829	1.171	1.000	0.089
96037	96037	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96038	96038	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96039	96039	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96040	96040	1.333	0.648	1.093	3.829	1.171	1.000	0.089
96041	96041	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96044	96044	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96046	96046	1.333	0.791	1.093	1.487	1.184	1.000	0.335
96047	96047	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96048	96048	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96049	96049	1.333	0.791	1.093	1.487	1.184	1.000	0.335
96050	96050	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96051	96051	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96052	96052	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96054	96054	1.333	0.648	1.093	3.829	1.171	1.000	0.089
96055	96055	1.333	0.648	1.093	3.829	1.171	1.000	0.089
96056	96056	1.333	0.648	1.093	3.829	1.171	1.000	0.089
96057	96057	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96058	96058	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96059	96059	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96061	96061	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96062	96062	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96063	96063	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96064	96064	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96065	96065	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96067	96067	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96068	96068	1.333	0.648	1.093	3.829	1.171	1.000	0.089

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
96069	96069	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96071	96071	1.333	0.648	1.093	3.829	1.171	1.000	0.089
96073	96073	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96074	96074	1.333	0.648	1.093	3.829	1.171	1.000	0.089
96075	96075	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96076	96076	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96078	96078	1.333	0.791	1.093	3.829	1.184	1.000	0.335
96079	96079	1.333	0.791	1.093	1.487	1.184	1.000	0.335
96080	96080	1.333	0.648	1.093	3.829	1.171	1.000	0.089
96084	96084	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96085	96085	1.333	0.791	1.093	1.487	1.184	1.000	0.335
96086	96086	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96087	96087	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96088	96088	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96089	96089	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96090	96090	1.333	0.648	1.093	3.829	1.171	1.000	0.089
96091	96091	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96092	96092	1.333	0.648	1.093	3.829	1.171	1.000	0.089
96093	96093	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96094	96094	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96096	96096	1.333	0.648	1.093	3.829	1.171	1.000	0.089
96097	96097	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96099	96099	1.333	0.791	1.093	1.487	1.184	1.000	0.335
96101	96101	1.333	0.648	1.093	3.829	1.171	1.000	0.089
96103	96103	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96104	96104	1.333	0.648	1.093	3.829	1.171	1.000	0.089
96105	96105	1.333	0.648	1.093	3.829	1.171	1.000	0.089
96106	96106	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96107	96107	1.183	0.555	0.848	1.018	0.989	1.000	0.089
96108	96108	1.333	0.791	1.093	3.829	1.184	1.000	0.335
96109	96109	1.333	0.791	1.093	3.829	1.184	1.000	0.335
96110	96110	1.333	0.648	1.093	3.829	1.171	1.000	0.089
96111	96111	1.338	0.832	1.093	1.487	0.996	1.000	0.335
96112	96112	1.333	0.648	1.093	3.829	1.171	1.000	0.089
96113	96113	1.333	0.791	1.093	3.829	1.184	1.000	0.335
96114	96114	1.333	0.648	1.093	3.829	1.171	1.000	0.089
96115	96115	1.333	0.648	1.093	3.829	1.171	1.000	0.089
96116	96116	1.333	0.791	1.093	3.829	1.184	1.000	0.335
96117	96117	1.333	0.648	1.093	3.829	1.171	1.000	0.089
96118	96118	1.333	0.648	1.093	1.487	0.989	1.000	0.089
96119	96119	1.333	0.791	1.093	3.829	1.184	1.000	0.335
96120	96120	1.338	0.771	0.848	1.487	0.989	1.000	0.089
96121	96121	1.333	0.648	1.093	3.829	1.171	1.000	0.089
96122	96122	1.333	0.648	1.093	3.829	1.171	1.000	0.089
96123	96123	1.333	0.791	1.093	3.829	1.184	1.000	0.335
96124	96124	1.333	0.648	1.093	1.487	0.989	1.000	0.089
96125	96125	1.338	0.648	1.093	1.487	0.989	1.000	0.089
96126	96126	1.338	0.771	1.093	1.487	0.989	1.000	0.089
96128	96128	1.333	0.648	1.093	3.829	1.171	1.000	0.089
96129	96129	1.333	0.648	1.093	3.829	1.171	1.000	0.089
96130	96130	1.333	0.648	1.093	3.829	1.171	1.000	0.089
96132	96132	1.333	0.791	1.093	3.829	1.184	1.000	0.335
96133	96133	1.183	0.832	0.893	1.487	0.996	1.000	0.335
96134	96134	1.333	0.648	1.093	1.487	1.171	1.000	0.089
96135	96135	1.333	0.648	1.093	3.829	1.171	1.000	0.089
96136	96136	1.333	0.648	1.093	3.829	1.171	1.000	0.089
96137	96137	1.333	0.648	1.093	3.829	1.171	1.000	0.089
96140	96140	1.338	0.771	1.093	1.487	0.989	1.000	0.089
96141	96141	1.338	0.771	1.093	1.487	0.989	1.000	0.089
96142	96142	1.338	0.771	1.093	1.487	0.989	1.000	0.089
96143	96143	1.338	0.771	1.093	1.487	0.989	1.000	0.089
96145	96145	1.338	0.771	1.093	1.487	0.989	1.000	0.089
96146	96146	1.338	0.771	1.093	1.487	0.989	1.000	0.089
96148	96148	1.338	0.771	1.093	1.487	0.989	1.000	0.089
96150	96150	1.338	0.832	1.093	1.487	0.996	1.000	0.335
96151	96151	1.338	0.832	1.093	1.487	0.996	1.000	0.335
96154	96154	1.338	0.832	1.093	1.487	0.996	1.000	0.335
96155	96155	1.338	0.832	1.093	1.487	0.996	1.000	0.335

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
96156	96156	1.338	0.832	1.093	1.487	0.996	1.000	0.335
96158	96158	1.338	0.832	1.093	1.487	0.996	1.000	0.335
96160	96160	1.338	0.832	1.093	1.487	0.996	1.000	0.335
96161	96161	1.338	0.771	1.093	1.487	0.989	1.000	0.089
96162	96162	1.338	0.771	1.093	1.487	0.989	1.000	0.089

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE PLUS**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
90001	90001	1.045	0.632	0.884	0.516	1.130	1.000	0.703
90002	90002	1.045	0.632	0.884	0.516	1.130	1.000	0.703
90003	90003	1.045	0.632	0.884	0.516	1.130	1.000	0.703
90004	90004	1.045	0.632	1.109	0.516	1.130	1.000	0.703
90005	90005	1.045	0.632	1.109	0.516	1.130	1.000	0.703
90006	90006	1.045	0.632	0.884	0.516	0.772	1.000	0.703
90007	90007	1.045	0.632	0.884	0.516	0.772	1.000	0.703
90008	90008	1.045	0.632	1.109	0.516	1.130	1.000	0.703
90010	90010	1.045	0.632	1.701	0.516	1.130	1.000	0.703
90011	90011	1.045	0.632	0.884	0.516	0.772	1.000	0.703
90012	90012	1.045	0.632	0.884	0.516	0.772	1.000	0.703
90013	90013	1.045	0.632	0.884	0.516	0.772	1.000	0.703
90014	90014	1.045	0.632	0.884	0.516	0.772	1.000	0.703
90015	90015	1.045	0.632	0.884	0.516	0.772	1.000	0.703
90016	90016	1.045	0.632	1.109	0.516	1.130	1.000	0.703
90017	90017	1.045	0.632	0.884	0.516	0.772	1.000	0.703
90018	90018	1.045	0.632	0.884	0.516	1.130	1.000	0.703
90019	90019	1.045	0.632	1.109	0.516	1.130	1.000	0.703
90020	90020	1.045	0.632	1.109	0.516	0.772	1.000	0.703
90021	90021	1.045	0.632	0.884	0.516	0.772	1.000	0.703
90022	90022	1.045	0.632	0.884	0.516	0.772	1.000	0.703
90023	90023	1.045	0.632	0.884	0.516	0.772	1.000	0.703
90024	90024	1.045	0.632	1.701	0.516	1.130	1.000	0.703
90025	90025	1.045	0.632	1.109	0.516	1.130	1.000	0.703
90026	90026	1.045	0.632	1.109	0.516	0.772	1.000	0.703
90027	90027	1.045	0.632	1.701	0.857	0.772	1.000	0.703
90028	90028	1.045	0.632	1.701	0.857	1.125	1.000	0.703
90029	90029	1.045	0.632	1.109	0.857	1.130	1.000	0.703
90031	90031	1.045	0.632	1.109	0.857	0.772	1.000	0.703
90032	90032	1.045	0.632	1.109	0.516	0.772	1.000	0.703
90033	90033	1.045	0.632	0.884	0.516	0.772	1.000	0.703
90034	90034	1.045	0.632	1.109	0.516	1.130	1.000	0.703
90035	90035	1.045	0.632	1.109	0.516	1.130	1.000	0.703
90036	90036	1.045	0.632	1.701	0.516	1.130	1.000	0.703
90037	90037	1.045	0.632	0.884	0.516	1.130	1.000	0.703
90038	90038	1.045	0.632	1.109	0.516	0.772	1.000	0.703
90039	90039	1.045	0.632	1.109	0.857	0.772	1.000	0.703
90040	90040	1.045	0.632	0.884	0.516	0.772	1.000	0.703
90041	90041	1.045	0.632	1.109	1.743	0.772	1.000	0.703
90042	90042	1.045	0.632	1.109	0.857	0.772	1.000	0.703
90043	90043	1.045	0.632	1.109	0.516	1.130	1.000	0.703
90044	90044	1.045	0.632	0.884	0.516	1.130	1.000	0.703
90045	90045	1.045	0.632	1.109	0.516	1.130	1.000	0.703
90046	90046	1.045	1.142	1.701	0.857	1.130	1.000	0.703
90047	90047	1.045	0.632	0.884	0.516	1.130	1.000	0.703
90048	90048	1.045	0.632	1.701	0.516	1.130	1.000	0.703
90049	90049	1.045	1.662	1.701	0.516	1.130	1.000	0.703
90056	90056	1.045	0.632	1.109	0.516	1.130	1.000	0.703
90057	90057	1.045	0.632	1.109	0.516	0.772	1.000	0.703
90058	90058	1.045	0.632	0.884	0.516	0.772	1.000	0.703
90059	90059	1.045	0.632	0.884	0.516	1.130	1.000	0.703
90061	90061	1.045	0.632	0.884	0.516	1.130	1.000	0.703
90062	90062	1.045	0.632	0.884	0.516	1.130	1.000	0.703
90063	90063	1.045	0.632	0.884	0.516	0.772	1.000	0.703
90064	90064	1.045	0.632	1.109	0.516	1.130	1.000	0.703
90065	90065	1.045	0.632	1.109	0.857	0.772	1.000	0.703
90066	90066	1.045	0.632	1.109	0.516	1.130	1.000	0.703
90067	90067	1.045	0.632	1.109	0.516	1.130	1.000	0.703
90068	90068	1.045	1.142	1.701	0.857	1.130	1.000	0.703
90069	90069	1.045	0.632	1.701	0.516	1.130	1.000	0.703
90071	90071	1.045	0.632	0.884	0.516	0.772	1.000	0.703
90073	90073	1.045	1.662	1.701	0.516	1.130	1.000	0.703
90077	90077	1.045	1.142	1.701	0.516	1.130	1.000	0.703
90089	90089	1.045	0.632	0.884	0.516	0.772	1.000	0.703
90094	90094	1.045	0.632	1.109	0.516	1.130	1.000	0.703
90095	90095	1.045	0.632	1.701	0.516	1.130	1.000	0.703

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE PLUS**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
90201	90201	1.045	0.632	0.884	0.516	0.772	1.000	0.703
90210	90210	1.045	1.142	1.701	0.857	1.130	1.000	0.703
90211	90211	1.045	0.632	1.701	0.516	1.130	1.000	0.703
90212	90212	1.045	0.632	1.109	0.516	1.130	1.000	0.703
90220	90220	1.045	1.142	0.884	0.516	1.130	1.000	0.703
90221	90221	1.045	1.142	0.884	0.516	1.130	1.000	0.703
90222	90222	1.045	1.142	0.884	0.516	1.130	1.000	0.703
90230	90230	1.045	0.632	1.109	0.516	1.130	1.000	0.703
90232	90232	1.045	0.632	1.109	0.516	1.130	1.000	0.703
90240	90240	0.679	0.632	0.884	0.516	0.772	1.000	0.703
90241	90241	0.679	0.632	0.884	0.516	0.772	1.000	0.703
90242	90242	1.045	0.632	0.884	0.516	1.130	1.000	0.703
90245	90245	1.045	0.632	1.109	0.516	1.130	1.000	0.703
90247	90247	1.045	1.142	0.884	0.516	1.130	1.000	0.703
90248	90248	1.045	1.142	0.884	0.516	1.130	1.000	0.703
90249	90249	1.045	0.632	0.884	0.516	1.130	1.000	0.703
90250	90250	1.045	0.632	0.884	0.516	1.130	1.000	0.703
90254	90254	1.045	1.142	1.109	0.516	0.772	1.000	0.703
90255	90255	1.045	0.632	0.884	0.516	0.772	1.000	0.703
90260	90260	1.045	1.142	0.884	0.516	1.130	1.000	0.703
90262	90262	1.045	0.632	0.884	0.516	1.130	1.000	0.703
90263	90263	1.045	1.662	1.701	0.516	1.130	1.000	0.703
90265	90265	1.045	1.662	1.701	0.516	1.130	1.000	0.703
90266	90266	1.045	1.142	1.109	0.516	1.130	1.000	0.703
90270	90270	1.045	0.632	0.884	0.516	0.772	1.000	0.703
90272	90272	1.045	1.662	1.701	0.516	1.130	1.000	0.703
90274	90274	1.045	1.142	1.109	0.408	0.728	1.000	0.605
90275	90275	1.045	1.142	1.109	0.408	1.130	1.000	0.605
90277	90277	1.045	1.142	1.109	0.516	0.772	1.000	0.703
90278	90278	1.045	1.142	0.884	0.516	0.772	1.000	0.703
90280	90280	1.045	0.632	0.884	0.516	1.130	1.000	0.703
90290	90290	1.045	1.662	1.701	0.947	1.130	1.000	0.703
90291	90291	1.045	0.632	1.109	0.516	1.130	1.000	0.703
90292	90292	1.045	0.632	1.109	0.516	1.130	1.000	0.703
90293	90293	1.045	0.632	1.109	0.516	1.130	1.000	0.703
90301	90301	1.045	0.632	0.884	0.516	1.130	1.000	0.703
90302	90302	1.045	0.632	1.109	0.516	1.130	1.000	0.703
90303	90303	1.045	0.632	0.884	0.516	1.130	1.000	0.703
90304	90304	1.045	0.632	0.884	0.516	1.130	1.000	0.703
90305	90305	1.045	0.632	0.884	0.516	1.130	1.000	0.703
90401	90401	1.045	0.632	1.109	0.516	1.130	1.000	0.703
90402	90402	1.045	1.142	1.701	0.516	1.130	1.000	0.703
90403	90403	1.045	0.632	1.109	0.516	1.130	1.000	0.703
90404	90404	1.045	0.632	1.109	0.516	1.130	1.000	0.703
90405	90405	1.045	0.632	1.109	0.516	1.130	1.000	0.703
90501	90501	1.045	1.142	0.884	0.516	0.772	1.000	0.703
90502	90502	1.045	1.142	0.884	0.516	1.130	1.000	0.703
90503	90503	1.045	1.142	0.884	0.516	0.772	1.000	0.703
90504	90504	1.045	0.632	0.884	0.516	1.130	1.000	0.703
90505	90505	1.045	1.142	1.109	0.408	0.728	1.000	0.605
90506	90506	1.045	0.632	0.884	0.516	1.130	1.000	0.703
90601	90601	0.679	0.632	0.884	0.516	1.125	1.000	0.703
90602	90602	0.679	0.632	0.884	0.516	0.772	1.000	0.703
90603	90603	0.679	1.142	0.884	0.516	0.772	1.000	0.703
90604	90604	0.679	1.142	0.884	0.516	0.772	1.000	0.703
90605	90605	0.679	1.142	0.884	0.516	0.772	1.000	0.703
90606	90606	0.679	0.632	0.884	0.516	0.772	1.000	0.703
90607	90607	0.679	1.142	1.701	0.516	0.772	1.000	0.703
90620	90620	1.045	1.142	0.884	0.516	0.772	1.000	0.329
90621	90621	0.679	1.142	0.884	0.516	0.772	1.000	0.329
90623	90623	0.679	1.142	0.884	0.516	0.772	1.000	0.329
90630	90630	1.045	1.142	0.884	0.516	0.772	1.000	0.329
90631	90631	0.679	1.142	0.884	0.516	0.772	1.000	0.329
90638	90638	0.679	1.142	0.884	0.516	0.772	1.000	0.703
90639	90639	0.679	1.142	0.884	0.516	0.772	1.000	0.703

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE PLUS**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
90640	90640	0.679	0.632	0.884	0.516	0.772	1.000	0.703
90650	90650	0.679	1.142	0.884	0.516	0.772	1.000	0.703
90660	90660	0.679	0.632	0.884	0.516	0.772	1.000	0.703
90670	90670	0.679	1.142	0.884	0.516	0.772	1.000	0.703
90680	90680	0.995	1.142	0.884	0.516	0.772	1.000	0.329
90701	90701	0.679	1.142	0.884	0.516	1.130	1.000	0.703
90703	90703	0.679	1.142	0.884	0.516	1.130	1.000	0.703
90704	90704	1.045	1.142	1.109	0.516	0.772	1.000	0.703
90706	90706	0.679	0.632	0.884	0.516	1.130	1.000	0.703
90710	90710	1.045	1.142	0.884	0.516	1.130	1.000	0.703
90712	90712	1.045	0.632	0.884	0.516	0.772	1.000	0.703
90713	90713	1.045	0.632	0.884	0.516	0.772	1.000	0.703
90714	90714	1.045	0.632	0.884	0.516	0.772	1.000	0.703
90715	90715	0.679	1.142	0.884	0.516	0.772	1.000	0.703
90716	90716	0.679	1.142	0.884	0.516	0.772	1.000	0.703
90717	90717	1.045	1.142	0.884	0.516	1.130	1.000	0.703
90720	90720	1.045	1.142	0.884	0.516	0.772	1.000	0.329
90723	90723	1.045	0.632	0.884	0.516	1.130	1.000	0.703
90731	90731	1.045	1.142	0.848	0.408	0.728	1.000	0.605
90732	90732	1.045	1.142	0.848	0.408	0.728	1.000	0.605
90740	90740	1.045	1.142	0.884	0.516	0.772	1.000	0.329
90742	90742	1.045	1.142	0.884	0.516	0.772	1.000	0.329
90743	90743	1.045	1.142	0.884	0.516	0.772	1.000	0.329
90744	90744	1.045	1.142	0.884	0.516	1.130	1.000	0.703
90745	90745	1.045	1.142	0.884	0.516	1.130	1.000	0.703
90746	90746	1.045	1.662	0.884	0.516	1.130	1.000	0.703
90747	90747	1.045	1.662	0.884	0.516	1.130	1.000	0.703
90755	90755	1.045	0.563	0.848	0.408	1.130	1.000	0.605
90802	90802	1.045	0.632	0.884	0.516	0.772	1.000	0.703
90803	90803	1.045	0.632	0.884	0.516	0.772	1.000	0.703
90804	90804	1.045	0.632	0.884	0.516	0.772	1.000	0.703
90805	90805	1.045	0.632	0.884	0.516	1.130	1.000	0.703
90806	90806	1.045	0.632	0.884	0.516	1.130	1.000	0.703
90807	90807	1.045	0.632	0.884	0.516	1.130	1.000	0.703
90808	90808	1.045	0.632	0.884	0.516	0.772	1.000	0.703
90810	90810	1.045	1.142	0.884	0.516	1.130	1.000	0.703
90813	90813	1.045	0.632	0.884	0.516	0.772	1.000	0.703
90814	90814	1.045	0.632	0.884	0.516	0.772	1.000	0.703
90815	90815	1.045	0.632	0.884	0.516	0.772	1.000	0.703
90822	90822	1.045	0.632	0.884	0.516	0.772	1.000	0.703
90840	90840	1.045	0.632	0.884	0.516	0.772	1.000	0.703
91001	91001	1.045	0.632	0.884	1.743	0.772	1.000	0.703
91006	91006	0.679	0.632	0.884	1.743	1.125	1.000	0.703
91007	91007	0.679	0.632	0.884	1.743	1.125	1.000	0.703
91008	91008	0.679	1.142	0.884	1.743	1.125	1.000	0.703
91010	91010	0.679	1.142	0.884	1.743	1.125	1.000	0.703
91011	91011	0.679	1.142	0.884	1.743	1.125	1.000	0.703
91016	91016	1.045	0.632	0.884	1.743	1.125	1.000	0.703
91020	91020	0.679	1.662	0.884	1.743	1.125	1.000	0.703
91024	91024	1.045	0.632	0.884	1.743	1.125	1.000	0.703
91030	91030	1.045	0.632	0.884	0.857	0.772	1.000	0.703
91040	91040	1.045	1.662	1.109	1.743	1.125	1.000	0.703
91042	91042	1.045	1.662	1.109	1.743	1.125	1.000	0.703
91101	91101	1.045	0.632	0.884	1.743	0.772	1.000	0.703
91103	91103	1.045	0.632	0.884	1.743	0.772	1.000	0.703
91104	91104	1.045	0.632	0.884	1.743	1.125	1.000	0.703
91105	91105	1.045	0.632	0.884	1.743	0.772	1.000	0.703
91106	91106	1.045	0.632	0.884	1.743	0.772	1.000	0.703
91107	91107	0.679	0.632	0.884	1.743	1.125	1.000	0.703
91108	91108	0.679	0.632	0.884	1.743	1.125	1.000	0.703
91109	91109	1.045	0.632	0.884	1.743	0.772	1.000	0.703
91201	91201	1.045	1.142	1.109	1.743	0.772	1.000	0.703
91202	91202	0.679	1.662	1.109	1.743	0.772	1.000	0.703
91203	91203	1.045	1.142	1.109	0.947	0.772	1.000	0.703
91204	91204	1.045	1.142	1.109	0.947	0.772	1.000	0.703
91205	91205	1.045	0.632	1.109	1.743	0.772	1.000	0.703

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE PLUS**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
91206	91206	1.045	1.142	1.109	1.743	0.772	1.000	0.703
91207	91207	1.045	1.662	1.109	1.743	0.772	1.000	0.703
91208	91208	1.045	1.662	1.109	1.743	0.772	1.000	0.703
91214	91214	0.679	1.662	1.109	1.743	1.125	1.000	0.703
91301	91301	0.917	1.662	1.109	0.947	1.130	1.000	0.703
91302	91302	1.045	1.662	1.701	0.947	1.130	1.000	0.703
91303	91303	1.045	1.662	1.109	0.947	1.125	1.000	0.703
91304	91304	0.917	1.662	1.109	0.947	1.125	1.000	0.703
91305	91305	1.045	1.662	1.109	0.947	1.125	1.000	0.703
91306	91306	1.045	1.662	1.109	0.947	1.130	1.000	0.703
91307	91307	1.045	1.662	1.109	0.947	1.125	1.000	0.703
91310	91310	0.917	1.662	0.884	0.947	0.801	1.000	0.703
91311	91311	0.917	1.662	1.109	0.947	1.125	1.000	0.703
91316	91316	1.045	1.662	1.701	0.947	1.130	1.000	0.703
91319	91319	0.917	1.662	1.109	0.947	0.801	1.000	0.703
91320	91320	0.917	1.662	1.109	0.947	0.801	1.000	0.703
91321	91321	0.917	1.662	1.109	0.947	1.125	1.000	0.703
91324	91324	1.045	1.662	1.109	0.947	1.125	1.000	0.703
91325	91325	1.045	1.662	1.109	0.947	1.130	1.000	0.703
91326	91326	0.917	1.662	1.109	0.947	1.125	1.000	0.703
91327	91327	1.045	1.662	1.109	0.947	1.125	1.000	0.703
91330	91330	1.045	1.662	1.109	0.947	1.130	1.000	0.703
91331	91331	1.045	1.662	1.109	1.743	1.125	1.000	0.703
91335	91335	1.045	1.662	1.109	0.947	1.130	1.000	0.703
91340	91340	1.045	1.662	1.109	1.743	1.125	1.000	0.703
91341	91341	1.045	1.662	1.109	1.743	1.125	1.000	0.703
91342	91342	0.917	1.662	1.109	1.743	1.125	1.000	0.703
91343	91343	1.045	1.662	1.109	0.947	1.125	1.000	0.703
91344	91344	1.045	1.662	1.109	0.947	1.125	1.000	0.703
91345	91345	1.045	1.662	1.109	0.947	1.125	1.000	0.703
91350	91350	0.917	1.662	0.884	0.947	1.125	1.000	0.703
91351	91351	0.917	1.662	1.109	0.947	1.125	1.000	0.703
91352	91352	1.045	1.662	1.109	1.743	1.125	1.000	0.703
91354	91354	0.917	1.662	0.884	0.947	1.125	1.000	0.703
91355	91355	0.917	1.662	0.884	0.947	0.801	1.000	0.703
91356	91356	1.045	1.662	1.701	0.947	1.130	1.000	0.703
91358	91358	0.917	1.662	1.109	0.947	0.801	1.000	0.703
91359	91359	0.917	1.662	1.109	0.947	0.772	1.000	0.703
91360	91360	0.917	1.662	1.109	0.947	0.801	1.000	0.703
91361	91361	0.917	1.662	1.701	0.947	0.772	1.000	0.703
91362	91362	0.917	1.662	1.109	0.947	0.801	1.000	0.703
91363	91363	0.917	1.662	1.109	0.947	0.801	1.000	0.703
91364	91364	1.045	1.662	1.701	0.947	1.130	1.000	0.703
91365	91365	1.045	1.662	1.701	0.947	1.130	1.000	0.703
91367	91367	1.045	1.662	1.109	0.947	1.130	1.000	0.703
91371	91371	1.045	1.662	1.109	0.947	1.130	1.000	0.703
91372	91372	1.045	1.662	1.109	0.947	1.130	1.000	0.703
91377	91377	0.917	1.662	1.109	0.947	0.772	1.000	0.703
91381	91381	0.917	1.662	1.109	0.947	1.125	1.000	0.703
91384	91384	0.917	1.662	0.884	0.947	0.801	1.000	0.703
91387	91387	0.917	1.662	1.109	0.947	1.125	1.000	0.703
91390	91390	0.917	1.662	1.109	0.947	1.125	1.000	0.703
91401	91401	1.045	1.662	1.701	0.947	1.130	1.000	0.703
91402	91402	1.045	1.662	1.109	0.947	1.130	1.000	0.703
91403	91403	1.045	1.662	1.701	0.947	1.130	1.000	0.703
91404	91404	1.045	1.662	1.109	0.947	1.130	1.000	0.703
91405	91405	1.045	1.662	1.109	0.947	1.125	1.000	0.703
91406	91406	1.045	1.662	1.109	0.947	1.130	1.000	0.703
91411	91411	1.045	1.662	1.701	0.947	1.130	1.000	0.703
91423	91423	1.045	1.662	1.701	0.947	1.130	1.000	0.703
91436	91436	1.045	1.662	1.701	0.947	1.130	1.000	0.703
91501	91501	1.045	1.662	1.109	1.743	1.125	1.000	0.703
91502	91502	1.045	1.662	1.109	0.947	1.125	1.000	0.703
91504	91504	1.045	1.662	1.109	1.743	1.125	1.000	0.703

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE PLUS**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
91505	91505	1.045	1.662	1.109	0.947	1.125	1.000	0.703
91506	91506	1.045	1.662	1.109	0.947	1.125	1.000	0.703
91521	91521	1.045	1.662	1.109	0.947	1.125	1.000	0.703
91601	91601	1.045	1.662	1.109	0.947	1.125	1.000	0.703
91602	91602	1.045	1.662	1.109	0.947	1.130	1.000	0.703
91603	91603	1.045	1.662	0.884	0.947	1.125	1.000	0.703
91604	91604	1.045	1.662	1.701	0.857	1.130	1.000	0.703
91605	91605	1.045	1.662	1.109	0.947	1.130	1.000	0.703
91606	91606	1.045	1.662	1.109	0.947	1.125	1.000	0.703
91607	91607	1.045	1.662	1.701	0.947	1.130	1.000	0.703
91608	91608	1.045	1.142	1.701	0.857	1.125	1.000	0.703
91701	91701	0.995	1.924	0.884	1.743	1.125	1.000	0.703
91702	91702	0.679	1.142	0.884	1.743	1.125	1.000	0.703
91706	91706	0.679	0.632	0.884	0.857	1.125	1.000	0.703
91708	91708	0.995	1.924	0.884	0.857	0.772	1.000	0.703
91709	91709	0.995	1.924	0.884	0.857	1.125	1.000	0.703
91710	91710	0.679	1.924	0.884	0.857	1.125	1.000	0.703
91711	91711	0.679	1.226	0.884	0.857	1.125	1.000	0.703
91718	91718	0.679	1.142	0.884	0.857	1.125	1.000	0.703
91719	91719	0.679	1.142	0.884	0.857	1.125	1.000	0.703
91720	91720	0.679	1.142	0.884	0.857	1.125	1.000	0.703
91722	91722	0.679	1.142	0.884	0.857	1.125	1.000	0.703
91723	91723	0.679	1.226	0.884	0.857	1.125	1.000	0.703
91724	91724	0.679	1.924	0.884	0.857	1.125	1.000	0.703
91729	91729	0.995	1.924	0.884	1.743	1.125	1.000	0.703
91730	91730	0.995	1.924	0.884	1.743	1.125	1.000	0.703
91731	91731	0.679	0.632	0.884	0.857	1.125	1.000	0.703
91732	91732	0.679	0.632	0.884	0.857	1.125	1.000	0.703
91733	91733	0.679	0.632	0.884	0.516	1.125	1.000	0.703
91734	91734	0.679	0.632	0.884	0.857	1.125	1.000	0.703
91737	91737	0.995	1.924	0.884	1.743	1.125	1.000	0.703
91739	91739	1.152	1.924	0.884	1.743	1.125	1.000	0.703
91740	91740	0.679	1.142	0.884	0.857	1.125	1.000	0.703
91741	91741	0.679	1.142	0.884	0.857	1.125	1.000	0.703
91744	91744	0.679	1.142	0.884	0.857	1.125	1.000	0.703
91745	91745	0.679	1.142	0.884	0.516	1.130	1.000	0.703
91746	91746	0.679	1.142	0.884	0.516	1.125	1.000	0.703
91748	91748	0.679	1.924	0.884	0.857	1.125	1.000	0.703
91750	91750	0.679	1.226	0.884	0.857	1.125	1.000	0.703
91752	91752	0.995	1.924	0.884	1.743	1.125	1.000	0.703
91754	91754	1.045	0.632	0.884	0.516	0.772	1.000	0.703
91755	91755	1.045	0.632	0.884	0.516	0.772	1.000	0.703
91759	91759	1.152	1.924	0.884	1.743	1.125	1.000	0.703
91760	91760	0.995	1.924	0.884	1.743	1.125	1.000	0.703
91761	91761	0.995	1.924	0.884	1.743	1.125	1.000	0.703
91762	91762	0.995	1.226	0.884	0.857	1.125	1.000	0.703
91763	91763	0.679	1.226	0.884	0.857	1.125	1.000	0.703
91764	91764	0.995	1.924	0.884	1.743	1.125	1.000	0.703
91765	91765	0.679	1.924	0.884	0.857	1.125	1.000	0.703
91766	91766	0.679	1.924	0.884	0.857	1.125	1.000	0.703
91767	91767	0.995	1.226	0.884	0.857	1.125	1.000	0.703
91768	91768	0.679	1.924	0.884	0.857	1.125	1.000	0.703
91770	91770	0.679	0.632	0.884	0.516	0.772	1.000	0.703
91773	91773	0.679	1.924	0.884	0.857	1.125	1.000	0.703
91775	91775	0.679	0.632	0.884	1.743	0.772	1.000	0.703
91776	91776	0.679	0.632	0.884	0.857	0.772	1.000	0.703
91780	91780	0.679	0.632	0.884	0.857	1.125	1.000	0.703
91784	91784	0.679	1.924	0.884	1.743	1.125	1.000	0.703
91786	91786	0.679	1.226	0.884	1.743	1.125	1.000	0.703
91789	91789	0.679	1.924	0.884	0.857	1.125	1.000	0.703
91790	91790	0.679	1.142	0.884	0.857	1.125	1.000	0.703
91791	91791	0.679	1.142	0.884	0.857	1.125	1.000	0.703
91792	91792	0.679	1.924	0.884	0.857	1.125	1.000	0.703
91801	91801	1.045	0.632	0.884	0.857	0.772	1.000	0.703
91803	91803	0.679	0.632	1.109	0.516	0.772	1.000	0.703
91901	91901	0.784	1.344	1.198	0.547	0.793	1.000	0.089

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE PLUS**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
91902	91902	0.784	1.344	1.198	0.547	0.793	1.000	0.089
91905	91905	0.784	1.344	1.198	0.547	0.793	1.000	0.089
91906	91906	0.784	1.344	1.198	0.547	0.793	1.000	0.089
91910	91910	0.784	1.344	1.198	0.547	0.793	1.000	0.089
91911	91911	0.784	1.344	1.198	0.547	0.793	1.000	0.089
91913	91913	0.784	1.344	1.198	0.547	0.793	1.000	0.089
91914	91914	0.784	1.344	1.198	0.547	0.793	1.000	0.089
91915	91915	0.784	1.344	1.198	0.547	0.793	1.000	0.089
91916	91916	0.784	1.344	1.198	0.547	0.793	1.000	0.089
91917	91917	0.784	1.344	1.198	0.547	0.793	1.000	0.089
91931	91931	0.784	1.344	1.198	0.547	0.793	1.000	0.089
91932	91932	0.784	1.344	1.198	0.547	0.793	1.000	0.089
91934	91934	0.784	1.344	1.198	0.547	0.793	1.000	0.089
91935	91935	0.784	1.344	1.198	0.547	0.793	1.000	0.089
91941	91941	0.784	1.344	1.198	0.547	0.793	1.000	0.089
91942	91942	0.784	1.344	1.198	0.547	0.793	1.000	0.089
91945	91945	0.784	1.344	1.198	0.547	0.793	1.000	0.089
91948	91948	0.784	1.344	1.198	0.547	0.793	1.000	0.089
91950	91950	0.784	1.344	1.198	0.547	0.793	1.000	0.089
91962	91962	0.784	1.344	1.198	0.547	0.793	1.000	0.089
91963	91963	0.784	1.344	1.198	0.547	0.793	1.000	0.089
91977	91977	0.784	1.344	1.198	0.547	0.793	1.000	0.089
91978	91978	0.784	1.344	1.198	0.547	0.793	1.000	0.089
91980	91980	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92003	92003	0.953	1.344	1.198	0.547	0.793	1.000	0.089
92004	92004	0.869	1.344	0.884	0.691	0.880	1.000	0.329
92007	92007	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92008	92008	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92009	92009	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92010	92010	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92011	92011	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92014	92014	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92019	92019	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92020	92020	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92021	92021	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92024	92024	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92025	92025	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92026	92026	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92027	92027	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92028	92028	0.953	1.344	1.198	0.547	0.793	1.000	0.089
92029	92029	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92036	92036	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92037	92037	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92040	92040	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92054	92054	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92055	92055	0.995	1.924	1.198	0.691	0.880	1.000	0.329
92056	92056	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92057	92057	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92058	92058	0.953	1.344	1.198	0.547	0.793	1.000	0.089
92059	92059	0.953	1.344	1.198	0.547	0.793	1.000	0.089
92060	92060	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92061	92061	0.869	1.344	1.198	0.691	0.880	1.000	0.329
92064	92064	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92065	92065	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92066	92066	0.869	1.344	0.884	0.691	0.880	1.000	0.329
92067	92067	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92068	92068	0.995	1.344	1.198	0.691	0.880	1.000	0.329
92069	92069	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92070	92070	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92071	92071	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92075	92075	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92078	92078	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92079	92079	0.869	1.344	1.198	0.691	0.880	1.000	0.329
92081	92081	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92082	92082	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92083	92083	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92084	92084	0.784	1.344	1.198	0.547	0.793	1.000	0.089

**CALIFORNIA
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ALLSTATE INSURANCE COMPANY
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PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
92086	92086	0.869	1.344	0.884	0.857	0.880	1.000	0.329
92091	92091	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92092	92092	0.869	1.344	1.198	0.691	0.880	1.000	0.329
92096	92096	0.869	1.344	1.198	0.691	0.880	1.000	0.329
92101	92101	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92102	92102	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92103	92103	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92104	92104	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92105	92105	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92106	92106	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92107	92107	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92108	92108	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92109	92109	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92110	92110	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92111	92111	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92113	92113	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92114	92114	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92115	92115	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92116	92116	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92117	92117	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92118	92118	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92119	92119	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92120	92120	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92121	92121	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92122	92122	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92123	92123	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92124	92124	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92126	92126	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92127	92127	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92128	92128	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92129	92129	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92130	92130	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92131	92131	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92133	92133	0.869	1.344	1.198	0.691	0.880	1.000	0.329
92134	92134	0.869	1.344	1.198	0.691	0.880	1.000	0.329
92135	92135	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92136	92136	0.869	1.344	1.198	0.691	0.880	1.000	0.329
92137	92137	0.869	1.344	1.198	0.691	0.880	1.000	0.329
92138	92138	0.869	1.344	1.198	0.691	0.880	1.000	0.329
92139	92139	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92140	92140	0.869	1.344	1.198	0.691	0.880	1.000	0.329
92145	92145	0.869	1.344	1.198	0.691	0.880	1.000	0.329
92152	92152	0.869	1.344	1.198	0.691	0.880	1.000	0.329
92154	92154	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92171	92171	0.869	1.344	1.198	0.691	0.880	1.000	0.329
92172	92172	0.869	1.344	1.198	0.691	0.880	1.000	0.329
92173	92173	0.784	1.344	1.198	0.547	0.793	1.000	0.089
92182	92182	0.869	1.344	1.198	0.691	0.880	1.000	0.329
92196	92196	0.869	1.344	1.198	0.691	0.880	1.000	0.329
92201	92201	1.152	1.226	0.884	0.857	0.880	1.000	0.703
92203	92203	1.152	1.226	0.884	0.857	0.880	1.000	0.703
92210	92210	1.152	1.226	0.884	0.857	0.880	1.000	0.703
92211	92211	1.152	1.226	0.884	0.857	0.880	1.000	0.703
92220	92220	1.152	1.226	0.884	0.857	1.125	1.000	0.703
92223	92223	1.152	1.226	0.884	0.857	1.125	1.000	0.703
92225	92225	1.135	1.226	0.848	1.743	0.793	1.000	0.605
92226	92226	1.152	1.226	0.884	1.743	0.880	1.000	0.703
92227	92227	0.869	1.344	0.884	1.743	0.880	1.000	1.166
92230	92230	1.152	1.226	0.884	0.857	1.125	1.000	0.703
92231	92231	0.869	1.344	0.884	1.743	0.880	1.000	1.166
92233	92233	1.152	1.344	0.884	1.743	0.880	1.000	1.166
92234	92234	1.152	1.226	0.884	0.857	1.125	1.000	0.703
92235	92235	1.152	1.226	0.884	0.857	1.125	1.000	0.703
92236	92236	1.152	1.226	0.884	0.857	0.880	1.000	0.703
92239	92239	1.135	1.226	0.848	1.743	1.117	1.000	0.605
92240	92240	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92241	92241	1.152	1.226	0.884	1.743	1.125	1.000	0.703

**CALIFORNIA
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ALLSTATE INSURANCE COMPANY
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PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
92242	92242	1.135	1.226	0.848	1.743	0.793	1.000	0.605
92243	92243	0.869	1.344	0.884	1.743	0.880	1.000	1.166
92244	92244	0.869	1.344	0.884	1.743	0.880	1.000	1.166
92249	92249	0.869	1.344	0.884	1.743	0.880	1.000	1.166
92250	92250	0.869	1.344	0.884	1.743	0.880	1.000	1.166
92251	92251	0.869	1.344	0.884	1.743	0.880	1.000	1.166
92252	92252	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92253	92253	1.152	1.226	0.884	0.857	0.880	1.000	0.703
92254	92254	1.152	1.344	0.884	1.743	0.880	1.000	0.703
92255	92255	1.152	1.226	0.884	0.857	0.880	1.000	0.703
92256	92256	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92257	92257	1.152	1.344	0.884	1.743	0.880	1.000	1.166
92258	92258	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92259	92259	0.869	1.344	1.198	0.691	0.880	1.000	1.166
92260	92260	1.152	1.226	0.884	0.857	0.880	1.000	0.703
92261	92261	1.152	1.226	0.884	0.857	0.880	1.000	0.703
92262	92262	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92263	92263	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92264	92264	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92266	92266	1.135	1.344	0.848	1.743	0.793	1.000	1.166
92267	92267	1.152	1.226	0.884	1.743	0.880	1.000	0.703
92268	92268	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92270	92270	1.152	1.226	0.884	0.857	0.880	1.000	0.703
92273	92273	0.869	1.344	0.884	1.743	0.880	1.000	1.166
92274	92274	1.152	1.344	0.884	1.743	0.880	1.000	0.703
92275	92275	0.869	1.344	0.884	1.743	0.880	1.000	1.166
92276	92276	1.152	1.226	0.884	0.857	0.880	1.000	0.703
92277	92277	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92278	92278	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92280	92280	1.135	1.226	0.848	1.743	0.793	1.000	0.605
92281	92281	0.869	1.344	0.884	1.743	0.880	1.000	1.166
92282	92282	1.152	1.226	0.884	0.857	1.125	1.000	0.703
92283	92283	1.135	1.344	0.848	1.743	0.793	1.000	1.166
92284	92284	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92285	92285	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92286	92286	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92301	92301	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92304	92304	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92305	92305	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92307	92307	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92308	92308	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92309	92309	1.135	1.226	0.848	1.743	1.117	1.000	0.605
92310	92310	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92311	92311	1.135	1.226	0.848	1.743	1.117	1.000	0.605
92312	92312	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92313	92313	1.152	1.226	0.884	0.857	1.125	1.000	0.703
92314	92314	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92315	92315	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92316	92316	1.152	1.924	0.884	1.743	1.125	1.000	0.703
92317	92317	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92320	92320	1.152	1.226	0.884	0.857	1.125	1.000	0.703
92321	92321	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92322	92322	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92324	92324	1.152	1.226	0.884	0.857	1.125	1.000	0.703
92325	92325	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92326	92326	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92327	92327	1.135	1.226	0.848	1.743	1.117	1.000	0.605
92328	92328	1.185	0.555	0.848	1.743	1.117	1.000	0.089
92329	92329	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92332	92332	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92333	92333	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92334	92334	1.152	1.924	0.884	1.743	1.125	1.000	0.703
92335	92335	1.152	1.924	0.884	1.743	1.125	1.000	0.703
92336	92336	1.152	1.924	0.884	1.743	1.125	1.000	0.703
92337	92337	1.152	1.924	0.884	1.743	1.125	1.000	0.703
92338	92338	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92339	92339	1.152	1.226	0.884	1.743	1.125	1.000	0.703

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PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
92340	92340	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92341	92341	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92342	92342	1.135	1.226	0.848	1.743	1.117	1.000	0.605
92344	92344	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92345	92345	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92346	92346	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92347	92347	1.135	1.226	0.848	1.743	1.117	1.000	0.605
92350	92350	1.152	1.226	0.884	0.857	1.125	1.000	0.703
92352	92352	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92354	92354	1.152	1.226	0.884	0.857	1.125	1.000	0.703
92356	92356	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92357	92357	1.152	1.226	0.884	0.857	1.125	1.000	0.703
92358	92358	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92359	92359	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92363	92363	1.135	1.226	0.848	1.743	0.793	1.000	0.605
92364	92364	1.135	1.226	0.848	1.743	1.117	1.000	0.605
92365	92365	1.135	1.226	0.848	1.743	1.117	1.000	0.605
92366	92366	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92368	92368	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92369	92369	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92371	92371	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92372	92372	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92373	92373	1.152	1.226	0.884	0.857	1.125	1.000	0.703
92374	92374	1.152	1.226	0.884	0.857	1.125	1.000	0.703
92376	92376	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92377	92377	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92378	92378	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92382	92382	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92384	92384	1.135	1.226	0.848	1.743	1.117	1.000	0.089
92385	92385	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92386	92386	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92389	92389	1.152	1.226	0.884	1.743	1.125	1.000	0.329
92391	92391	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92392	92392	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92393	92393	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92394	92394	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92395	92395	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92397	92397	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92398	92398	1.135	1.226	0.848	1.743	1.117	1.000	0.605
92399	92399	1.152	1.226	0.884	0.857	1.125	1.000	0.703
92401	92401	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92402	92402	1.152	1.226	0.884	0.857	1.125	1.000	0.703
92403	92403	1.152	1.226	0.884	0.857	1.125	1.000	0.703
92404	92404	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92405	92405	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92407	92407	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92408	92408	1.152	1.226	0.884	0.857	1.125	1.000	0.703
92410	92410	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92411	92411	1.152	1.226	0.884	1.743	1.125	1.000	0.703
92501	92501	1.152	1.226	0.884	0.857	1.125	1.000	0.703
92503	92503	0.995	1.924	0.884	0.857	1.125	1.000	0.703
92504	92504	0.995	1.924	0.884	0.857	1.125	1.000	0.703
92505	92505	0.995	1.924	0.884	0.857	1.125	1.000	0.703
92506	92506	0.995	1.226	0.884	0.857	1.125	1.000	0.703
92507	92507	1.152	1.226	0.884	0.857	1.125	1.000	0.703
92508	92508	0.953	1.924	0.848	0.776	1.117	1.000	0.605
92509	92509	0.995	1.226	0.884	1.743	1.125	1.000	0.703
92514	92514	0.995	1.924	0.884	0.857	1.125	1.000	0.703
92515	92515	0.995	1.924	0.884	0.857	1.125	1.000	0.703
92516	92516	0.995	1.226	0.884	0.857	1.125	1.000	0.703
92518	92518	0.995	1.924	0.884	0.857	1.125	1.000	0.703
92521	92521	1.152	1.226	0.884	0.857	1.125	1.000	0.703
92530	92530	0.995	1.924	0.884	0.857	0.772	1.000	0.703
92531	92531	0.995	1.924	0.884	0.857	0.772	1.000	0.703
92532	92532	0.995	1.924	0.884	0.857	0.772	1.000	0.703
92536	92536	0.995	1.344	0.884	0.857	0.880	1.000	0.703
92539	92539	1.152	1.226	0.884	0.857	0.880	1.000	0.703

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE PLUS**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
92543	92543	0.995	1.226	0.884	0.857	1.125	1.000	0.703
92544	92544	1.152	1.226	0.884	0.857	0.880	1.000	0.703
92545	92545	0.995	1.226	0.884	0.857	1.125	1.000	0.703
92546	92546	0.995	1.226	0.884	0.857	1.125	1.000	0.703
92548	92548	0.995	1.226	0.884	0.857	1.125	1.000	0.703
92549	92549	1.152	1.226	0.884	0.857	1.125	1.000	0.703
92551	92551	0.995	1.226	0.884	0.857	1.125	1.000	0.703
92553	92553	1.152	1.226	0.884	0.857	1.125	1.000	0.703
92555	92555	1.152	1.226	0.884	0.857	1.125	1.000	0.703
92557	92557	1.152	1.226	0.884	0.857	1.125	1.000	0.703
92561	92561	1.152	1.226	0.884	0.857	1.125	1.000	0.703
92562	92562	0.995	1.924	0.884	0.857	0.772	1.000	0.703
92563	92563	0.995	1.226	0.884	0.857	0.880	1.000	0.703
92564	92564	0.995	1.226	0.884	0.857	0.880	1.000	0.703
92567	92567	0.995	1.226	0.884	0.857	1.125	1.000	0.703
92570	92570	0.995	1.924	0.884	0.857	1.125	1.000	0.703
92571	92571	0.995	1.226	0.884	0.857	1.125	1.000	0.703
92572	92572	0.953	1.924	0.848	0.776	1.117	1.000	0.605
92581	92581	1.152	1.226	0.884	0.857	1.125	1.000	0.703
92582	92582	1.152	1.226	0.884	0.857	1.125	1.000	0.703
92583	92583	1.152	1.226	0.884	0.857	1.125	1.000	0.703
92584	92584	0.995	1.226	0.884	0.857	1.125	1.000	0.703
92585	92585	0.995	1.226	0.884	0.857	1.125	1.000	0.703
92586	92586	0.995	1.226	0.884	0.857	1.125	1.000	0.703
92587	92587	0.953	1.924	0.848	0.776	1.117	1.000	0.605
92589	92589	0.995	1.344	1.198	0.857	0.880	1.000	0.703
92590	92590	0.953	1.344	1.198	0.776	0.793	1.000	0.605
92591	92591	0.995	1.344	1.198	0.857	0.880	1.000	0.703
92592	92592	0.995	1.226	1.198	0.857	0.880	1.000	0.703
92595	92595	0.995	1.924	0.884	0.857	0.772	1.000	0.703
92596	92596	0.995	1.226	0.884	0.857	0.772	1.000	0.703
92602	92602	0.953	1.924	0.848	0.776	0.728	1.000	0.089
92603	92603	0.953	2.879	1.198	0.776	0.728	1.000	0.089
92604	92604	0.995	1.924	0.884	0.857	0.772	1.000	0.329
92605	92605	1.045	1.142	0.884	0.516	0.772	1.000	0.329
92606	92606	0.995	1.924	0.884	0.857	0.772	1.000	0.329
92607	92607	0.995	2.879	1.198	0.857	0.772	1.000	0.329
92610	92610	0.953	2.879	0.848	0.776	0.728	1.000	0.089
92612	92612	0.953	1.924	0.848	0.776	0.728	1.000	0.089
92614	92614	0.995	1.924	0.884	0.857	0.772	1.000	0.329
92617	92617	0.953	1.924	1.198	0.776	0.728	1.000	0.089
92618	92618	0.953	2.879	0.848	0.776	0.728	1.000	0.089
92620	92620	0.995	1.924	0.884	0.857	0.772	1.000	0.329
92624	92624	0.953	2.879	1.198	0.776	0.728	1.000	0.089
92625	92625	0.953	1.924	1.198	0.776	0.728	1.000	0.089
92626	92626	0.995	1.924	0.884	0.857	0.772	1.000	0.329
92627	92627	0.953	1.142	0.848	0.776	0.728	1.000	0.089
92629	92629	0.953	2.879	1.198	0.776	0.728	1.000	0.089
92630	92630	0.953	2.879	0.848	0.776	0.728	1.000	0.089
92637	92637	0.995	2.879	1.198	0.857	0.772	1.000	0.329
92646	92646	0.995	1.924	0.884	0.516	0.772	1.000	0.329
92647	92647	1.045	1.142	0.884	0.516	0.772	1.000	0.329
92648	92648	1.045	1.142	0.848	0.408	0.728	1.000	0.089
92649	92649	1.045	1.142	0.884	0.516	0.772	1.000	0.329
92651	92651	0.953	2.879	1.198	0.776	0.728	1.000	0.089
92652	92652	0.995	2.879	1.198	0.857	0.772	1.000	0.329
92653	92653	0.953	2.879	1.198	0.776	0.728	1.000	0.089
92655	92655	1.045	1.142	0.884	0.516	0.772	1.000	0.329
92656	92656	0.953	2.879	1.198	0.776	0.728	1.000	0.089
92657	92657	0.953	2.879	1.198	0.776	0.728	1.000	0.089
92660	92660	0.953	1.924	1.198	0.776	0.728	1.000	0.089
92661	92661	0.953	1.924	0.848	0.408	0.728	1.000	0.089
92662	92662	0.953	1.924	0.848	0.776	0.728	1.000	0.089
92663	92663	0.953	1.924	0.848	0.408	0.728	1.000	0.089
92672	92672	0.953	2.879	1.198	0.776	0.728	1.000	0.089
92673	92673	0.953	2.879	1.198	0.776	0.728	1.000	0.089
92675	92675	0.953	2.879	1.198	0.776	0.728	1.000	0.089

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE PLUS**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
92676	92676	0.953	2.879	0.848	0.776	0.728	1.000	0.089
92677	92677	0.953	2.879	1.198	0.776	0.728	1.000	0.089
92678	92678	0.953	2.879	0.848	0.776	0.728	1.000	0.089
92679	92679	0.953	2.879	0.848	0.776	0.728	1.000	0.089
92683	92683	1.045	1.142	0.884	0.516	0.772	1.000	0.329
92688	92688	0.953	2.879	0.848	0.776	0.728	1.000	0.089
92691	92691	0.953	2.879	1.198	0.776	0.728	1.000	0.089
92692	92692	0.953	2.879	1.198	0.776	0.728	1.000	0.089
92693	92693	0.995	2.879	1.198	0.857	0.772	1.000	0.329
92694	92694	0.953	2.879	1.198	0.776	0.728	1.000	0.089
92697	92697	0.995	1.924	0.884	0.857	0.772	1.000	0.329
92701	92701	0.995	1.142	0.884	0.857	0.772	1.000	0.329
92702	92702	0.995	1.142	0.884	0.857	0.772	1.000	0.329
92703	92703	0.995	1.142	0.884	0.516	0.772	1.000	0.329
92704	92704	0.995	1.142	0.884	0.857	1.130	1.000	0.329
92705	92705	0.995	1.142	0.884	0.857	0.772	1.000	0.329
92706	92706	0.995	1.142	0.884	0.857	0.772	1.000	0.329
92707	92707	0.995	1.142	0.884	0.857	0.772	1.000	0.329
92708	92708	0.995	1.142	0.884	0.516	0.772	1.000	0.329
92780	92780	0.995	1.142	0.884	0.857	0.772	1.000	0.329
92782	92782	0.953	1.924	0.848	0.776	0.728	1.000	0.089
92799	92799	0.995	1.142	0.884	0.857	1.130	1.000	0.329
92801	92801	0.679	1.142	0.884	0.516	0.772	1.000	0.329
92802	92802	1.045	1.142	0.884	0.516	0.772	1.000	0.329
92803	92803	0.995	1.142	0.884	0.516	0.772	1.000	0.329
92804	92804	1.045	1.142	0.884	0.516	0.772	1.000	0.329
92805	92805	0.995	1.142	0.884	0.516	0.772	1.000	0.329
92806	92806	0.995	1.142	0.884	0.857	1.125	1.000	0.329
92807	92807	0.995	1.924	0.884	0.857	0.772	1.000	0.329
92808	92808	0.995	1.924	0.884	0.857	0.772	1.000	0.329
92821	92821	0.679	1.924	0.884	0.516	0.772	1.000	0.329
92823	92823	0.679	1.924	0.884	0.857	1.125	1.000	0.329
92831	92831	0.679	1.142	0.884	0.516	0.772	1.000	0.329
92832	92832	1.045	1.142	0.884	0.516	0.772	1.000	0.329
92833	92833	0.679	1.142	0.884	0.516	0.772	1.000	0.329
92834	92834	0.679	1.142	0.884	0.516	0.772	1.000	0.329
92835	92835	0.679	1.924	0.884	0.516	0.772	1.000	0.329
92840	92840	0.995	1.142	0.884	0.516	0.772	1.000	0.329
92841	92841	1.045	1.142	0.884	0.516	0.772	1.000	0.329
92843	92843	0.995	1.142	0.884	0.516	0.772	1.000	0.329
92844	92844	1.045	1.142	0.884	0.516	0.772	1.000	0.329
92845	92845	1.045	1.142	0.884	0.516	0.772	1.000	0.329
92860	92860	0.995	1.924	0.884	0.857	0.772	1.000	0.703
92861	92861	0.995	1.924	0.884	0.857	0.772	1.000	0.329
92862	92862	0.995	1.142	0.884	0.857	0.772	1.000	0.329
92863	92863	0.995	1.142	0.884	0.857	0.772	1.000	0.329
92865	92865	0.995	1.142	0.884	0.857	0.772	1.000	0.329
92866	92866	0.995	1.142	0.884	0.857	0.772	1.000	0.329
92867	92867	0.995	1.142	0.884	0.857	0.772	1.000	0.329
92868	92868	0.995	1.142	0.884	0.857	0.772	1.000	0.329
92869	92869	0.995	1.924	0.884	0.857	0.772	1.000	0.329
92870	92870	0.995	1.924	0.884	0.857	0.772	1.000	0.329
92877	92877	0.995	1.924	0.884	0.857	0.772	1.000	0.703
92878	92878	0.995	1.924	0.884	0.857	0.772	1.000	0.703
92879	92879	0.995	1.924	0.884	0.857	0.772	1.000	0.703
92880	92880	0.995	1.924	0.884	0.857	0.772	1.000	0.703
92881	92881	0.995	1.924	0.884	0.857	0.772	1.000	0.703
92882	92882	0.995	1.924	0.884	0.857	0.772	1.000	0.703
92883	92883	0.995	1.924	0.884	0.857	0.772	1.000	0.703
92886	92886	0.679	1.924	0.884	0.857	0.772	1.000	0.329
92887	92887	0.995	1.924	0.884	0.857	0.772	1.000	0.329
93001	93001	0.917	0.912	1.109	0.947	0.801	1.000	0.703
93002	93002	0.917	0.912	1.109	0.947	0.801	1.000	0.703
93003	93003	0.917	0.912	1.109	0.947	0.801	1.000	0.703
93004	93004	0.917	1.662	1.109	0.947	0.801	1.000	0.703
93006	93006	0.917	1.662	1.109	0.947	0.801	1.000	0.703
93007	93007	0.917	1.662	1.109	0.947	0.801	1.000	0.703

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE PLUS**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
93009	93009	0.917	0.912	1.109	0.947	0.801	1.000	0.703
93010	93010	0.917	1.662	1.109	0.947	0.801	1.000	0.703
93011	93011	0.917	1.662	1.109	0.947	0.801	1.000	0.703
93012	93012	0.917	1.662	1.109	0.947	0.801	1.000	0.703
93013	93013	0.917	0.912	1.109	0.947	0.801	1.000	0.703
93015	93015	0.917	1.662	0.884	0.947	0.801	1.000	0.703
93016	93016	0.917	1.662	0.884	0.947	0.801	1.000	0.703
93020	93020	0.917	1.662	0.884	0.947	0.801	1.000	0.703
93021	93021	0.917	1.662	0.884	0.947	0.801	1.000	0.703
93022	93022	0.917	0.912	1.109	0.947	0.801	1.000	0.703
93023	93023	0.917	0.912	1.109	0.947	0.801	1.000	0.703
93024	93024	0.917	0.912	1.109	0.947	0.801	1.000	0.703
93030	93030	0.917	1.662	1.109	0.947	0.801	1.000	0.703
93031	93031	0.917	1.662	1.109	0.947	0.801	1.000	0.703
93033	93033	0.917	1.662	1.109	0.947	0.801	1.000	0.703
93034	93034	0.917	1.662	1.109	0.947	0.801	1.000	0.703
93035	93035	0.917	1.662	1.109	0.947	0.801	1.000	0.703
93036	93036	0.917	1.662	1.109	0.947	0.801	1.000	0.703
93040	93040	0.917	1.662	0.884	0.947	0.801	1.000	0.703
93041	93041	0.917	1.662	1.109	0.947	0.801	1.000	0.703
93042	93042	0.917	1.662	1.109	0.947	0.801	1.000	0.703
93043	93043	0.917	1.662	1.109	0.947	0.801	1.000	0.703
93044	93044	0.917	1.662	1.109	0.947	0.801	1.000	0.703
93060	93060	0.917	0.912	1.109	0.947	0.801	1.000	0.703
93061	93061	0.917	0.912	1.109	0.947	0.801	1.000	0.703
93062	93062	0.917	1.662	1.109	0.947	1.125	1.000	0.703
93063	93063	0.917	1.662	1.109	0.947	1.125	1.000	0.703
93064	93064	0.917	1.662	1.109	0.947	1.125	1.000	0.703
93065	93065	0.917	1.662	1.109	0.947	0.801	1.000	0.703
93066	93066	0.917	1.662	1.109	0.947	0.801	1.000	0.703
93067	93067	0.917	0.912	1.109	0.947	0.801	1.000	0.703
93101	93101	0.917	0.912	1.109	0.947	0.801	1.000	0.703
93103	93103	0.917	0.912	1.109	0.947	0.801	1.000	0.703
93105	93105	0.917	0.912	1.109	0.947	0.801	1.000	0.703
93106	93106	0.917	0.912	1.109	0.947	0.801	1.000	0.703
93108	93108	0.917	0.912	1.109	0.947	0.801	1.000	0.703
93109	93109	0.917	0.912	1.109	0.947	0.801	1.000	0.703
93110	93110	0.917	0.912	1.109	0.947	0.801	1.000	0.703
93111	93111	0.917	0.912	1.109	0.947	0.801	1.000	0.703
93116	93116	0.917	0.912	1.109	0.947	0.801	1.000	0.703
93117	93117	0.917	0.912	1.109	0.947	0.801	1.000	0.703
93118	93118	0.917	0.912	1.109	0.947	0.801	1.000	0.703
93160	93160	0.917	0.912	1.109	0.947	0.801	1.000	0.703
93201	93201	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93202	93202	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93203	93203	0.917	0.912	0.884	0.947	1.125	1.000	0.329
93204	93204	1.185	0.912	0.884	0.947	1.309	1.000	0.329
93205	93205	0.841	0.874	0.848	0.897	1.117	1.000	0.089
93206	93206	0.841	0.874	0.848	0.897	1.309	1.000	0.089
93207	93207	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93208	93208	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93210	93210	1.185	0.660	0.884	1.008	1.309	1.000	0.329
93212	93212	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93215	93215	0.841	0.874	0.848	0.897	1.309	1.000	0.089
93216	93216	0.917	0.912	0.884	0.947	1.309	1.000	0.329
93218	93218	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93219	93219	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93220	93220	0.917	0.912	0.884	0.947	1.125	1.000	0.329
93221	93221	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93222	93222	0.917	0.912	0.884	0.947	1.125	1.000	0.329
93223	93223	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93224	93224	0.917	0.912	0.884	0.947	0.801	1.000	0.329
93225	93225	0.917	0.912	0.884	0.947	1.125	1.000	0.329
93226	93226	0.841	0.555	0.848	0.897	1.309	1.000	0.089
93227	93227	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93230	93230	1.185	0.555	0.848	0.897	1.309	1.000	0.089

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE PLUS**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
93234	93234	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93235	93235	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93238	93238	0.841	0.555	0.848	0.897	1.117	1.000	0.089
93239	93239	1.185	0.874	0.848	0.897	1.309	1.000	0.089
93240	93240	0.841	0.874	0.848	0.897	1.117	1.000	0.089
93241	93241	0.841	0.874	0.848	0.897	1.309	1.000	0.089
93242	93242	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93243	93243	0.917	1.662	0.884	0.947	1.125	1.000	0.329
93244	93244	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93245	93245	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93246	93246	1.185	0.660	0.884	0.947	1.309	1.000	0.329
93247	93247	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93249	93249	0.841	0.874	0.848	0.897	1.309	1.000	0.089
93250	93250	0.841	0.874	0.848	0.897	1.309	1.000	0.089
93251	93251	0.917	0.912	0.884	0.947	1.309	1.000	0.329
93252	93252	0.917	0.912	0.884	0.947	0.801	1.000	0.329
93254	93254	0.917	0.912	0.884	0.947	0.801	1.000	0.703
93255	93255	0.917	0.660	0.884	1.743	1.125	1.000	0.329
93256	93256	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93257	93257	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93258	93258	1.185	0.660	0.884	0.947	1.309	1.000	0.329
93260	93260	0.841	0.555	0.848	0.897	1.309	1.000	0.089
93261	93261	0.841	0.874	0.848	0.897	1.309	1.000	0.089
93262	93262	1.185	0.660	0.884	0.947	1.309	1.000	0.329
93263	93263	0.841	0.874	0.848	0.897	1.309	1.000	0.089
93265	93265	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93266	93266	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93267	93267	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93268	93268	0.917	0.912	0.884	0.947	1.309	1.000	0.329
93270	93270	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93271	93271	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93272	93272	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93274	93274	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93276	93276	0.917	0.912	0.884	0.947	1.309	1.000	0.329
93277	93277	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93278	93278	1.185	0.660	0.884	0.947	1.309	1.000	0.329
93279	93279	1.185	0.660	0.884	0.947	1.309	1.000	0.329
93280	93280	0.841	0.874	0.848	0.897	1.309	1.000	0.089
93283	93283	0.841	0.874	0.848	1.743	1.117	1.000	0.089
93285	93285	0.841	0.874	0.848	0.897	1.309	1.000	0.089
93286	93286	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93287	93287	0.841	0.555	0.848	0.897	1.309	1.000	0.089
93291	93291	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93292	93292	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93301	93301	0.841	0.874	0.848	0.897	1.309	1.000	0.089
93303	93303	0.917	0.912	0.884	0.947	1.309	1.000	0.329
93304	93304	0.841	0.874	0.848	0.897	1.309	1.000	0.089
93305	93305	0.841	0.874	0.848	0.897	1.309	1.000	0.089
93306	93306	0.841	0.874	0.848	0.897	1.309	1.000	0.089
93307	93307	0.841	0.874	0.848	0.897	1.309	1.000	0.089
93308	93308	0.841	0.874	0.848	0.897	1.309	1.000	0.089
93309	93309	0.841	0.874	0.848	0.897	1.309	1.000	0.089
93311	93311	0.841	0.874	0.848	0.897	1.309	1.000	0.089
93312	93312	0.841	0.874	0.848	0.897	1.309	1.000	0.089
93313	93313	0.841	0.874	0.848	0.897	1.309	1.000	0.089
93314	93314	0.841	0.874	0.848	0.897	1.309	1.000	0.089
93401	93401	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93402	93402	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93403	93403	0.917	0.912	0.884	0.947	0.801	1.000	0.703
93405	93405	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93406	93406	0.917	0.912	0.884	0.947	0.801	1.000	0.703
93420	93420	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93422	93422	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93423	93423	0.917	0.912	0.884	0.947	0.801	1.000	0.703
93424	93424	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93426	93426	1.185	0.874	0.848	1.008	0.710	1.000	0.605
93427	93427	0.841	0.874	0.848	0.897	0.710	1.000	0.605

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE PLUS**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
93428	93428	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93429	93429	0.917	0.912	0.884	0.947	0.801	1.000	0.703
93430	93430	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93432	93432	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93433	93433	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93434	93434	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93436	93436	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93437	93437	0.917	0.912	0.884	0.947	0.801	1.000	0.703
93440	93440	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93441	93441	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93442	93442	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93443	93443	0.917	0.912	0.884	0.947	0.801	1.000	0.703
93444	93444	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93445	93445	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93446	93446	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93447	93447	0.917	0.912	0.884	0.947	0.801	1.000	0.703
93449	93449	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93450	93450	1.185	0.874	0.848	1.008	1.309	1.000	0.605
93451	93451	1.185	0.874	0.848	0.897	0.710	1.000	0.605
93452	93452	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93453	93453	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93454	93454	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93455	93455	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93456	93456	0.917	0.912	0.884	0.947	0.801	1.000	0.703
93458	93458	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93460	93460	0.917	0.912	0.884	0.947	0.801	1.000	0.703
93461	93461	0.917	0.912	0.884	0.947	0.801	1.000	0.703
93463	93463	0.917	0.912	1.109	0.947	0.801	1.000	0.703
93465	93465	0.841	0.874	0.848	0.897	0.710	1.000	0.605
93483	93483	0.917	0.912	0.884	0.947	0.801	1.000	0.703
93501	93501	0.917	1.662	0.884	1.743	1.125	1.000	0.329
93502	93502	0.917	1.662	0.884	1.743	1.125	1.000	0.329
93505	93505	0.841	1.662	0.848	1.743	1.117	1.000	0.089
93510	93510	1.045	1.662	1.109	1.743	1.125	1.000	0.703
93512	93512	1.185	0.660	0.884	1.486	1.309	1.000	0.329
93513	93513	1.185	0.555	0.848	1.743	1.309	1.000	0.089
93514	93514	1.185	0.555	0.848	1.486	1.309	1.000	0.089
93516	93516	1.135	1.662	0.848	1.743	1.117	1.000	0.089
93517	93517	1.185	0.555	0.848	1.008	0.989	1.000	0.089
93518	93518	0.841	0.874	0.848	1.743	1.309	1.000	0.089
93519	93519	0.917	0.912	0.884	1.743	1.125	1.000	0.329
93523	93523	0.841	1.662	0.848	1.743	1.117	1.000	0.089
93524	93524	0.917	1.662	0.884	1.743	1.125	1.000	0.329
93526	93526	1.185	0.555	0.848	1.743	1.309	1.000	0.089
93527	93527	0.841	0.555	0.848	1.743	1.117	1.000	0.089
93528	93528	1.135	1.226	0.848	1.743	1.117	1.000	0.089
93529	93529	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93530	93530	1.185	0.555	0.848	1.743	1.309	1.000	0.089
93531	93531	0.841	0.874	0.848	1.743	1.117	1.000	0.089
93532	93532	0.917	1.662	0.884	1.743	1.125	1.000	0.703
93534	93534	0.917	1.662	0.884	1.743	1.125	1.000	0.703
93535	93535	0.917	1.662	0.884	1.743	1.125	1.000	0.703
93536	93536	0.917	1.662	0.884	0.947	1.125	1.000	0.703
93541	93541	1.185	0.660	0.884	1.008	1.309	1.000	0.329
93543	93543	1.045	1.662	0.884	1.743	1.125	1.000	0.703
93544	93544	1.152	1.226	0.884	1.743	1.125	1.000	0.703
93545	93545	1.185	0.555	0.848	1.743	1.309	1.000	0.089
93546	93546	1.185	0.555	0.848	1.486	1.309	1.000	0.089
93549	93549	0.917	0.660	0.884	1.743	1.125	1.000	0.329
93550	93550	1.045	1.662	0.884	1.743	1.125	1.000	0.703
93551	93551	0.917	1.662	1.109	1.743	1.125	1.000	0.703
93552	93552	1.045	1.662	0.884	1.743	1.125	1.000	0.703
93553	93553	0.679	1.662	0.884	1.743	1.125	1.000	0.703
93554	93554	0.841	1.226	0.848	1.743	1.117	1.000	0.089
93555	93555	1.135	1.226	0.848	1.743	1.117	1.000	0.089
93556	93556	1.152	1.226	0.884	1.743	1.125	1.000	0.329
93558	93558	1.152	1.226	0.884	1.743	1.125	1.000	0.703

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE PLUS**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
93560	93560	0.917	1.662	0.884	1.743	1.125	1.000	0.329
93561	93561	0.841	1.662	0.848	1.743	1.117	1.000	0.089
93562	93562	1.135	1.226	0.848	1.743	1.117	1.000	0.605
93563	93563	0.679	1.226	0.884	1.743	1.125	1.000	0.703
93581	93581	0.917	1.662	0.884	1.743	1.125	1.000	0.329
93590	93590	1.045	1.662	0.884	1.743	1.125	1.000	0.703
93591	93591	1.152	1.662	0.884	1.743	1.125	1.000	0.703
93592	93592	1.152	1.226	0.884	1.743	1.125	1.000	0.703
93596	93596	1.152	1.662	0.884	1.743	1.125	1.000	0.329
93601	93601	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93602	93602	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93603	93603	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93604	93604	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93605	93605	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93606	93606	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93608	93608	1.185	0.660	0.884	1.008	1.309	1.000	0.329
93609	93609	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93610	93610	1.185	0.555	0.848	1.008	1.516	1.000	0.089
93611	93611	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93612	93612	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93614	93614	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93615	93615	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93616	93616	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93618	93618	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93619	93619	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93620	93620	1.121	0.444	0.848	1.008	1.516	1.000	0.089
93621	93621	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93622	93622	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93623	93623	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93625	93625	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93626	93626	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93627	93627	1.185	0.660	0.884	1.008	1.309	1.000	0.329
93628	93628	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93630	93630	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93631	93631	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93633	93633	1.185	0.660	0.884	0.947	1.309	1.000	0.329
93634	93634	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93635	93635	1.121	0.444	0.848	1.008	1.038	1.000	0.089
93636	93636	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93637	93637	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93638	93638	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93639	93639	1.185	0.660	0.884	1.008	1.309	1.000	0.329
93640	93640	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93641	93641	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93643	93643	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93644	93644	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93645	93645	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93646	93646	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93647	93647	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93648	93648	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93649	93649	1.185	0.660	0.884	1.008	1.309	1.000	0.329
93650	93650	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93651	93651	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93652	93652	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93653	93653	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93654	93654	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93656	93656	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93657	93657	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93660	93660	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93662	93662	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93664	93664	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93665	93665	1.121	0.444	0.848	1.008	1.516	1.000	0.089
93666	93666	1.185	0.660	0.884	0.947	1.309	1.000	0.329
93667	93667	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93668	93668	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93669	93669	1.185	0.555	0.848	1.008	1.309	1.000	0.089

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PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
93670	93670	1.185	0.660	0.884	0.947	1.309	1.000	0.329
93673	93673	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93675	93675	1.185	0.555	0.848	0.897	1.309	1.000	0.089
93701	93701	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93702	93702	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93703	93703	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93704	93704	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93705	93705	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93706	93706	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93710	93710	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93711	93711	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93720	93720	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93721	93721	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93722	93722	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93723	93723	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93725	93725	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93726	93726	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93727	93727	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93728	93728	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93730	93730	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93737	93737	1.185	0.555	0.848	1.008	1.309	1.000	0.089
93740	93740	1.185	0.660	0.884	1.008	1.309	1.000	0.329
93741	93741	1.185	0.660	0.884	1.008	1.309	1.000	0.329
93744	93744	1.185	0.660	0.884	1.008	1.309	1.000	0.329
93901	93901	1.121	0.570	0.884	1.008	0.782	1.000	0.703
93902	93902	1.121	0.570	0.884	1.008	0.782	1.000	0.703
93905	93905	1.121	0.570	0.884	1.008	1.038	1.000	0.703
93906	93906	1.121	0.570	0.884	1.008	1.038	1.000	0.703
93907	93907	1.121	0.570	0.884	1.008	1.038	1.000	0.703
93908	93908	1.121	0.444	0.848	1.008	0.703	1.000	0.605
93920	93920	1.121	0.874	0.848	1.008	0.703	1.000	0.605
93921	93921	1.121	0.444	0.848	1.008	0.703	1.000	0.605
93922	93922	1.121	0.570	0.884	1.008	0.782	1.000	0.703
93923	93923	1.121	0.444	0.848	1.008	0.703	1.000	0.605
93924	93924	1.121	0.444	0.848	1.008	0.703	1.000	0.605
93925	93925	1.121	0.570	0.884	1.008	1.038	1.000	0.703
93926	93926	1.121	0.570	0.884	1.008	0.782	1.000	0.703
93927	93927	1.121	0.570	0.884	1.008	0.782	1.000	0.703
93930	93930	1.185	0.444	0.848	1.008	0.703	1.000	0.605
93932	93932	1.185	0.912	0.884	1.008	0.801	1.000	0.703
93933	93933	1.121	0.570	0.884	1.008	0.782	1.000	0.703
93940	93940	1.121	0.444	0.848	1.008	0.703	1.000	0.605
93943	93943	1.121	0.570	0.884	1.008	0.782	1.000	0.703
93950	93950	1.121	0.444	0.848	1.008	0.703	1.000	0.605
93953	93953	1.121	0.444	0.848	1.008	0.703	1.000	0.605
93954	93954	1.185	0.874	0.848	1.008	1.309	1.000	0.605
93955	93955	1.121	0.444	0.848	1.008	0.703	1.000	0.605
93960	93960	1.121	0.570	0.884	1.008	0.782	1.000	0.703
93962	93962	1.121	0.570	0.884	1.008	0.782	1.000	0.703
94002	94002	0.849	0.546	1.152	1.008	0.782	1.000	1.166
94005	94005	0.849	0.546	1.152	1.008	0.782	1.000	1.166
94010	94010	0.849	0.546	1.152	1.008	0.782	1.000	1.166
94011	94011	0.849	0.546	1.152	1.008	0.782	1.000	1.166
94014	94014	0.849	0.546	1.152	1.008	0.782	1.000	1.166
94015	94015	0.849	0.546	1.152	1.008	0.782	1.000	1.166
94016	94016	0.849	0.546	1.152	1.008	0.782	1.000	1.166
94017	94017	0.849	0.546	1.152	1.008	0.782	1.000	1.166
94018	94018	0.849	0.546	1.152	1.008	0.782	1.000	1.166
94019	94019	0.849	0.546	1.152	1.008	0.782	1.000	1.166
94020	94020	0.849	0.570	1.152	1.008	0.782	1.000	1.166
94021	94021	0.849	0.570	1.152	1.008	0.782	1.000	1.166
94022	94022	0.849	0.570	1.152	1.008	0.782	1.000	1.166
94024	94024	0.849	0.570	0.884	1.008	0.782	1.000	1.166
94025	94025	0.849	0.570	1.152	1.008	0.782	1.000	1.166
94026	94026	0.849	0.570	1.152	1.008	0.782	1.000	1.166
94027	94027	0.849	0.546	1.152	1.008	0.782	1.000	1.166
94028	94028	0.849	0.570	1.152	1.008	0.782	1.000	1.166

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ZIP CODE	PC ZONE	1	2	3	4	5	6	7
94030	94030	0.849	0.546	1.152	1.008	0.782	1.000	1.166
94035	94035	1.121	0.570	0.884	1.008	0.782	1.000	1.166
94037	94037	0.849	0.546	1.152	1.008	0.782	1.000	1.166
94038	94038	0.849	0.546	1.152	1.008	0.782	1.000	1.166
94040	94040	0.849	0.570	0.884	1.008	0.782	1.000	1.166
94041	94041	1.121	0.570	0.884	1.008	0.782	1.000	1.166
94042	94042	1.121	0.570	0.884	1.008	0.782	1.000	1.166
94043	94043	1.121	0.570	0.884	1.008	0.782	1.000	1.166
94044	94044	0.849	0.546	1.152	1.008	0.782	1.000	1.166
94060	94060	0.849	0.570	1.152	1.008	0.782	1.000	1.166
94061	94061	0.849	0.546	1.152	1.008	0.782	1.000	1.166
94062	94062	0.849	0.546	1.152	1.008	0.782	1.000	1.166
94063	94063	0.849	0.546	1.152	1.008	0.782	1.000	1.166
94065	94065	0.849	0.546	1.152	1.008	0.782	1.000	1.166
94066	94066	0.849	0.546	1.152	1.008	0.782	1.000	1.166
94070	94070	0.849	0.546	1.152	1.008	0.782	1.000	1.166
94074	94074	0.849	0.546	1.152	1.008	0.782	1.000	1.166
94080	94080	0.849	0.546	1.152	1.008	0.782	1.000	1.166
94083	94083	0.849	0.546	1.152	1.008	0.782	1.000	1.166
94085	94085	1.121	0.570	0.884	1.008	0.782	1.000	1.166
94086	94086	1.121	0.570	0.884	1.008	0.782	1.000	1.166
94087	94087	1.121	0.570	0.884	1.008	1.038	1.000	1.166
94088	94088	1.121	0.570	0.884	1.008	0.782	1.000	1.166
94089	94089	1.121	0.570	0.884	1.008	0.782	1.000	1.166
94102	94102	0.849	0.546	1.152	1.008	0.782	1.000	6.213
94103	94103	0.849	0.546	1.152	1.008	0.782	1.000	6.213
94104	94104	0.849	0.546	1.152	1.008	0.782	1.000	6.213
94105	94105	0.849	0.546	1.152	1.008	0.782	1.000	6.213
94107	94107	0.849	0.546	1.152	1.008	0.782	1.000	6.213
94108	94108	0.849	0.546	1.152	1.008	0.782	1.000	6.213
94109	94109	0.849	0.546	1.152	1.008	0.782	1.000	6.213
94110	94110	0.849	0.546	1.152	1.008	0.782	1.000	6.213
94111	94111	0.849	0.546	1.152	1.008	0.782	1.000	6.213
94112	94112	0.849	0.546	1.152	1.008	0.782	1.000	6.213
94114	94114	0.849	0.546	1.152	1.008	0.782	1.000	6.213
94115	94115	0.849	0.546	1.152	1.008	0.782	1.000	6.213
94116	94116	0.849	0.546	1.152	1.008	0.782	1.000	6.213
94117	94117	0.849	0.546	1.152	1.008	0.782	1.000	6.213
94118	94118	0.849	0.546	1.152	1.008	0.782	1.000	6.213
94121	94121	0.849	0.546	1.152	1.008	0.782	1.000	6.213
94122	94122	0.849	0.546	1.152	1.008	0.782	1.000	6.213
94123	94123	0.849	0.546	1.152	1.008	0.782	1.000	6.213
94124	94124	0.849	0.546	1.152	1.008	0.782	1.000	6.213
94127	94127	0.849	0.546	1.152	1.008	0.782	1.000	6.213
94128	94128	0.849	0.546	1.152	1.008	0.782	1.000	1.166
94129	94129	0.849	0.546	1.152	1.008	0.782	1.000	6.213
94130	94130	0.849	0.546	1.423	1.008	0.782	1.000	6.213
94131	94131	0.849	0.546	1.152	1.008	0.782	1.000	6.213
94132	94132	0.849	0.546	1.152	1.008	0.782	1.000	6.213
94133	94133	0.849	0.546	1.152	1.008	0.782	1.000	6.213
94134	94134	0.849	0.546	1.152	1.008	0.782	1.000	6.213
94142	94142	0.849	0.546	1.152	1.008	0.782	1.000	6.213
94158	94158	0.849	0.546	1.152	1.008	0.782	1.000	6.213
94301	94301	0.849	0.570	1.152	1.008	0.782	1.000	1.166
94303	94303	0.849	0.570	0.884	1.008	0.782	1.000	1.166
94304	94304	0.849	0.570	1.152	1.008	0.782	1.000	1.166
94305	94305	0.849	0.570	0.884	1.008	0.782	1.000	1.166
94306	94306	0.849	0.570	0.884	1.008	0.782	1.000	1.166
94401	94401	0.849	0.546	1.152	1.008	0.782	1.000	1.166
94402	94402	0.849	0.546	1.152	1.008	0.782	1.000	1.166
94403	94403	0.849	0.546	1.152	1.008	0.782	1.000	1.166
94404	94404	0.849	0.546	1.152	1.008	0.782	1.000	1.166
94501	94501	0.849	0.546	1.086	1.008	1.038	1.000	6.213
94502	94502	0.849	0.546	1.086	1.008	1.038	1.000	6.213
94503	94503	1.121	0.546	1.086	1.008	1.038	1.000	0.703
94505	94505	1.121	0.570	1.086	1.008	1.516	1.000	0.703
94506	94506	1.121	0.570	1.086	1.008	1.038	1.000	0.703
94507	94507	1.121	0.570	1.086	1.008	1.038	1.000	0.703

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ZIP CODE	PC ZONE	1	2	3	4	5	6	7
94508	94508	1.339	0.546	1.086	1.486	0.782	1.000	0.703
94509	94509	1.121	0.570	1.086	1.008	1.038	1.000	0.703
94510	94510	1.121	0.546	1.086	1.008	1.038	1.000	0.703
94511	94511	1.121	0.444	0.848	1.008	1.516	1.000	0.605
94512	94512	1.339	0.833	1.086	1.008	1.038	1.000	0.703
94513	94513	1.121	0.570	0.884	1.008	1.038	1.000	0.703
94514	94514	1.121	0.570	0.884	1.008	1.038	1.000	0.703
94515	94515	0.849	0.546	1.086	1.486	0.782	1.000	0.703
94516	94516	0.849	0.546	1.086	1.008	1.038	1.000	0.703
94517	94517	1.121	0.570	1.086	1.008	1.038	1.000	0.703
94518	94518	1.121	0.546	1.086	1.008	1.038	1.000	0.703
94519	94519	1.121	0.570	1.086	1.008	1.038	1.000	0.703
94520	94520	1.121	0.546	1.086	1.008	1.038	1.000	0.703
94521	94521	1.121	0.570	1.086	1.008	1.038	1.000	0.703
94522	94522	1.121	0.570	1.086	1.008	1.038	1.000	0.703
94523	94523	1.121	0.546	1.086	1.008	1.038	1.000	0.703
94525	94525	0.849	0.546	1.086	1.008	1.038	1.000	0.703
94526	94526	1.121	0.570	1.086	1.008	1.038	1.000	0.703
94528	94528	1.121	0.570	1.086	1.008	1.038	1.000	0.703
94530	94530	0.849	0.546	1.086	1.008	1.038	1.000	0.703
94531	94531	1.121	0.444	1.086	1.008	1.516	1.000	0.605
94533	94533	1.339	0.833	1.086	1.008	1.038	1.000	0.703
94534	94534	1.121	0.546	1.086	1.008	1.038	1.000	0.703
94535	94535	1.339	0.833	1.086	1.008	1.038	1.000	0.703
94536	94536	1.121	0.570	0.884	1.008	1.038	1.000	6.213
94538	94538	1.121	0.570	0.884	1.008	1.038	1.000	6.213
94539	94539	1.121	0.570	0.884	1.008	1.038	1.000	6.213
94541	94541	0.849	0.546	1.086	1.008	1.038	1.000	6.213
94542	94542	0.849	0.570	0.884	1.008	1.038	1.000	6.213
94544	94544	0.849	0.546	0.884	1.008	1.038	1.000	6.213
94545	94545	0.849	0.546	0.884	1.008	1.038	1.000	6.213
94546	94546	0.849	0.546	1.086	1.008	1.038	1.000	6.213
94547	94547	0.849	0.546	1.086	1.008	1.038	1.000	0.703
94548	94548	1.121	0.570	0.884	1.008	1.038	1.000	0.703
94549	94549	0.849	0.546	1.086	1.008	1.038	1.000	0.703
94550	94550	1.121	0.570	0.884	1.008	1.038	1.000	6.213
94551	94551	1.121	0.570	0.884	1.008	1.038	1.000	6.213
94552	94552	1.121	0.570	0.884	1.008	1.038	1.000	6.213
94553	94553	0.849	0.546	1.086	1.008	1.038	1.000	0.703
94555	94555	0.849	0.570	0.884	1.008	1.038	1.000	6.213
94556	94556	0.849	0.546	1.086	1.008	1.038	1.000	0.703
94558	94558	1.121	0.546	1.086	1.008	1.038	1.000	0.703
94559	94559	0.849	0.546	1.086	1.008	1.038	1.000	0.703
94560	94560	1.121	0.570	0.884	1.008	1.038	1.000	6.213
94561	94561	1.121	0.570	0.884	1.008	1.516	1.000	0.703
94562	94562	1.121	0.546	1.086	1.008	1.038	1.000	0.703
94563	94563	0.849	0.546	1.086	1.008	1.038	1.000	0.703
94564	94564	0.849	0.546	1.086	1.008	1.038	1.000	0.703
94565	94565	1.121	0.570	1.086	1.008	1.038	1.000	0.703
94566	94566	1.121	0.570	0.884	1.008	1.038	1.000	6.213
94567	94567	1.339	0.546	1.086	1.486	0.782	1.000	0.703
94568	94568	1.121	0.570	1.086	1.008	1.038	1.000	6.213
94569	94569	1.121	0.546	1.086	1.008	1.038	1.000	0.703
94571	94571	1.339	0.771	1.086	1.008	1.038	1.000	0.605
94572	94572	0.849	0.546	1.086	1.008	1.038	1.000	0.703
94573	94573	1.339	0.546	1.086	1.486	0.782	1.000	0.703
94574	94574	1.339	0.546	1.086	1.486	0.782	1.000	0.703
94576	94576	1.339	0.546	1.086	1.486	1.038	1.000	0.703
94577	94577	0.849	0.546	1.086	1.008	1.038	1.000	6.213
94578	94578	0.849	0.546	0.884	1.008	1.038	1.000	6.213
94579	94579	0.849	0.546	0.884	1.008	1.038	1.000	6.213
94580	94580	0.849	0.546	0.884	1.008	1.038	1.000	6.213
94582	94582	1.121	0.570	0.884	1.008	1.038	1.000	0.703
94583	94583	0.849	0.570	1.086	1.008	1.038	1.000	0.703
94585	94585	1.339	0.570	1.086	1.008	1.038	1.000	0.703
94586	94586	1.121	0.570	0.884	1.008	1.038	1.000	6.213
94587	94587	0.849	0.570	0.884	1.008	1.038	1.000	6.213

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE PLUS**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
94588	94588	1.121	0.570	0.884	1.008	1.038	1.000	6.213
94589	94589	1.339	0.546	1.086	1.008	1.038	1.000	0.703
94590	94590	1.121	0.546	1.086	1.008	1.516	1.000	0.703
94591	94591	1.121	0.546	1.086	1.008	1.038	1.000	0.703
94592	94592	0.849	0.546	1.086	1.008	1.516	1.000	0.703
94595	94595	1.121	0.546	1.086	1.008	1.038	1.000	0.703
94596	94596	1.121	0.546	1.086	1.008	1.038	1.000	0.703
94597	94597	1.121	0.546	1.086	1.008	1.038	1.000	0.703
94598	94598	1.121	0.570	1.086	1.008	1.038	1.000	0.703
94599	94599	0.849	0.546	1.086	1.008	0.782	1.000	0.703
94601	94601	1.121	0.546	1.086	1.008	1.038	1.000	6.213
94602	94602	0.849	0.546	1.086	1.008	1.038	1.000	6.213
94603	94603	1.121	0.546	1.086	1.008	1.516	1.000	6.213
94604	94604	0.849	0.546	1.086	1.008	1.038	1.000	6.213
94605	94605	1.121	0.546	1.086	1.008	1.038	1.000	6.213
94606	94606	0.849	0.546	1.086	1.008	1.038	1.000	6.213
94607	94607	0.849	0.546	1.086	1.008	1.038	1.000	6.213
94608	94608	0.849	0.546	1.086	1.008	1.038	1.000	6.213
94609	94609	0.849	0.546	1.086	1.008	1.038	1.000	6.213
94610	94610	0.849	0.546	1.086	1.008	1.038	1.000	6.213
94611	94611	0.849	0.546	1.086	1.008	1.038	1.000	6.213
94612	94612	0.849	0.546	1.086	1.008	1.038	1.000	6.213
94613	94613	1.121	0.546	1.086	1.008	1.038	1.000	6.213
94618	94618	0.849	0.546	1.086	1.008	1.038	1.000	6.213
94619	94619	1.121	0.546	1.086	1.008	1.038	1.000	6.213
94621	94621	1.121	0.546	1.086	1.008	1.038	1.000	6.213
94701	94701	0.849	0.546	1.086	1.008	1.038	1.000	6.213
94702	94702	0.849	0.546	1.086	1.008	1.038	1.000	6.213
94703	94703	0.849	0.546	1.086	1.008	1.038	1.000	6.213
94704	94704	0.849	0.546	1.086	1.008	1.038	1.000	6.213
94705	94705	0.849	0.546	1.086	1.008	1.038	1.000	6.213
94706	94706	0.849	0.546	1.086	1.008	1.038	1.000	6.213
94707	94707	0.849	0.546	1.086	1.008	1.038	1.000	6.213
94708	94708	0.849	0.546	1.086	1.008	1.038	1.000	6.213
94709	94709	0.849	0.546	1.086	1.008	1.038	1.000	6.213
94710	94710	0.849	0.546	1.086	1.008	1.038	1.000	6.213
94720	94720	0.849	0.546	1.086	1.008	1.038	1.000	6.213
94801	94801	0.849	0.546	1.086	1.008	1.038	1.000	0.703
94803	94803	0.849	0.546	1.086	1.008	1.038	1.000	0.703
94804	94804	0.849	0.546	1.086	1.008	1.038	1.000	0.703
94805	94805	0.849	0.546	1.086	1.008	1.038	1.000	0.703
94806	94806	0.849	0.546	1.086	1.008	1.038	1.000	0.703
94807	94807	0.849	0.546	0.884	1.008	1.038	1.000	0.703
94901	94901	0.849	0.546	1.086	1.008	0.782	1.000	1.166
94903	94903	0.849	0.546	1.086	1.008	0.782	1.000	1.166
94904	94904	0.849	0.546	1.423	1.008	0.782	1.000	1.166
94915	94915	0.849	0.546	1.423	1.008	0.782	1.000	1.166
94920	94920	0.849	0.546	1.423	1.008	0.782	1.000	1.166
94922	94922	0.849	0.546	1.086	1.486	0.782	1.000	0.703
94923	94923	0.849	0.546	1.086	1.486	0.782	1.000	0.703
94924	94924	0.849	0.546	1.086	1.008	0.782	1.000	1.166
94925	94925	0.849	0.546	1.423	1.008	0.782	1.000	1.166
94927	94927	0.849	0.546	1.086	1.008	0.782	1.000	0.703
94928	94928	0.849	0.546	1.086	1.008	0.782	1.000	0.703
94929	94929	0.849	0.546	1.086	1.486	0.782	1.000	1.166
94930	94930	0.849	0.546	1.086	1.008	0.782	1.000	1.166
94931	94931	0.849	0.546	1.086	1.008	0.782	1.000	0.703
94933	94933	0.849	0.546	1.086	1.008	0.782	1.000	1.166
94937	94937	0.849	0.546	1.086	1.486	0.782	1.000	1.166
94938	94938	0.849	0.546	1.086	1.008	0.782	1.000	1.166
94939	94939	0.849	0.546	1.423	1.008	0.782	1.000	1.166
94940	94940	0.849	0.546	1.086	1.486	0.782	1.000	1.166
94941	94941	0.849	0.546	1.423	1.008	0.782	1.000	1.166
94942	94942	0.849	0.546	1.423	1.008	0.782	1.000	1.166
94945	94945	0.849	0.546	1.086	1.008	0.782	1.000	1.166
94946	94946	0.849	0.546	1.086	1.008	0.782	1.000	1.166
94947	94947	0.849	0.546	1.086	1.008	0.782	1.000	1.166

**CALIFORNIA
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ALLSTATE INSURANCE COMPANY
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PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
94948	94948	0.849	0.546	1.086	1.008	0.782	1.000	1.166
94949	94949	0.849	0.546	1.086	1.008	0.782	1.000	1.166
94950	94950	0.849	0.546	1.086	1.008	0.782	1.000	1.166
94951	94951	0.849	0.546	1.086	1.008	0.782	1.000	0.703
94952	94952	0.849	0.546	1.086	1.008	0.782	1.000	0.703
94953	94953	0.849	0.546	1.086	1.008	0.782	1.000	0.703
94954	94954	0.849	0.546	1.086	1.008	0.782	1.000	0.703
94956	94956	0.849	0.546	1.086	1.008	0.782	1.000	1.166
94957	94957	0.849	0.546	1.423	1.008	0.782	1.000	1.166
94960	94960	0.849	0.546	1.086	1.008	0.782	1.000	1.166
94963	94963	0.849	0.546	1.086	1.008	0.782	1.000	1.166
94964	94964	0.849	0.546	1.086	1.008	0.782	1.000	1.166
94965	94965	0.849	0.546	1.423	1.008	0.782	1.000	1.166
94966	94966	0.849	0.546	1.086	1.008	0.782	1.000	1.166
94970	94970	0.849	0.546	1.086	1.008	0.782	1.000	1.166
94971	94971	0.849	0.546	1.086	1.486	0.782	1.000	1.166
94972	94972	0.849	0.546	1.086	1.486	0.782	1.000	0.703
94973	94973	0.849	0.546	1.086	1.008	0.782	1.000	1.166
94978	94978	0.849	0.546	1.086	1.008	0.782	1.000	1.166
94979	94979	0.849	0.546	1.086	1.008	0.782	1.000	1.166
95001	95001	1.121	0.570	1.152	1.008	1.038	1.000	1.166
95002	95002	1.121	0.570	0.884	1.008	1.038	1.000	1.166
95003	95003	1.121	0.570	0.884	1.008	1.038	1.000	1.166
95004	95004	1.121	0.570	0.884	1.008	0.782	1.000	0.703
95005	95005	1.121	0.570	1.152	1.008	1.038	1.000	1.166
95006	95006	1.121	0.570	1.152	1.008	0.782	1.000	1.166
95007	95007	1.121	0.570	1.152	1.008	0.782	1.000	1.166
95008	95008	1.121	0.570	1.152	1.008	1.038	1.000	1.166
95010	95010	1.121	0.570	0.884	1.008	1.038	1.000	1.166
95012	95012	1.121	0.570	0.884	1.008	0.782	1.000	0.703
95013	95013	1.121	0.570	0.884	1.008	1.038	1.000	1.166
95014	95014	1.121	0.570	1.152	1.008	0.782	1.000	1.166
95017	95017	0.849	0.570	1.152	1.008	0.782	1.000	1.166
95018	95018	1.121	0.570	1.152	1.008	0.782	1.000	1.166
95019	95019	1.121	0.570	0.884	1.008	1.038	1.000	1.166
95020	95020	1.121	0.570	0.884	1.008	1.038	1.000	1.166
95021	95021	1.121	0.570	0.884	1.008	1.038	1.000	1.166
95023	95023	1.121	0.570	0.884	1.008	1.038	1.000	6.213
95024	95024	1.121	0.570	0.884	1.008	1.038	1.000	6.213
95030	95030	1.121	0.570	1.152	1.008	1.038	1.000	1.166
95031	95031	1.121	0.570	0.884	1.008	1.038	1.000	1.166
95032	95032	1.121	0.570	0.884	1.008	1.038	1.000	1.166
95033	95033	1.121	0.570	1.152	1.008	0.782	1.000	1.166
95035	95035	1.121	0.570	0.884	1.008	1.038	1.000	1.166
95037	95037	1.121	0.570	0.884	1.008	1.038	1.000	1.166
95039	95039	1.121	0.570	0.884	1.008	0.782	1.000	0.703
95041	95041	1.121	0.570	1.152	1.008	0.782	1.000	1.166
95043	95043	1.121	0.570	0.884	1.008	0.782	1.000	6.213
95045	95045	1.121	0.570	0.884	1.008	0.782	1.000	6.213
95046	95046	1.121	0.570	0.884	1.008	1.038	1.000	1.166
95050	95050	1.121	0.570	0.884	1.008	1.038	1.000	1.166
95051	95051	1.121	0.570	0.884	1.008	1.038	1.000	1.166
95053	95053	1.121	0.570	0.884	1.008	1.038	1.000	1.166
95054	95054	1.121	0.570	0.884	1.008	1.038	1.000	1.166
95060	95060	1.121	0.570	1.152	1.008	0.782	1.000	1.166
95062	95062	1.121	0.570	0.884	1.008	0.782	1.000	1.166
95063	95063	1.121	0.570	1.152	1.008	0.782	1.000	1.166
95064	95064	1.121	0.570	1.152	1.008	0.782	1.000	1.166
95065	95065	1.121	0.570	0.884	1.008	1.038	1.000	1.166
95066	95066	1.121	0.570	1.152	1.008	1.038	1.000	1.166
95070	95070	1.121	0.570	1.152	1.008	1.038	1.000	1.166
95073	95073	1.121	0.570	0.884	1.008	0.782	1.000	1.166
95075	95075	1.121	0.570	0.884	1.008	1.038	1.000	6.213
95076	95076	1.121	0.570	0.884	1.008	1.038	1.000	1.166
95077	95077	1.121	0.570	0.884	1.008	1.038	1.000	1.166
95101	95101	1.121	0.570	0.884	1.008	1.038	1.000	1.166
95110	95110	1.121	0.570	0.884	1.008	1.038	1.000	1.166
95111	95111	1.121	0.570	1.152	1.008	1.516	1.000	1.166

**CALIFORNIA
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PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
95112	95112	1.121	0.570	1.152	1.008	1.038	1.000	1.166
95113	95113	1.121	0.570	0.884	1.008	1.038	1.000	1.166
95116	95116	1.121	0.570	0.884	1.008	1.516	1.000	1.166
95117	95117	1.121	0.570	0.884	1.008	1.038	1.000	1.166
95118	95118	1.121	0.570	0.884	1.008	1.038	1.000	1.166
95119	95119	1.121	0.570	0.884	1.008	1.516	1.000	1.166
95120	95120	1.121	0.570	0.884	1.008	1.038	1.000	1.166
95121	95121	1.121	0.570	1.152	1.008	1.516	1.000	1.166
95122	95122	1.121	0.570	0.884	1.008	1.516	1.000	1.166
95123	95123	1.121	0.570	0.884	1.008	1.516	1.000	1.166
95124	95124	1.121	0.570	0.884	1.008	1.038	1.000	1.166
95125	95125	1.121	0.570	1.152	1.008	1.038	1.000	1.166
95126	95126	1.121	0.570	1.152	1.008	1.038	1.000	1.166
95127	95127	1.121	0.570	0.884	1.008	1.516	1.000	1.166
95128	95128	1.121	0.570	0.884	1.008	1.038	1.000	1.166
95129	95129	1.121	0.570	0.884	1.008	1.038	1.000	1.166
95130	95130	1.121	0.570	0.884	1.008	1.038	1.000	1.166
95131	95131	1.121	0.570	0.884	1.008	1.038	1.000	1.166
95132	95132	1.121	0.570	0.884	1.008	1.516	1.000	1.166
95133	95133	1.121	0.570	0.884	1.008	1.516	1.000	1.166
95134	95134	1.121	0.570	0.884	1.008	1.038	1.000	1.166
95135	95135	1.121	0.570	0.884	1.008	1.516	1.000	1.166
95136	95136	1.121	0.570	0.884	1.008	1.516	1.000	1.166
95138	95138	1.121	0.570	0.884	1.008	1.516	1.000	1.166
95139	95139	1.121	0.570	0.884	1.008	1.038	1.000	1.166
95140	95140	1.121	0.570	0.884	1.008	1.516	1.000	1.166
95141	95141	1.121	0.570	0.884	1.008	1.038	1.000	1.166
95148	95148	1.121	0.570	0.884	1.008	1.516	1.000	1.166
95150	95150	1.121	0.570	0.884	1.008	1.038	1.000	1.166
95151	95151	1.121	0.570	0.884	1.008	1.038	1.000	1.166
95192	95192	1.121	0.570	1.152	1.008	1.038	1.000	1.166
95201	95201	1.121	0.570	0.884	1.008	1.516	1.000	0.329
95202	95202	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95203	95203	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95204	95204	1.121	0.444	1.086	1.008	1.516	1.000	0.089
95205	95205	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95206	95206	1.121	0.444	1.086	1.008	1.516	1.000	0.089
95207	95207	1.121	0.444	1.086	1.008	1.516	1.000	0.089
95209	95209	1.121	0.444	1.086	1.008	1.516	1.000	0.089
95210	95210	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95211	95211	1.121	0.570	1.086	1.008	1.516	1.000	0.329
95212	95212	1.121	0.444	1.086	1.008	1.516	1.000	0.089
95213	95213	1.121	0.570	0.884	1.008	1.516	1.000	0.329
95215	95215	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95219	95219	1.121	0.444	1.086	1.008	1.516	1.000	0.089
95220	95220	1.339	0.771	1.086	1.008	1.516	1.000	0.089
95221	95221	1.121	0.833	0.884	1.008	0.998	1.000	0.329
95222	95222	1.121	0.771	0.848	1.008	0.989	1.000	0.089
95223	95223	1.121	0.771	0.848	1.008	0.989	1.000	0.089
95224	95224	1.121	0.771	0.848	1.008	0.989	1.000	0.089
95225	95225	1.339	0.771	0.848	1.008	0.989	1.000	0.089
95226	95226	1.339	0.833	0.884	1.008	0.998	1.000	0.329
95227	95227	1.339	0.444	1.086	1.008	1.516	1.000	0.089
95228	95228	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95229	95229	1.121	0.833	0.884	1.008	0.998	1.000	0.329
95230	95230	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95231	95231	1.121	0.444	1.086	1.008	1.516	1.000	0.089
95232	95232	1.339	0.771	0.848	1.486	0.989	1.000	0.089
95233	95233	1.121	0.771	0.848	1.008	0.989	1.000	0.089
95234	95234	1.121	0.570	1.086	1.008	1.516	1.000	0.329
95236	95236	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95237	95237	1.339	0.444	1.086	1.008	1.516	1.000	0.089
95240	95240	1.339	0.444	1.086	1.008	1.516	1.000	0.089
95242	95242	1.121	0.444	1.086	1.008	1.516	1.000	0.089
95245	95245	1.121	0.771	0.848	1.486	0.989	1.000	0.089
95246	95246	1.121	0.771	0.848	1.008	0.989	1.000	0.089
95247	95247	1.121	0.771	0.848	1.008	0.989	1.000	0.089
95248	95248	1.121	0.771	0.848	1.486	0.989	1.000	0.089

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PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
95249	95249	1.121	0.771	0.848	1.008	0.989	1.000	0.089
95250	95250	1.121	0.771	0.848	1.008	0.989	1.000	0.089
95251	95251	1.121	0.771	0.848	1.008	0.989	1.000	0.089
95252	95252	1.339	0.771	0.848	1.008	0.989	1.000	0.089
95253	95253	1.339	0.570	1.086	1.008	1.516	1.000	0.329
95254	95254	1.339	0.771	0.848	1.008	0.989	1.000	0.089
95255	95255	1.339	0.771	0.848	1.486	0.989	1.000	0.089
95257	95257	1.339	0.771	0.848	1.486	0.989	1.000	0.089
95258	95258	1.121	0.444	1.086	1.008	1.516	1.000	0.089
95301	95301	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95303	95303	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95304	95304	1.121	0.444	1.086	1.008	1.516	1.000	0.089
95306	95306	1.185	0.555	0.848	1.008	1.309	1.000	0.089
95307	95307	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95309	95309	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95310	95310	1.339	0.771	0.848	1.008	0.989	1.000	0.089
95311	95311	1.185	0.555	0.848	1.008	0.989	1.000	0.089
95312	95312	1.121	0.570	0.884	1.008	1.516	1.000	0.329
95313	95313	1.121	0.570	0.884	1.008	1.516	1.000	0.329
95315	95315	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95316	95316	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95317	95317	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95318	95318	1.185	0.555	0.848	1.008	1.309	1.000	0.089
95319	95319	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95320	95320	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95321	95321	1.185	0.555	0.848	1.008	0.989	1.000	0.089
95322	95322	1.121	0.570	0.884	1.008	1.516	1.000	0.329
95323	95323	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95324	95324	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95325	95325	1.185	0.555	0.848	1.008	1.309	1.000	0.089
95326	95326	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95327	95327	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95328	95328	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95329	95329	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95330	95330	1.121	0.444	1.086	1.008	1.516	1.000	0.089
95333	95333	1.185	0.555	0.848	1.008	1.309	1.000	0.089
95334	95334	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95335	95335	1.121	0.771	0.848	1.008	0.989	1.000	0.089
95336	95336	1.121	0.444	1.086	1.008	1.516	1.000	0.089
95337	95337	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95338	95338	1.185	0.555	0.848	1.008	1.309	1.000	0.089
95340	95340	1.185	0.444	0.848	1.008	1.516	1.000	0.089
95341	95341	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95344	95344	1.185	0.570	0.884	1.008	1.516	1.000	0.329
95345	95345	1.185	0.555	0.848	1.008	1.309	1.000	0.089
95346	95346	1.185	0.771	0.848	1.008	0.989	1.000	0.089
95347	95347	1.185	0.660	0.884	1.008	0.998	1.000	0.329
95348	95348	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95350	95350	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95351	95351	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95354	95354	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95355	95355	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95356	95356	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95357	95357	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95358	95358	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95360	95360	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95361	95361	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95363	95363	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95364	95364	1.339	0.771	0.848	1.008	0.989	1.000	0.089
95365	95365	1.185	0.555	0.848	1.008	1.516	1.000	0.089
95366	95366	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95367	95367	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95368	95368	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95369	95369	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95370	95370	1.121	0.444	0.848	1.008	0.989	1.000	0.089
95372	95372	1.121	0.771	0.848	1.008	0.989	1.000	0.089
95373	95373	1.121	0.570	0.884	1.008	0.998	1.000	0.329
95374	95374	1.121	0.444	0.848	1.008	1.516	1.000	0.089

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE PLUS**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
95375	95375	1.339	0.771	0.848	1.008	0.989	1.000	0.089
95376	95376	1.121	0.444	1.086	1.008	1.516	1.000	0.089
95377	95377	1.121	0.444	1.086	1.008	1.516	1.000	0.089
95379	95379	1.121	0.771	0.848	1.008	0.989	1.000	0.089
95380	95380	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95381	95381	1.121	0.570	0.884	1.008	1.516	1.000	0.329
95382	95382	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95383	95383	1.121	0.771	0.848	1.008	0.989	1.000	0.089
95385	95385	1.121	0.570	0.884	1.008	1.516	1.000	0.329
95386	95386	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95388	95388	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95389	95389	1.185	0.555	0.848	1.008	1.309	1.000	0.089
95391	95391	1.121	0.444	0.848	1.008	1.516	1.000	0.089
95401	95401	0.849	0.546	1.086	1.486	0.782	1.000	0.703
95402	95402	0.849	0.546	1.086	1.008	0.782	1.000	0.703
95403	95403	0.849	0.546	1.086	1.008	0.782	1.000	0.703
95404	95404	0.849	0.546	1.086	1.008	0.782	1.000	0.703
95405	95405	0.849	0.546	1.086	1.008	0.782	1.000	0.703
95406	95406	0.849	0.546	1.086	1.008	0.782	1.000	0.703
95407	95407	0.849	0.546	1.086	1.486	0.782	1.000	0.703
95409	95409	0.849	0.546	1.086	1.008	0.782	1.000	0.703
95410	95410	1.325	0.648	1.086	1.486	1.171	1.000	0.605
95412	95412	0.849	0.546	1.086	1.486	0.782	1.000	0.703
95415	95415	1.325	0.648	1.086	1.486	1.171	1.000	0.605
95416	95416	0.849	0.546	1.086	1.008	0.782	1.000	0.703
95417	95417	1.325	0.648	1.086	1.486	1.171	1.000	0.605
95418	95418	1.325	0.783	1.086	1.486	1.177	1.000	0.703
95419	95419	0.849	0.546	1.086	1.486	0.782	1.000	0.703
95420	95420	1.325	0.783	1.086	1.486	1.177	1.000	0.703
95421	95421	0.849	0.546	1.086	1.486	0.782	1.000	0.703
95422	95422	1.339	0.648	1.086	1.486	0.989	1.000	0.605
95423	95423	1.325	0.648	1.086	1.486	1.171	1.000	0.605
95424	95424	1.339	0.783	1.086	1.486	0.998	1.000	0.703
95425	95425	0.849	0.546	1.086	1.486	0.782	1.000	0.703
95426	95426	1.339	0.391	1.086	1.486	0.703	1.000	0.605
95427	95427	1.325	0.648	1.086	1.486	1.171	1.000	0.605
95428	95428	1.325	0.783	1.086	1.486	1.177	1.000	0.703
95429	95429	1.325	0.783	1.086	1.486	1.177	1.000	0.703
95430	95430	0.849	0.546	1.086	1.486	0.782	1.000	0.703
95432	95432	1.325	0.648	1.086	1.486	1.171	1.000	0.605
95433	95433	0.849	0.546	1.086	1.008	0.782	1.000	0.703
95435	95435	1.325	0.783	1.086	1.486	1.177	1.000	0.703
95436	95436	0.849	0.546	1.086	1.486	0.782	1.000	0.703
95437	95437	1.325	0.648	1.086	1.486	1.171	1.000	0.605
95439	95439	0.849	0.546	1.086	1.486	0.782	1.000	0.703
95441	95441	1.339	0.546	1.086	1.486	0.782	1.000	0.703
95442	95442	0.849	0.546	1.086	1.008	0.782	1.000	0.703
95443	95443	1.325	0.648	1.086	1.486	1.171	1.000	0.605
95444	95444	0.849	0.546	1.086	1.486	0.782	1.000	0.703
95445	95445	0.849	0.783	1.086	1.486	0.782	1.000	0.703
95446	95446	0.849	0.546	1.086	1.486	0.782	1.000	0.703
95448	95448	0.849	0.546	1.086	1.486	0.782	1.000	0.703
95449	95449	1.325	0.783	1.086	1.486	1.177	1.000	0.703
95450	95450	0.849	0.546	1.086	1.486	0.782	1.000	0.703
95451	95451	1.325	0.648	1.086	1.486	1.171	1.000	0.605
95452	95452	0.849	0.546	1.086	1.008	0.782	1.000	0.703
95453	95453	1.325	0.783	1.086	1.486	1.177	1.000	0.703
95454	95454	1.325	0.783	1.086	1.486	1.177	1.000	0.703
95456	95456	1.325	0.648	1.086	1.486	1.171	1.000	0.605
95457	95457	1.339	0.771	1.086	1.486	0.989	1.000	0.605
95458	95458	1.325	0.648	1.086	1.486	1.171	1.000	0.605
95459	95459	0.849	0.783	1.086	1.486	1.177	1.000	0.703
95460	95460	1.325	0.648	1.086	1.486	1.171	1.000	0.605
95461	95461	1.339	0.391	1.086	1.486	0.703	1.000	0.605
95462	95462	0.849	0.546	1.086	1.486	0.782	1.000	0.703
95463	95463	1.325	0.783	1.086	1.486	1.177	1.000	0.703
95464	95464	1.325	0.648	1.086	1.486	1.171	1.000	0.605
95465	95465	0.849	0.546	1.086	1.486	0.782	1.000	0.703

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE PLUS**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
95466	95466	1.325	0.648	1.086	1.486	1.171	1.000	0.605
95467	95467	1.339	0.391	1.086	1.486	0.989	1.000	0.605
95468	95468	0.849	0.783	1.086	1.486	0.782	1.000	0.703
95469	95469	1.325	0.648	1.086	1.486	1.171	1.000	0.605
95470	95470	1.325	0.783	1.086	1.486	1.177	1.000	0.703
95471	95471	0.849	0.546	1.086	1.486	0.782	1.000	0.703
95472	95472	0.849	0.546	1.086	1.486	0.782	1.000	0.703
95473	95473	0.849	0.546	1.086	1.486	0.782	1.000	0.703
95476	95476	0.849	0.546	1.086	1.008	0.782	1.000	0.703
95480	95480	0.849	0.546	1.086	1.486	0.782	1.000	0.703
95481	95481	1.325	0.783	1.086	1.486	1.177	1.000	0.703
95482	95482	1.325	0.783	1.086	1.486	1.177	1.000	0.703
95485	95485	1.325	0.648	1.086	1.486	1.171	1.000	0.605
95486	95486	0.849	0.546	1.086	1.486	0.782	1.000	0.703
95487	95487	0.849	0.546	1.086	1.008	0.782	1.000	0.703
95488	95488	1.325	0.648	1.086	1.486	1.171	1.000	0.605
95490	95490	1.325	0.648	1.086	1.486	1.171	1.000	0.605
95492	95492	0.849	0.546	1.086	1.008	0.782	1.000	0.703
95493	95493	1.325	0.783	1.086	1.486	1.177	1.000	0.703
95494	95494	0.794	0.648	1.086	1.486	1.171	1.000	0.605
95497	95497	0.849	0.546	1.086	1.486	0.782	1.000	0.703
95501	95501	1.325	0.783	1.086	1.486	1.177	1.000	0.703
95502	95502	1.325	0.783	1.086	1.486	1.177	1.000	0.703
95503	95503	1.325	0.783	1.086	1.486	1.177	1.000	0.703
95511	95511	1.325	0.648	1.086	1.486	1.171	1.000	0.605
95514	95514	1.325	0.648	1.086	1.486	1.171	1.000	0.605
95519	95519	1.325	0.783	1.086	1.486	1.177	1.000	0.703
95521	95521	1.325	0.783	1.086	1.486	1.177	1.000	0.703
95524	95524	1.325	0.783	1.086	1.486	1.177	1.000	0.703
95525	95525	1.325	0.783	1.086	1.486	1.177	1.000	0.703
95526	95526	1.325	0.648	1.086	1.486	1.171	1.000	0.605
95527	95527	1.325	0.648	1.086	1.486	1.171	1.000	0.089
95528	95528	1.325	0.783	1.086	1.486	1.177	1.000	0.703
95531	95531	1.325	0.648	1.086	1.486	1.171	1.000	0.605
95536	95536	1.325	0.783	1.086	1.486	1.177	1.000	0.703
95537	95537	1.325	0.783	1.086	1.486	1.177	1.000	0.703
95540	95540	1.325	0.783	1.086	1.486	1.177	1.000	0.703
95542	95542	1.325	0.783	1.086	1.486	1.177	1.000	0.703
95543	95543	1.325	0.648	1.086	1.486	1.171	1.000	0.605
95545	95545	1.325	0.783	1.086	1.486	1.177	1.000	0.703
95546	95546	1.325	0.648	1.086	1.486	1.171	1.000	0.605
95547	95547	1.325	0.783	1.086	1.486	1.177	1.000	0.703
95548	95548	1.325	0.648	1.086	1.486	1.171	1.000	0.605
95549	95549	1.325	0.783	1.086	1.486	1.177	1.000	0.703
95550	95550	1.325	0.783	1.086	1.486	1.177	1.000	0.703
95551	95551	1.325	0.783	1.086	1.486	1.177	1.000	0.703
95552	95552	1.325	0.648	1.086	1.486	1.171	1.000	0.089
95553	95553	1.325	0.648	1.086	1.486	1.171	1.000	0.605
95554	95554	1.325	0.648	1.086	1.486	1.171	1.000	0.605
95555	95555	1.325	0.783	1.086	1.486	1.177	1.000	0.703
95556	95556	1.325	0.648	1.086	1.486	1.171	1.000	0.605
95558	95558	1.325	0.783	1.086	1.486	1.177	1.000	0.703
95559	95559	1.325	0.783	1.086	1.486	1.177	1.000	0.703
95560	95560	1.325	0.783	1.086	1.486	1.177	1.000	0.703
95562	95562	1.325	0.783	1.086	1.486	1.177	1.000	0.703
95563	95563	1.325	0.648	1.086	1.486	1.171	1.000	0.089
95564	95564	1.325	0.783	1.086	1.486	1.177	1.000	0.703
95565	95565	1.325	0.783	1.086	1.486	1.177	1.000	0.703
95567	95567	1.325	0.648	1.086	1.486	1.171	1.000	0.605
95568	95568	1.325	0.648	1.086	1.486	1.171	1.000	0.089
95569	95569	1.325	0.783	1.086	1.486	1.177	1.000	0.703
95570	95570	1.325	0.783	1.086	1.486	1.177	1.000	0.703
95571	95571	1.325	0.783	1.086	1.486	1.177	1.000	0.703
95573	95573	1.325	0.648	1.086	1.486	1.171	1.000	0.605
95585	95585	1.325	0.648	1.086	1.486	1.171	1.000	0.605
95587	95587	1.325	0.648	1.086	1.486	1.171	1.000	0.605
95589	95589	1.325	0.783	1.086	1.486	1.177	1.000	0.703
95595	95595	1.325	0.648	1.086	1.486	1.171	1.000	0.089

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE PLUS**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
95601	95601	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95602	95602	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95603	95603	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95604	95604	1.339	0.833	1.086	1.486	0.998	1.000	0.329
95605	95605	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95606	95606	1.339	0.833	1.086	1.486	0.998	1.000	0.329
95607	95607	1.339	0.833	1.086	1.486	0.998	1.000	0.329
95608	95608	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95610	95610	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95611	95611	1.339	0.833	1.086	1.486	0.998	1.000	0.329
95612	95612	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95613	95613	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95614	95614	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95615	95615	1.339	0.771	0.848	1.008	0.989	1.000	0.089
95616	95616	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95617	95617	1.339	0.833	1.086	1.486	0.998	1.000	0.329
95618	95618	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95619	95619	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95620	95620	1.339	0.771	1.086	1.008	0.989	1.000	0.605
95621	95621	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95623	95623	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95624	95624	1.339	0.771	0.848	1.486	0.989	1.000	0.089
95625	95625	1.339	0.833	1.086	1.008	1.038	1.000	0.703
95626	95626	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95627	95627	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95628	95628	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95629	95629	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95630	95630	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95631	95631	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95632	95632	1.339	0.771	0.848	1.486	0.989	1.000	0.089
95633	95633	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95634	95634	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95635	95635	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95636	95636	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95637	95637	1.339	0.833	1.086	1.486	0.998	1.000	0.329
95638	95638	1.339	0.771	0.848	1.486	0.989	1.000	0.089
95639	95639	1.339	0.771	0.848	1.008	0.989	1.000	0.089
95640	95640	1.339	0.771	0.848	1.486	0.989	1.000	0.089
95641	95641	1.339	0.570	1.086	1.008	1.516	1.000	0.329
95642	95642	1.339	0.771	0.848	1.486	0.989	1.000	0.089
95645	95645	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95646	95646	1.339	0.771	0.848	1.486	0.989	1.000	0.089
95648	95648	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95650	95650	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95651	95651	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95652	95652	1.339	0.833	1.086	1.486	0.998	1.000	0.329
95653	95653	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95655	95655	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95656	95656	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95658	95658	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95659	95659	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95660	95660	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95661	95661	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95662	95662	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95663	95663	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95664	95664	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95665	95665	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95666	95666	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95667	95667	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95668	95668	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95669	95669	1.339	0.771	0.848	1.486	0.989	1.000	0.089
95670	95670	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95672	95672	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95673	95673	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95674	95674	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95675	95675	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95676	95676	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95677	95677	1.339	0.771	1.086	1.486	0.989	1.000	0.089

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE PLUS**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
95678	95678	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95679	95679	1.339	0.833	1.086	1.486	0.998	1.000	0.329
95680	95680	1.339	0.833	0.884	1.008	0.998	1.000	0.329
95681	95681	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95682	95682	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95683	95683	1.339	0.771	0.848	1.486	0.989	1.000	0.089
95684	95684	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95685	95685	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95686	95686	1.121	0.444	1.086	1.008	1.516	1.000	0.089
95687	95687	1.339	0.833	1.086	1.008	1.038	1.000	0.703
95688	95688	1.339	0.833	1.086	1.008	0.998	1.000	0.703
95689	95689	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95690	95690	1.339	0.833	0.884	1.008	0.998	1.000	0.329
95691	95691	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95692	95692	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95693	95693	1.339	0.771	0.848	1.486	0.989	1.000	0.089
95694	95694	1.339	0.833	1.086	1.486	0.998	1.000	0.329
95695	95695	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95697	95697	1.339	0.833	1.086	1.486	0.998	1.000	0.329
95698	95698	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95699	95699	1.339	0.833	0.884	1.486	0.998	1.000	0.329
95701	95701	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95703	95703	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95709	95709	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95712	95712	1.339	0.833	1.086	1.486	0.998	1.000	0.329
95713	95713	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95714	95714	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95715	95715	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95717	95717	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95720	95720	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95721	95721	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95722	95722	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95724	95724	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95726	95726	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95728	95728	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95735	95735	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95736	95736	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95742	95742	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95746	95746	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95747	95747	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95757	95757	1.339	0.771	0.848	1.008	0.989	1.000	0.089
95758	95758	1.339	0.771	0.848	1.486	0.989	1.000	0.089
95762	95762	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95763	95763	1.339	0.833	1.086	1.486	0.998	1.000	0.329
95765	95765	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95776	95776	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95811	95811	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95814	95814	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95815	95815	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95816	95816	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95817	95817	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95818	95818	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95819	95819	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95820	95820	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95821	95821	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95822	95822	1.339	0.771	0.848	1.486	0.989	1.000	0.089
95823	95823	1.339	0.771	0.848	1.486	0.989	1.000	0.089
95824	95824	1.339	0.771	0.848	1.486	0.989	1.000	0.089
95825	95825	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95826	95826	1.339	0.771	0.848	1.486	0.989	1.000	0.089
95827	95827	1.339	0.771	0.848	1.486	0.989	1.000	0.089
95828	95828	1.339	0.771	0.848	1.486	0.989	1.000	0.089
95829	95829	1.339	0.771	0.848	1.486	0.989	1.000	0.089
95830	95830	1.339	0.771	0.848	1.486	0.989	1.000	0.089
95831	95831	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95832	95832	1.339	0.771	0.848	1.486	0.989	1.000	0.089
95833	95833	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95834	95834	1.339	0.771	1.086	1.486	0.989	1.000	0.089

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE PLUS**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
95835	95835	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95836	95836	1.339	0.833	1.086	1.486	0.998	1.000	0.329
95837	95837	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95838	95838	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95841	95841	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95842	95842	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95843	95843	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95864	95864	1.339	0.771	0.848	1.486	0.989	1.000	0.089
95901	95901	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95903	95903	1.339	0.833	1.086	1.486	0.998	1.000	0.329
95910	95910	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95912	95912	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95913	95913	1.325	0.648	1.086	3.822	1.171	1.000	0.089
95914	95914	1.339	0.648	1.086	3.822	0.989	1.000	0.089
95915	95915	1.325	0.783	1.086	3.822	1.177	1.000	0.329
95916	95916	1.325	0.648	1.086	3.822	1.171	1.000	0.089
95917	95917	1.339	0.648	1.086	3.822	1.171	1.000	0.089
95918	95918	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95919	95919	1.339	0.648	1.086	1.486	0.989	1.000	0.089
95920	95920	1.325	0.648	1.086	3.822	1.171	1.000	0.089
95922	95922	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95923	95923	1.325	0.648	1.086	3.822	1.171	1.000	0.089
95924	95924	1.339	0.833	1.086	1.486	0.998	1.000	0.329
95925	95925	1.339	0.648	1.086	1.486	0.989	1.000	0.089
95926	95926	1.325	0.648	1.086	3.822	1.171	1.000	0.089
95927	95927	1.325	0.783	1.086	3.822	1.177	1.000	0.329
95928	95928	1.325	0.648	1.086	3.822	1.171	1.000	0.089
95929	95929	1.325	0.783	1.086	3.822	1.177	1.000	0.329
95930	95930	1.325	0.648	1.086	1.486	1.171	1.000	0.089
95932	95932	1.339	0.648	1.086	3.822	1.171	1.000	0.089
95934	95934	1.325	0.648	1.086	3.822	1.171	1.000	0.089
95935	95935	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95936	95936	1.325	0.648	1.086	1.486	1.171	1.000	0.089
95937	95937	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95938	95938	1.325	0.648	1.086	3.822	1.171	1.000	0.089
95939	95939	1.325	0.648	1.086	3.822	1.171	1.000	0.089
95940	95940	1.325	0.783	1.086	1.486	1.177	1.000	0.329
95941	95941	1.325	0.648	1.086	1.486	1.171	1.000	0.089
95942	95942	1.325	0.648	1.086	3.822	1.171	1.000	0.089
95943	95943	1.325	0.648	1.086	3.822	1.171	1.000	0.089
95944	95944	1.339	0.833	1.086	1.486	0.998	1.000	0.329
95945	95945	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95946	95946	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95947	95947	1.325	0.648	1.086	3.822	1.171	1.000	0.089
95948	95948	1.339	0.648	1.086	3.822	0.989	1.000	0.089
95949	95949	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95950	95950	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95951	95951	1.325	0.648	1.086	3.822	1.171	1.000	0.089
95953	95953	1.339	0.771	1.086	3.822	0.989	1.000	0.089
95954	95954	1.325	0.648	1.086	3.822	1.171	1.000	0.089
95955	95955	1.325	0.648	1.086	3.822	1.171	1.000	0.089
95956	95956	1.325	0.648	1.086	1.486	1.171	1.000	0.089
95957	95957	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95958	95958	1.325	0.783	1.086	3.822	1.177	1.000	0.329
95959	95959	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95960	95960	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95961	95961	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95962	95962	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95963	95963	1.325	0.648	1.086	3.822	1.171	1.000	0.089
95965	95965	1.325	0.648	1.086	3.822	1.171	1.000	0.089
95966	95966	1.339	0.648	1.086	3.822	0.989	1.000	0.089
95968	95968	1.339	0.648	1.086	3.822	1.171	1.000	0.089
95969	95969	1.325	0.648	1.086	3.822	1.171	1.000	0.089
95970	95970	1.325	0.648	1.086	3.822	1.171	1.000	0.089
95971	95971	1.325	0.648	1.086	1.486	1.171	1.000	0.089
95972	95972	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95973	95973	1.325	0.648	1.086	3.822	1.171	1.000	0.089
95974	95974	1.325	0.648	1.086	3.822	1.171	1.000	0.089

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE PLUS**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
95975	95975	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95977	95977	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95978	95978	1.325	0.648	1.086	3.822	1.171	1.000	0.089
95979	95979	1.325	0.648	1.086	3.822	1.171	1.000	0.089
95981	95981	1.325	0.648	1.086	1.486	1.171	1.000	0.089
95982	95982	1.339	0.771	1.086	3.822	0.989	1.000	0.089
95983	95983	1.325	0.648	1.086	3.822	1.171	1.000	0.089
95984	95984	1.325	0.648	1.086	3.822	1.171	1.000	0.089
95986	95986	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95987	95987	1.339	0.648	1.086	1.486	1.171	1.000	0.089
95988	95988	1.325	0.648	1.086	3.822	1.171	1.000	0.089
95991	95991	1.339	0.771	1.086	1.486	0.989	1.000	0.089
95993	95993	1.339	0.771	1.086	1.486	0.989	1.000	0.089
96001	96001	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96002	96002	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96003	96003	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96006	96006	1.325	0.648	1.086	3.822	1.171	1.000	0.089
96007	96007	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96008	96008	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96009	96009	1.325	0.783	1.086	3.822	1.177	1.000	0.329
96010	96010	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96011	96011	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96013	96013	1.325	0.648	1.086	3.822	1.171	1.000	0.089
96014	96014	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96015	96015	1.325	0.648	1.086	3.822	1.171	1.000	0.089
96016	96016	1.325	0.648	1.086	3.822	1.171	1.000	0.089
96017	96017	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96019	96019	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96020	96020	1.325	0.648	1.086	3.822	1.171	1.000	0.089
96021	96021	1.325	0.648	1.086	3.822	1.171	1.000	0.089
96022	96022	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96023	96023	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96024	96024	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96025	96025	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96027	96027	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96028	96028	1.325	0.648	1.086	3.822	1.171	1.000	0.089
96029	96029	1.325	0.648	1.086	3.822	1.171	1.000	0.089
96031	96031	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96032	96032	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96033	96033	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96034	96034	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96035	96035	1.325	0.648	1.086	3.822	1.171	1.000	0.089
96037	96037	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96038	96038	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96039	96039	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96040	96040	1.325	0.648	1.086	3.822	1.171	1.000	0.089
96041	96041	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96044	96044	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96046	96046	1.325	0.783	1.086	1.486	1.177	1.000	0.329
96047	96047	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96048	96048	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96049	96049	1.325	0.783	1.086	1.486	1.177	1.000	0.329
96050	96050	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96051	96051	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96052	96052	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96054	96054	1.325	0.648	1.086	3.822	1.171	1.000	0.089
96055	96055	1.325	0.648	1.086	3.822	1.171	1.000	0.089
96056	96056	1.325	0.648	1.086	3.822	1.171	1.000	0.089
96057	96057	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96058	96058	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96059	96059	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96061	96061	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96062	96062	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96063	96063	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96064	96064	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96065	96065	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96067	96067	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96068	96068	1.325	0.648	1.086	3.822	1.171	1.000	0.089

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE PLUS**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
96069	96069	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96071	96071	1.325	0.648	1.086	3.822	1.171	1.000	0.089
96073	96073	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96074	96074	1.325	0.648	1.086	3.822	1.171	1.000	0.089
96075	96075	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96076	96076	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96078	96078	1.325	0.783	1.086	3.822	1.177	1.000	0.329
96079	96079	1.325	0.783	1.086	1.486	1.177	1.000	0.329
96080	96080	1.325	0.648	1.086	3.822	1.171	1.000	0.089
96084	96084	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96085	96085	1.325	0.783	1.086	1.486	1.177	1.000	0.329
96086	96086	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96087	96087	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96088	96088	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96089	96089	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96090	96090	1.325	0.648	1.086	3.822	1.171	1.000	0.089
96091	96091	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96092	96092	1.325	0.648	1.086	3.822	1.171	1.000	0.089
96093	96093	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96094	96094	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96096	96096	1.325	0.648	1.086	3.822	1.171	1.000	0.089
96097	96097	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96099	96099	1.325	0.783	1.086	1.486	1.177	1.000	0.329
96101	96101	1.325	0.648	1.086	3.822	1.171	1.000	0.089
96103	96103	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96104	96104	1.325	0.648	1.086	3.822	1.171	1.000	0.089
96105	96105	1.325	0.648	1.086	3.822	1.171	1.000	0.089
96106	96106	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96107	96107	1.185	0.555	0.848	1.008	0.989	1.000	0.089
96108	96108	1.325	0.783	1.086	3.822	1.177	1.000	0.329
96109	96109	1.325	0.783	1.086	3.822	1.177	1.000	0.329
96110	96110	1.325	0.648	1.086	3.822	1.171	1.000	0.089
96111	96111	1.339	0.833	1.086	1.486	0.998	1.000	0.329
96112	96112	1.325	0.648	1.086	3.822	1.171	1.000	0.089
96113	96113	1.325	0.783	1.086	3.822	1.177	1.000	0.329
96114	96114	1.325	0.648	1.086	3.822	1.171	1.000	0.089
96115	96115	1.325	0.648	1.086	3.822	1.171	1.000	0.089
96116	96116	1.325	0.783	1.086	3.822	1.177	1.000	0.329
96117	96117	1.325	0.648	1.086	3.822	1.171	1.000	0.089
96118	96118	1.325	0.648	1.086	1.486	0.989	1.000	0.089
96119	96119	1.325	0.783	1.086	3.822	1.177	1.000	0.329
96120	96120	1.339	0.771	0.848	1.486	0.989	1.000	0.089
96121	96121	1.325	0.648	1.086	3.822	1.171	1.000	0.089
96122	96122	1.325	0.648	1.086	3.822	1.171	1.000	0.089
96123	96123	1.325	0.783	1.086	3.822	1.177	1.000	0.329
96124	96124	1.325	0.648	1.086	1.486	0.989	1.000	0.089
96125	96125	1.339	0.648	1.086	1.486	0.989	1.000	0.089
96126	96126	1.339	0.771	1.086	1.486	0.989	1.000	0.089
96128	96128	1.325	0.648	1.086	3.822	1.171	1.000	0.089
96129	96129	1.325	0.648	1.086	3.822	1.171	1.000	0.089
96130	96130	1.325	0.648	1.086	3.822	1.171	1.000	0.089
96132	96132	1.325	0.783	1.086	3.822	1.177	1.000	0.329
96133	96133	1.185	0.833	0.884	1.486	0.998	1.000	0.329
96134	96134	1.325	0.648	1.086	1.486	1.171	1.000	0.089
96135	96135	1.325	0.648	1.086	3.822	1.171	1.000	0.089
96136	96136	1.325	0.648	1.086	3.822	1.171	1.000	0.089
96137	96137	1.325	0.648	1.086	3.822	1.171	1.000	0.089
96140	96140	1.339	0.771	1.086	1.486	0.989	1.000	0.089
96141	96141	1.339	0.771	1.086	1.486	0.989	1.000	0.089
96142	96142	1.339	0.771	1.086	1.486	0.989	1.000	0.089
96143	96143	1.339	0.771	1.086	1.486	0.989	1.000	0.089
96145	96145	1.339	0.771	1.086	1.486	0.989	1.000	0.089
96146	96146	1.339	0.771	1.086	1.486	0.989	1.000	0.089
96148	96148	1.339	0.771	1.086	1.486	0.989	1.000	0.089
96150	96150	1.339	0.833	1.086	1.486	0.998	1.000	0.329
96151	96151	1.339	0.833	1.086	1.486	0.998	1.000	0.329
96154	96154	1.339	0.833	1.086	1.486	0.998	1.000	0.329
96155	96155	1.339	0.833	1.086	1.486	0.998	1.000	0.329

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE PLUS**

PREMIUM COMPONENT ZONE RELATIVITIES

ZIP CODE	PC ZONE	1	2	3	4	5	6	7
96156	96156	1.339	0.833	1.086	1.486	0.998	1.000	0.329
96158	96158	1.339	0.833	1.086	1.486	0.998	1.000	0.329
96160	96160	1.339	0.833	1.086	1.486	0.998	1.000	0.329
96161	96161	1.339	0.771	1.086	1.486	0.989	1.000	0.089
96162	96162	1.339	0.771	1.086	1.486	0.989	1.000	0.089

CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE/ DELUXE PLUS

FIXED EXPENSE RATING PLAN FACTORS	RULE	FX
BASE FIXED EXPENSE PREMIUM	29	\$122.00

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE**

CHANGES IN LIMIT ADDENDS

Coverage B - Increased Limits on Other Structures

	<u>Premium Per \$1000</u>	
Town Classes 1-8	+ \$3.00	
Town Classes 9-10	+ \$3.78	
Sub-Total	=	
x Deductible Factor	x	(OCA-1.11)
Coverage B Premium	=	

Coverage X - Increased Limits on Family Liability Protection

<u>Limit of Liability</u>	<u>Premium</u>
\$200,000	\$27
\$250,000	\$38
\$300,000	\$47
\$500,000	\$74
\$1,000,000	\$105

Coverage Y - Increased Limits on Medical Payments

<u>Limit of Liability</u>	<u>Premium</u>
\$2,500	\$5
\$5,000	\$9

Coverage C - Unscheduled Property:

Buy Up: Limit of Liability
\$2 per \$1000

Buy Down: Limit of Liability
\$2 per \$1000

Optional Coverages Deductible Factor Table

<u>Deductible</u>	<u>Factor</u>	<u>Deductible</u>	<u>Factor</u>
\$50	1.054	\$250/\$500 WH	1.019
\$100	1.047	\$250/\$1000 WH	1.002
\$250	1.028	\$500/\$1000 WH	0.983
\$500	1.000	0.5%	0.867
\$1,000	0.915	1.0%	0.795
\$1,500	0.884	2.0%	0.696
\$2,000	0.859	3.0%	0.636
\$2,500	0.836	4.0%	0.598
\$3,000	0.816	5.0%	0.569
\$5,000	0.753		
\$7,500	0.691		
\$10,000	0.648		

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE SELECT VALUE**

CHANGES IN LIMIT ADDENDS

Coverage B - Increased Limits on Other Structures

	<u>Premium Per \$1000</u>	
Town Classes 1-8	+ \$3.00	
Town Classes 9-10	+ \$3.78	
Sub-Total	=	
x Deductible Factor	x	(OCA-1.12)
Coverage B Premium	=	

Coverage X - Increased Limits on Family Liability Protection

<u>Limit of Liability</u>	<u>Premium</u>
\$200,000	\$27
\$250,000	\$38
\$300,000	\$47
\$500,000	\$74
\$1,000,000	\$105

Coverage Y - Increased Limits on Medical Payments

<u>Limit of Liability</u>	<u>Premium</u>
\$2,500	\$5
\$5,000	\$9

Coverage C - Unscheduled Property

Buy Up:	<u>Limit of Liability</u>
	\$2 per \$1000

Optional Coverages Deductible Factor Table

<u>Deductible</u>	<u>Factor</u>	<u>Deductible</u>	<u>Factor</u>
\$50	1.054	\$250/\$500 WH	1.019
\$100	1.047	\$250/\$1000 WH	1.002
\$250	1.028	\$500/\$1000 WH	0.983
\$500	1.000	0.5%	0.867
\$1,000	0.915	1.0%	0.795
\$1,500	0.884	2.0%	0.696
\$2,000	0.859	3.0%	0.636
\$2,500	0.836	4.0%	0.598
\$3,000	0.816	5.0%	0.569
\$5,000	0.753		
\$7,500	0.691		
\$10,000	0.648		

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE PLUS**

CHANGES IN LIMIT ADDENDS

Coverage B - Increased Limits on Other Structures

	<u>Premium Per \$1000</u>	
Town Classes 1-8	+ \$3.00	
Town Classes 9-10	+ \$3.78	
Sub-Total	=	
x Deductible Factor	x	(OCA-1.13)
Coverage B Premium	=	

Coverage X - Increased Limits on Family Liability Protection

<u>Limit of Liability</u>	<u>Premium</u>
\$200,000	\$27
\$250,000	\$38
\$300,000	\$47
\$500,000	\$74
\$1,000,000	\$105

Coverage Y - Increased Limits on Medical Payments

<u>Limit of Liability</u>	<u>Premium</u>
\$2,500	\$5
\$5,000	\$9

Coverage C - Unscheduled Property

Buy Up:	<u>Limit of Liability</u>
	\$2 per \$1000

Optional Coverages Deductible Factor Table

<u>Deductible</u>	<u>Factor</u>	<u>Deductible</u>	<u>Factor</u>
\$100	1.047	\$250/\$500 WH	1.019
\$250	1.028	\$250/\$1000 WH	1.002
\$500	1.000	\$500/\$1000 WH	0.983
\$1,000	0.915	0.5%	0.867
\$1,500	0.884	1.0%	0.795
\$2,000	0.859	2.0%	0.696
\$2,500	0.836	3.0%	0.636
\$3,000	0.816	4.0%	0.598
\$5,000	0.753	5.0%	0.569
\$7,500	0.691		
\$10,000	0.648		

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE / DELUXE SELECT VALUE/ DELUXE PLUS**

Coverage D - Increased Limits on Additional Living Expense

Insured Value	20%	25%	30%	35%	40%
\$20,000	\$ -	\$ 0.73	\$ 1.12	\$ 1.34	\$ 1.48
\$40,000	\$ -	\$ 0.77	\$ 1.18	\$ 1.41	\$ 1.56
\$50,000	\$ -	\$ 0.79	\$ 1.21	\$ 1.45	\$ 1.60
\$60,000	\$ -	\$ 0.81	\$ 1.24	\$ 1.48	\$ 1.63
\$70,000	\$ -	\$ 0.82	\$ 1.26	\$ 1.51	\$ 1.67
\$75,000	\$ -	\$ 0.83	\$ 1.27	\$ 1.52	\$ 1.68
\$80,000	\$ -	\$ 0.84	\$ 1.29	\$ 1.54	\$ 1.70
\$85,000	\$ -	\$ 0.85	\$ 1.30	\$ 1.55	\$ 1.71
\$90,000	\$ -	\$ 0.85	\$ 1.31	\$ 1.56	\$ 1.73
\$95,000	\$ -	\$ 0.86	\$ 1.32	\$ 1.58	\$ 1.74
\$100,000	\$ -	\$ 0.87	\$ 1.33	\$ 1.59	\$ 1.76
\$105,000	\$ -	\$ 0.87	\$ 1.34	\$ 1.60	\$ 1.77
\$110,000	\$ -	\$ 0.88	\$ 1.35	\$ 1.61	\$ 1.78
\$115,000	\$ -	\$ 0.89	\$ 1.36	\$ 1.62	\$ 1.80
\$120,000	\$ -	\$ 0.89	\$ 1.37	\$ 1.64	\$ 1.81
\$125,000	\$ -	\$ 0.90	\$ 1.38	\$ 1.65	\$ 1.82
\$130,000	\$ -	\$ 0.91	\$ 1.39	\$ 1.66	\$ 1.83
\$135,000	\$ -	\$ 0.91	\$ 1.40	\$ 1.67	\$ 1.84
\$140,000	\$ -	\$ 0.92	\$ 1.40	\$ 1.68	\$ 1.85
\$145,000	\$ -	\$ 0.92	\$ 1.41	\$ 1.69	\$ 1.86
\$150,000	\$ -	\$ 0.93	\$ 1.42	\$ 1.70	\$ 1.87
\$155,000	\$ -	\$ 0.93	\$ 1.43	\$ 1.70	\$ 1.88
\$160,000	\$ -	\$ 0.94	\$ 1.43	\$ 1.71	\$ 1.89
\$165,000	\$ -	\$ 0.94	\$ 1.44	\$ 1.72	\$ 1.90
\$170,000	\$ -	\$ 0.95	\$ 1.45	\$ 1.73	\$ 1.91
\$175,000	\$ -	\$ 0.95	\$ 1.45	\$ 1.74	\$ 1.92
\$180,000	\$ -	\$ 0.95	\$ 1.46	\$ 1.74	\$ 1.93
\$190,000	\$ -	\$ 0.96	\$ 1.47	\$ 1.76	\$ 1.95
\$200,000	\$ -	\$ 0.97	\$ 1.48	\$ 1.77	\$ 1.96
\$210,000	\$ -	\$ 0.98	\$ 1.50	\$ 1.79	\$ 1.97
\$220,000	\$ -	\$ 0.98	\$ 1.51	\$ 1.80	\$ 1.99
\$230,000	\$ -	\$ 0.99	\$ 1.52	\$ 1.81	\$ 2.00
\$240,000	\$ -	\$ 0.99	\$ 1.52	\$ 1.82	\$ 2.01
\$250,000	\$ -	\$ 1.00	\$ 1.53	\$ 1.83	\$ 2.02
\$260,000	\$ -	\$ 1.01	\$ 1.54	\$ 1.84	\$ 2.04
\$270,000	\$ -	\$ 1.01	\$ 1.55	\$ 1.85	\$ 2.05
\$280,000	\$ -	\$ 1.02	\$ 1.56	\$ 1.86	\$ 2.06
\$290,000	\$ -	\$ 1.02	\$ 1.56	\$ 1.87	\$ 2.07
\$300,000	\$ -	\$ 1.03	\$ 1.57	\$ 1.88	\$ 2.08
\$350,000	\$ -	\$ 1.05	\$ 1.61	\$ 1.92	\$ 2.12
\$400,000	\$ -	\$ 1.08	\$ 1.65	\$ 1.97	\$ 2.18
\$450,000	\$ -	\$ 1.11	\$ 1.70	\$ 2.03	\$ 2.24
\$500,000	\$ -	\$ 1.16	\$ 1.77	\$ 2.11	\$ 2.34
\$600,000	\$ -	\$ 1.30	\$ 1.99	\$ 2.38	\$ 2.63
\$700,000	\$ -	\$ 1.55	\$ 2.38	\$ 2.84	\$ 3.14
\$800,000	\$ -	\$ 1.94	\$ 2.97	\$ 3.55	\$ 3.93
\$900,000	\$ -	\$ 2.51	\$ 3.84	\$ 4.59	\$ 5.07
\$1,000,000	\$ -	\$ 3.29	\$ 5.04	\$ 6.02	\$ 6.65

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE**

OPTIONAL COVERAGES AND ENDORSEMENTS

Coverage CA - Extended Coverage on Cameras

<u>Limit per Occurrence</u>	<u>Per Item Limit</u>	<u>Premium</u>
\$1,000	N/A	\$4
\$2,000	N/A	\$7
\$3,000	\$2,000	\$11
\$4,000	\$2,000	\$14
\$5,000	\$2,000	\$18
\$10,000	\$2,500	\$35
\$15,000	\$3,000	\$53
\$20,000	\$4,000	\$70
\$25,000	\$5,000	\$88

Coverage J - Extended Coverage on Jewelry, Watches, and Furs

Zone 1 - County of Los Angeles and City of Palm Springs

Zone 2 - Remainder of State

<u>Limit per Occurrence</u>	<u>Per Item Limit</u>	<u>Premium, Zone 1</u>	<u>Premium, Zone 2</u>
\$1,000	N/A	\$3	\$3
\$2,000	N/A	\$48	\$20
\$3,000	\$2,000	\$83	\$37
\$4,000	\$2,000	\$107	\$48
\$5,000	\$2,000	\$120	\$55
\$10,000	\$2,500	\$150	\$81
\$15,000	\$3,000	\$181	\$107
\$20,000	\$4,000	\$203	\$125
\$25,000	\$5,000	\$225	\$143

Coverage MI - Extended Coverage on Musical Instruments

<u>Limit per Occurrence</u>	<u>Per Item Limit</u>	<u>Premium</u>
\$1,000	N/A	\$2
\$2,000	N/A	\$4
\$3,000	\$2,000	\$5
\$4,000	\$2,000	\$7
\$5,000	\$2,000	\$9
\$10,000	\$2,500	\$18
\$15,000	\$3,000	\$26
\$20,000	\$4,000	\$35
\$25,000	\$5,000	\$44

Coverage SP - Extended Coverage on Sport Equipment (including Golf Equipment and Guns)

<u>Limit per Occurrence</u>	<u>Per Item Limit</u>	<u>Premium</u>
\$1,000	N/A	\$4
\$2,000	N/A	\$7
\$3,000	\$2,000	\$11
\$4,000	\$2,000	\$14
\$5,000	\$2,000	\$18
\$10,000	\$2,500	\$35
\$15,000	\$3,000	\$53
\$20,000	\$4,000	\$70
\$25,000	\$5,000	\$88

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE SELECT VALUE**

OPTIONAL COVERAGES AND ENDORSEMENTS

Coverage CA - Extended Coverage on Cameras

<u>Limit per Occurrence</u>	<u>Per Item Limit</u>	<u>Premium</u>
\$1,000	N/A	\$4
\$2,000	N/A	\$7
\$3,000	\$2,000	\$11
\$4,000	\$2,000	\$14
\$5,000	\$2,000	\$18
\$10,000	\$2,500	\$35
\$15,000	\$3,000	\$53
\$20,000	\$4,000	\$70
\$25,000	\$5,000	\$88

Coverage J - Extended Coverage on Jewelry, Watches, and Furs

Zone 1 - County of Los Angeles and City of Palm Springs

Zone 2 - Remainder of State

<u>Limit per Occurrence</u>	<u>Per Item Limit</u>	<u>Premium, Zone 1</u>	<u>Premium, Zone 2</u>
\$1,000	N/A	\$3	\$3
\$2,000	N/A	\$48	\$20
\$3,000	\$2,000	\$83	\$37
\$4,000	\$2,000	\$107	\$48
\$5,000	\$2,000	\$120	\$55
\$10,000	\$2,500	\$150	\$81
\$15,000	\$3,000	\$181	\$107
\$20,000	\$4,000	\$203	\$125
\$25,000	\$5,000	\$225	\$143

Coverage MI - Extended Coverage on Musical Instruments

<u>Limit per Occurrence</u>	<u>Per Item Limit</u>	<u>Premium</u>
\$1,000	N/A	\$2
\$2,000	N/A	\$4
\$3,000	\$2,000	\$5
\$4,000	\$2,000	\$7
\$5,000	\$2,000	\$9
\$10,000	\$2,500	\$18
\$15,000	\$3,000	\$26
\$20,000	\$4,000	\$35
\$25,000	\$5,000	\$44

Coverage SP - Extended Coverage on Sport Equipment (including Golf Equipment and Guns)

<u>Limit per Occurrence</u>	<u>Per Item Limit</u>	<u>Premium</u>
\$1,000	N/A	\$4
\$2,000	N/A	\$7
\$3,000	\$2,000	\$11
\$4,000	\$2,000	\$14
\$5,000	\$2,000	\$18
\$10,000	\$2,500	\$35
\$15,000	\$3,000	\$53
\$20,000	\$4,000	\$70
\$25,000	\$5,000	\$88

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE PLUS**

OPTIONAL COVERAGES AND ENDORSEMENTS

Coverage CA - Extended Coverage on Cameras

<u>Limit per Occurrence</u>	<u>Per Item Limit</u>	<u>Premium</u>
\$1,000	N/A	\$4
\$2,000	N/A	\$7
\$3,000	\$2,000	\$11
\$4,000	\$2,000	\$14
\$5,000	\$2,000	\$18
\$10,000	\$2,500	\$35
\$15,000	\$3,000	\$53
\$20,000	\$4,000	\$70
\$25,000	\$5,000	\$88

Coverage J - Extended Coverage on Jewelry, Watches, and Furs

Zone 1 - County of Los Angeles and City of Palm Springs

Zone 2 - Remainder of State

<u>Limit per Occurrence</u>	<u>Per Item Limit</u>	<u>Premium, Zone 1</u>	<u>Premium, Zone 2</u>
\$3,000	\$2,000	\$15	\$6
\$4,000	\$2,000	\$35	\$17
\$5,000	\$2,000	\$41	\$22
\$10,000	\$2,500	\$68	\$44
\$15,000	\$3,000	\$94	\$66
\$20,000	\$4,000	\$116	\$84
\$25,000	\$5,000	\$126	\$101

Coverage MI - Extended Coverage on Musical Instruments

<u>Limit per Occurrence</u>	<u>Per Item Limit</u>	<u>Premium</u>
\$1,000	N/A	\$2
\$2,000	N/A	\$4
\$3,000	\$2,000	\$5
\$4,000	\$2,000	\$7
\$5,000	\$2,000	\$9
\$10,000	\$2,500	\$18
\$15,000	\$3,000	\$26
\$20,000	\$4,000	\$35
\$25,000	\$5,000	\$44

Coverage SP - Extended Coverage on Sport Equipment (including Golf Equipment and Guns)

<u>Limit per Occurrence</u>	<u>Per Item Limit</u>	<u>Premium</u>
\$1,000	N/A	\$4
\$2,000	N/A	\$7
\$3,000	\$2,000	\$11
\$4,000	\$2,000	\$14
\$5,000	\$2,000	\$18
\$10,000	\$2,500	\$35
\$15,000	\$3,000	\$53
\$20,000	\$4,000	\$70
\$25,000	\$5,000	\$88

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE**

OPTIONAL COVERAGES AND ENDORSEMENTS

Coverage BP - Increased Coverage on Business Property (on premises)

<u>Limit</u>	<u>Premium</u>
\$2,500	\$14
\$5,000	\$19

Coverage DC - Home Day Care

<u>Limit of Liability</u>	<u>1-4 Children Premium</u>	<u>5-6 Children Premium</u>
\$100,000	\$60	\$120
\$200,000	\$70	\$140
\$250,000	\$75	\$150
\$300,000	\$80	\$160

Coverage DP - Increased Coverage on Data Processing Equipment

<u>Premium per \$1000 in Coverage</u>	<u>Max Coverage</u>
\$6	\$15,000

Coverage F - Fire Department Charges

<u>Premium per \$100 in Coverage</u>	<u>Max Coverage</u>
\$2	N/A

Coverage G - Loss Assessments

<u>Limit of Liability</u>	<u>Premium</u>
\$50,000	\$15

Coverage GC - Golf Cart

<u>Premium per Cart</u>
\$35

Coverage K - Incidental Office, Private School, or Studio Office -

	<u>Type</u>	<u>Coverage</u>	<u>Premium</u>
Located on Premises -	A - Employees and/or Altered Dwelling	Property and Liability	\$15
	B - All Other	Property and Liability	\$10
Located on Additional Premises -		Liability Only	\$12

Coverage LR - Lock Replacement

<u>Limit of Liability</u>	<u>Premium</u>
\$250	\$5

Coverage M - Increased Coverage on Money

<u>Premium per \$100 in Coverage</u>	<u>Max Coverage</u>
\$6	\$400

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE SELECT VALUE**

OPTIONAL COVERAGES AND ENDORSEMENTS

Coverage BP - Increased Coverage on Business Property (on premises)

<u>Limit</u>	<u>Premium</u>
\$2,500	\$14
\$5,000	\$19

Coverage DC - Home Day Care

<u>Limit of Liability</u>	<u>1-4 Children Premium</u>	<u>5-6 Children Premium</u>
\$100,000	\$60	\$120
\$200,000	\$70	\$140
\$250,000	\$75	\$150
\$300,000	\$80	\$160

Coverage DP - Increased Coverage on Data Processing Equipment

<u>Premium per \$1000 in Coverage</u>	<u>Max Coverage</u>
\$6	\$15,000

Coverage F - Fire Department Charges

<u>Premium per \$100 in Coverage</u>	<u>Max Coverage</u>
\$2	N/A

Coverage G - Loss Assessments

<u>Limit of Liability</u>	<u>Premium</u>
\$50,000	\$15

Coverage GC - Golf Cart

<u>Premium per Cart</u>
\$35

Coverage K - Incidental Office, Private School, or Studio Office -

<u>Type</u>	<u>Coverage</u>	<u>Premium</u>
Located on Premises -	A - Employees and/or Altered Dwelling	Property and Liability \$15
	B - All Other	Property and Liability \$10
Located on Additional Premises -		Liability Only \$12

Coverage LR - Lock Replacement

<u>Limit of Liability</u>	<u>Premium</u>
\$250	\$5

Coverage M - Increased Coverage on Money

<u>Premium per \$100 in Coverage</u>	<u>Max Coverage</u>
\$6	\$400

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE PLUS**

OPTIONAL COVERAGES AND ENDORSEMENTS

Coverage BP - Increased Coverage on Business Property (on premises)

<u>Limit</u>	<u>Premium</u>
\$2,500	\$5
\$5,000	\$8

Coverage DC - Home Day Care

<u>Limit of Liability</u>	<u>1-4 Children Premium</u>	<u>5-6 Children Premium</u>
\$100,000	\$60	\$120
\$200,000	\$70	\$140
\$250,000	\$75	\$150
\$300,000	\$80	\$160

Coverage DP - Increased Coverage on Data Processing Equipment

<u>Premium per \$1000 in Coverage</u>	<u>Max Coverage</u>
\$6	\$15,000

Coverage F - Fire Department Charges

<u>Premium per \$100 in Coverage</u>	<u>Max Coverage</u>
\$2	N/A

Coverage G - Loss Assessments

<u>Limit of Liability</u>	<u>Premium</u>
\$50,000	\$15

Coverage GC - Golf Cart

<u>Premium per Cart</u>
\$35

Coverage K - Incidental Office, Private School, or Studio Office -

	<u>Type</u>	<u>Coverage</u>	<u>Premium</u>
Located on Premises -	A - Employees and/or Altered Dwelling	Property and Liability	\$15
	B - All Other	Property and Liability	\$10
Located on Additional Premises -		Liability Only	\$12

Coverage M - Increased Coverage on Money

<u>Premium per \$100 in Coverage</u>	<u>Max Coverage</u>
\$6	\$400

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE**

OPTIONAL COVERAGES AND ENDORSEMENTS

Coverage P - Business Pursuits

<u>Type</u>	<u>Premium</u>
Clerical Office Employees, Salesmen excluding Installation or Servicing Operations	\$6
Salesmen with Installation or Servicing Operations	\$7
Athletic, Laboratory, Physical Training Teachers	\$9
Classroom Teachers	\$6

Coverage S - Increased Coverage on Securities

<u>Premium per \$100 in Coverage</u>	<u>Max Coverage</u>
\$3	\$500

Coverage SD - Satellite Dish Antennas

<u>Premium per \$100 in Coverage</u>	<u>Max Coverage</u>
\$0.75	N/A

Coverage SE - Portable Cellular Communication Systems

<u>Premium</u>
Greater of 5% of phone value, \$35

Coverage ST - Increased Coverage on Theft of Silverware

<u>Limit of Liability</u>	<u>Premium</u>
\$5,000	\$6
\$6,000	\$7
\$7,000	\$8
\$8,000	\$9
\$9,000	\$10
\$10,000	\$11

Coverage WC - Workers' Compensation and Employers' Liability for Residence Employees

<u>Employee Type</u>	<u>Code</u>	<u>Premium per Policy, per year</u>
Occasional Residence Employee	N/A	\$9
	<u>Code</u>	<u>Premium per Employee</u>
Full-Time Residence Employee, Inservant	913	\$235
Full-Time Residence Employee, Outservant	912	\$189
<u>Optional Limit of Liability</u>	<u>Premium</u>	
\$300,000	\$1 per Policy, per year	

HostAdvantage® Endorsement

<u>Premium</u>
\$20

Building Structure Reimbursement Extended Limits

<u>Premium</u>
\$15

Three or Four Family Dwelling

<u>Families</u>	<u>Premium</u>
Three	\$10
Four	\$11

Secondary Residence (If Primary Residence is also insured by Allstate)

<u>Premium Credit</u>
\$6

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE SELECT VALUE**

OPTIONAL COVERAGES AND ENDORSEMENTS

Coverage P - Business Pursuits

<u>Type</u>	<u>Premium</u>
Clerical Office Employees, Salesmen excluding Installation or Servicing Operations	\$6
Salesmen with Installation or Servicing Operations	\$7
Athletic, Laboratory, Physical Training Teachers	\$9
Classroom Teachers	\$6

Coverage S - Increased Coverage on Securities

<u>Premium per \$100 in Coverage</u>	<u>Max Coverage</u>
\$3	\$500

Coverage SD - Satellite Dish Antennas

<u>Premium per \$100 in Coverage</u>	<u>Max Coverage</u>
\$0.75	N/A

Coverage SE - Portable Cellular Communication Systems

<u>Premium</u>
Greater of 5% of phone value, \$35

Coverage ST - Increased Coverage on Theft of Silverware

<u>Limit of Liability</u>	<u>Premium</u>
\$5,000	\$6
\$6,000	\$7
\$7,000	\$8
\$8,000	\$9
\$9,000	\$10
\$10,000	\$11

Coverage WC - Workers' Compensation and Employers' Liability for Residence Employees

<u>Employee Type</u>	<u>Code</u>	<u>Premium per Policy, per year</u>
Occasional Residence Employee	N/A	\$9
	<u>Code</u>	<u>Premium per Employee</u>
Full-Time Residence Employee, Inservant	913	\$235
Full-Time Residence Employee, Outservant	912	\$189
<u>Optional Limit of Liability</u>	<u>Premium</u>	
\$300,000	\$1 per Policy, per year	

HostAdvantage® Endorsement

<u>Premium</u>
\$20

Three or Four Family Dwelling

<u>Families</u>	<u>Premium</u>
Three	\$10
Four	\$11

Secondary Residence (If Primary Residence is also insured by Allstate)

<u>Premium Credit</u>
\$6

**CALIFORNIA
OWNERS
ALLSTATE INSURANCE COMPANY
DELUXE PLUS**

OPTIONAL COVERAGES AND ENDORSEMENTS

Coverage P - Business Pursuits

<u>Type</u>	<u>Premium</u>
Clerical Office Employees, Salesmen excluding Installation or Servicing Operations	\$6
Salesmen with Installation or Servicing Operations	\$7
Athletic, Laboratory, Physical Training Teachers	\$9
Classroom Teachers	\$6

Coverage S - Increased Coverage on Securities

<u>Premium per \$100 in Coverage</u>	<u>Max Coverage</u>
\$3	\$500

Coverage SD - Satellite Dish Antennas

<u>Premium per \$100 in Coverage</u>	<u>Max Coverage</u>
\$0.75	N/A

Coverage SE - Portable Cellular Communication Systems

<u>Premium</u>
Greater of 5% of phone value, \$35

Coverage ST - Increased Coverage on Theft of Silverware

<u>Limit of Liability</u>	<u>Premium</u>
\$5,000	\$6
\$6,000	\$7
\$7,000	\$8
\$8,000	\$9
\$9,000	\$10
\$10,000	\$11

Coverage WC - Workers' Compensation and Employers' Liability for Residence Employees

<u>Employee Type</u>	<u>Code</u>	<u>Premium per Policy, per year</u>
Occasional Residence Employee	N/A	\$9
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Full-Time Residence Employee, Inservant	913	\$235
Full-Time Residence Employee, Outservant	912	\$189
<u>Optional Limit of Liability</u>	<u>Premium</u>	
\$300,000	\$1 per Policy, per year	

HostAdvantage® Endorsement

<u>Premium</u>
\$20

Building Structure Reimbursement Extended Limits

<u>Premium</u>
\$15

State:	California	Filing Company:	Allstate Insurance Company
TOI/Sub-TOI:	04.0 Homeowners/04.0003 Owner Occupied Homeowners		
Product Name:	AIC HO		
Project Name/Number:	Building Code Mandate - AB2756/RITM03770793		

Supporting Document Schedules

Satisfied - Item:	New Prior Approval Rate Application
Comments:	
Attachment(s):	3. CA HO AIC R53242 PriorAppRateAPL_Ed06-11-2021.pdf 3. CA HO AIC R53242 PriorAppRateAPL_Ed06-11-2021.xlsm
Item Status:	
Status Date:	

Satisfied - Item:	Supporting Exhibits
Comments:	
Attachment(s):	4. CA HO AIC R53242 Supporting Exhibits.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Side-by-Side of Manual Page
Comments:	
Attachment(s):	7. CA HO AIC R53242 Side by Sides.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Underwriting Guidelines
Comments:	
Attachment(s):	CA HO AIC RMP.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Response to Objection submitted by CDI on 10.27.21
Comments:	
Attachment(s):	CA HO AIC R53242 Objection Response.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Response to Objection submitted by CDI on 2.24.22
Comments:	
Attachment(s):	CA SVHO AIC Rules Manual.pdf
Item Status:	

SERFF Tracking #:	ALSE-132939622	State Tracking #:	21-2242	Company Tracking #:	R53242: BUILDING CODE MANDATE - AB2756
State:	California	Filing Company:	Allstate Insurance Company		
TOI/Sub-TOI:	04.0 Homeowners/04.0003 Owner Occupied Homeowners				
Product Name:	AIC HO				
Project Name/Number:	Building Code Mandate - AB2756/RITM03770793				
Status Date:					

PRIOR APPROVAL RATE APPLICATION FOR PROPERTY & LIABILITY LINES GENERAL INFORMATION

Completed by: Allstate Insurance Company

Date: 08/10/21

Your File #: R53242

(15 Character Maximum)

Filing Characteristics

Does this filing include a variance request? N (Page 11 hidden)

If yes,

Is this a variance request submitted after the prior
approval application to which it applies?

n/a

Provide the applicable CDI File #:

Is this a group filing? If yes, complete Page 2. N (Page 2 hidden)

Is this a specialty filing as per CIC §2642.7?

N

Line Type: Personal

General Line : Homeowners

Subline: Homeowners

Program: Owners

Provide the most recent applicable CDI file # in this line,
subline and/or program:

21-1436

DEPARTMENT USE ONLY

CDI File #: _____

SERFF #: _____

Filed Date: _____

Compliance Date: _____

Public Notice Date: _____

Deemer Date: _____

Intake Analyst: _____

Bureau/Senior: _____

Group Filing?: ☐ Yes ☒ No

X-Reference #: _____

Filing Type: ☐ Rate ☒ Rule
☐ Form ☐ Variance
☐ New Program

% Change: *

Company Information

Company Name: Allstate Insurance Company

Group Name: Allstate Insurance Group

NAIC Company Code: 19232

NAIC Group Code: 8

Organized under the laws of the State of: Illinois

Home Office: 2775 Sanders Rd, Northbrook, IL 60062

Contact Name/Title: Rhonda Amann, State Filings Manager

Toll Free Phone #: 847-402-5000, ext. 23149 Fax #: 847-402-9757

Email Address: RHONDA.AMANN@allstate.com

Mailing Address: 2775 Sanders Rd, Northbrook, IL 60062

I declare under penalty of perjury under the laws of the State of California, that the information filed is true, complete, and correct, and that price optimization methods or models have not been used in the development of the final rates for any segment of the filed rating plan.

Phil Banet

Authorized Signature

August 17, 2021

Date of Filing

Telephone #

Refer to CDI website below for the most current rate template and prior approval factors:

<http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/>

FILING TYPE

Complete the following questions in order to generate the filing checklist:

1. Is this a New Program filing?	N
2. Is this a Rate filing?	N
3. Does this filing propose new Rule(s) or any changes to Rule(s)?	Y
3.a. Do the Rule change(s) have a rate impact?	N
4. Does this filing propose new Form(s) or any changes to Form(s)?	N
4.a. Do the Form change(s) have a rate impact?	N
5. Does this filing include a variance request?	N

Question 3: Rule change(s) include new rule(s) and changes to existing rule(s).

Question 4: Form change(s) include new, withdrawn or replacement form(s).

FILING CHECKLIST

Use this checklist to indicate submission of ALL items listed in the format(s) required (either PDF, or Excel and PDF).

PDF	Excel	Prior Approval Rate Application
☒	☒	General Information, Page 1
☒	☒	Filing Type and Checklist, Page 3
☒	☒	Rating Rules and Underwriting Guidelines, Page 10
		Supporting Exhibits
☒		Exhibit 1 - Filing History
☒		Exhibit 18 - Rating Rules and Underwriting Guidelines
☒	☐	Exhibit 19 - Supplemental Information
☒		Filing Memorandum
☒		Complete Printed Rate and Rule Manual Pages
☒		Underwriting Guidelines

¹ See Prior Approval Rate Filing Instructions.

All Private Passenger Automobile class plans must be filed separately from the Prior Approval Rate Applications.

RATING RULES AND UNDERWRITING GUIDELINES

Insurers submitting a rule change filing must provide the information identified below.
Complete Exhibit 18 as necessary to fulfill this requirement.

Check all that apply:

- ☐ (1) Introducing a new rule(s)
- ☒ (2) Revising an existing rule(s)
- ☐ (3) Adopting an approved Advisory Organization (AO) rule(s)
- ☐ (4) Withdrawing an approved rule(s)
- ☐ (5) Introducing or revising an underwriting guideline(s)¹

If (1), (2) or (5) above is checked, provide the following:

- (a) The purpose for the rule or underwriting guideline or an explanation for revising an existing rule or underwriting guideline (Exhibit 18)
- (b) A copy of the current and proposed manual page corresponding to the rule or underwriting guideline
- (c) The proposed charge for the rule, and justification of the charge including the rate or premium development method (Exhibit 18)
- (d) The rate impact of the rule or underwriting guideline on the current book of business, with corresponding calculation of that impact (Exhibit 18)
- (e) Advise if the rule is:
 - ☐ (i) Optional
 - ☒ (ii) Mandatory

If (3) above is checked, specify the approved CDI File #(s) of the AO rule:

If (4) above is checked, provide the following:

- (a) An explanation for the withdrawal of the rule (Exhibit 18)
- (b) A copy of the current and proposed manual page corresponding to the withdrawn rule
- (c) The rate impact of withdrawing the rule on the current book of business, with corresponding calculation of that impact (Exhibit 18)

For all rule and underwriting guideline changes, provide any additional comments necessary to adequately explain the rule change (Exhibit 18).

¹ Underwriting guidelines included in this filing are reviewed only insofar as they relate to rates contained in this filing or currently on file with the California Department of Insurance.

**ALLSTATE INSURANCE COMPANY
HOMEOWNERS
CALIFORNIA
EXPLANATORY MEMORANDUM**

The Allstate Insurance Company rules manual has been updated in response to AB 2756. While previously optional, Building Codes coverage at 10% of Coverage A will now be mandatory for Deluxe policies as of 7/1/2021. The increased coverage will be offset by the existing filed and approved factor of 1.05 which will be applied to applicable policies. Given the changing distribution, we will monitor this coverage over time and will adjust as needed going forward.

**ALLSTATE INSURANCE COMPANY
HOMEOWNERS
CALIFORNIA
EXHIBIT 1: FILING HISTORY**

The table below lists all California Department of Insurance approved rate, rule, new program, and form filings that have been made effective by Allstate Insurance Group for Homeowners within the past three years.

<u>Effective Date</u>	<u>Company</u>	<u>Filing Type</u>	<u>CDI Filing No.</u>
4/6/2021	Allstate Insurance Company	Rate/Rule	19-2866
11/3/2020	Allstate Insurance Company	Form	20-2209
2/4/2020	Allstate Insurance Company	Form	19-3465
1/29/2019	Allstate Insurance Company	Form	18-2998
1/29/2019	Allstate Insurance Company	Rate	18-2990

**ALLSTATE INSURANCE COMPANY
HOMEOWNERS
CALIFORNIA**

EXHIBIT 18: RULES & UNDERWRITING GUIDELINES

This filing contains revisions to the Rules. These have been provided in their current, tracked, and proposed formats. All changes are being made to comply with bill AB2756 mandating Building Codes coverage.

**ALLSTATE INSURANCE COMPANY
HOMEOWNERS
CALIFORNIA
EXHIBIT 19: SUPPLEMENTAL INFORMATION**

This exhibit is not applicable to this filing.

HOMEOWNERS MANUAL

CALIFORNIA RULES

RULE 4 - ADDITIONAL COVERAGES

A. Optional Coverages – Section III

For the additional premium set forth on the Rate Pages, the following optional coverages may be afforded:

1. Coverage BC - Building Codes
Refer to Rate Pages for rating factor.
2. Coverage BP - Increased Coverage on Business Property
3. Coverage DP - Increased Coverage on Electronic Data Processing Equipment
4. Coverage F - Fire Department Charges
5. Coverage G - Loss Assessments
6. Coverage J - Extended Coverage on Jewelry, Watches and Furs
7. Coverage K - Incidental Office, Private School or Studio

1. Office, Private School or Studio Located on Premises

Rates are shown on the Rate Pages and vary as follows:

(A) "Employees and/or altered dwelling" rates apply if the Insured employs any assistants or if there has been a physical alteration of the dwelling to accommodate the occupancy.

(B) "All Other" rates apply in all other cases.

2. Office, Private School or Studio Located Off Premises

8. Coverage LR - Lock Replacement
9. Coverage M - Increased Coverage on Money
10. Coverage P - Business Pursuits
The rates displayed on the Rate Pages vary by the following types of business activities.

A. Clerical Office Employees

HOMEOWNERS MANUAL

CALIFORNIA RULES

RULE 4 - ADDITIONAL COVERAGES

A. Optional Coverages – Section III

For the additional premium set forth on the Rate Pages, the following optional coverages may be afforded:

1. Coverage BC - Building Codes
Building Codes coverage applies to all Deluxe policies effective 7/1/2021. Refer to Rate Pages for rating factor.
2. Coverage BP - Increased Coverage on Business Property
3. Coverage DP - Increased Coverage on Electronic Data Processing Equipment
4. Coverage F - Fire Department Charges
5. Coverage G - Loss Assessments
6. Coverage J - Extended Coverage on Jewelry, Watches and Furs
7. Coverage K - Incidental Office, Private School or Studio

1. Office, Private School or Studio Located on Premises

Rates are shown on the Rate Pages and vary as follows:

(A) "Employees and/or altered dwelling" rates apply if the Insured employs any assistants or if there has been a physical alteration of the dwelling to accommodate the occupancy.

(B) "All Other" rates apply in all other cases.

2. Office, Private School or Studio Located Off Premises

8. Coverage LR - Lock Replacement
9. Coverage M - Increased Coverage on Money
10. Coverage P - Business Pursuits
The rates displayed on the Rate Pages vary by the following types of business activities.

A. Clerical Office Employees

California Risk Management Policy
Deluxe & Deluxe Plus
Allstate Insurance Company Standard Homeowner
Allstate Indemnity Homeowners
(New Business and Endorsements)

Effective: 12/01/2021

Allstate Indemnity Homeowners closed for new business on 06/13/16. New business policies will be written into Allstate Insurance Company.

Insurable Interest

- Dwelling must be occupied by the named insured(s) and used for residential purposes.
- Policy must be in the name of an individual or individual and spouse or registered domestic partner's name only.
 - All individuals that are not a spouse/registered domestic partner may be added as an additional insured if they have financial interest in the insured property.
 - Corporations, LLCs, partnerships, estates, homeowner associations, marinas, and the United States National Park Service are unacceptable.
- Living Trusts may have an insurable interest, and are acceptable, when:
 - The Additional Insured Trust Endorsement is utilized
 - The Living Trust must have a legal title to the residence that is not also titled in the name of a Limited Liability Company.
 - The Grantor (s) must regularly occupy the residence premises or the Grantor (s) occasionally occupy the dwelling and the risk is rated as a secondary/seasonal dwelling;
 - The following information must be supplied when completing the Additional Insured Trust Endorsement:
 - Exact name of the Trust
 - Exact name and address of the Trustee (s)
 - All other parties should be listed as an Interested Party.
 - A copy of the Trust documentation must be retained in the agent's office.

Loss History

- One physical damage loss (at the residence to be insured) in the past 3 years
 - Does not include closed without payment
 - Losses must be non-catastrophic

NOTE

Applicants with more than one prior loss to the dwelling structure in the past 3 years (at the residence to be insured) may be written with full documentation* **prior to binding** that the hazard or any other unusual exposure has been remedied.

This does not apply to theft and liability losses. New applicants with a prior theft or liability loss will be considered if a substantial relationship to the loss no longer exists.

**California Risk Management Policy
Deluxe & Deluxe Plus
Allstate Insurance Company Standard Homeowner
Allstate Indemnity Homeowners
(New Business and Endorsements)**

Effective: 12/01/2021

Customers being non-renewed from Allstate Insurance Company must re-qualify as a new applicant and are subject to all new business eligibility guidelines.

***See the Administrative Requirements Document for a list of acceptable risk mitigation documentation.**

Loss History Reference

- Loss history reports must be run on named insured and spouse/registered domestic partner prior to binding coverage.

Eligibility

- New business eligible zip codes (pages 6-11)
- Any misrepresentation or concealment of material facts during the application process, in terms of the policy, or the presentation of any claim may cause ineligibility or cancellation.

Declared Catastrophe

- In the case of a total loss to a Homeowner policy resulting from a declared catastrophe.
 - Allow impacted current customers moving to a new Homeowner policy to match the prior Homeowner policy for SPP, contents and liability limits with coverage limits matching the prior Home.
 - Waive prior loss ineligibility requirements.

Fire Protection

- Town Classes 1-7 are eligible. (TC 8, 9 and 10 are unacceptable).
- The property must be located within 5 miles of primary fire protection.
- Must pass physical inspection of the dwelling in Wildfire Areas.

Ineligible Dwellings

- All risks that do not complete and pass inspection (front and rear).
- Wildfire scores greater than 20
- Multiple primary residences
- Dwellings listed on any Registry of Historic Homes or the National Register of Historic Places.
- Log Homes (Log siding is acceptable)
- Homes that are in foreclosure, are abandoned or are condemned.
- Vacant dwellings are unacceptable – Insured premises must be occupied within 30 days of the coverage effective date.

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- Dwellings in the course of construction unless the “Course of Construction” endorsement is present.
 - The course of construction endorsement must be removed within 12 months.
- Mobile and manufactured homes.
- Camper Trailers.
- Commercial or agricultural storage/utility or metal pole barns converted into residential structures.
- Commercial exposures are ineligible unless listed below:
 - Photography studio
 - Interior design
 - Architect
 - Accountant/bookkeeper
 - Locksmith/key shop
 - Real estate sales
 - Appliance/machine/computer repair
 - Tailors/seamstress
 - One-chair hair salon
 - Music instruction
 - Tutoring
 - Home Day Care
 - Primary Homes only that are not in the course of construction.
 - Home Day Care Endorsement is required to be on the policy.
 - Home Day Care business must be in compliance with all state and local regulations.
 - Any home-based business for which an active Allstate Business Owners Policy exists (see ABI Underwriting Guides for eligible business entities).
- Dwellings with pre-existing damage to dwelling, foundation, or outbuildings that has not been repaired.
- Risks with adjacent exposures that present unacceptable hazards (such as gas stations, salvage yards, abandoned buildings). The property boundary includes or borders visible unacceptable hazards such as Gas Stations, Salvage yards, Vehicle Repair shops, fabrication businesses, and businesses that store chemicals / fertilizers.
- Dwellings with attractive nuisances including, but not limited to, unfenced or in-ground empty pools (retractable hard covers are acceptable in lieu of a fence), rented pools, and permanent skateboard or bicycle ramps.
- Relocated dwellings.
- Dwellings not accessible year-round or are not located on all-weather accessible roads.

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- Risks in which the applicant, or any other occupant of the dwelling owns or keeps on the premises:
 - Any dog which displays vicious or dangerous tendencies.
 - Any wild, exotic, non-domesticated, dangerous or vicious animal.
- Dwellings with illegal trade, business, or activity being conducted.
- Dwellings with an inability to determine replacement cost (example: tiny/micro homes, barndominiums, shipping container homes, berm homes, geodesic homes, etc.).
- Dwellings over \$2 million Coverage A
- Dwellings within 500 feet of the ocean/wave wash (regardless of elevation)
- Home must be on solid foundation (i.e. homes partially or fully supported by piers, stilts or posts etc. are unacceptable).
- Select Value
- HostAdvantage in Standard Indemnity and Select Value Homeowners is not eligible.

High Value and Deluxe Plus Homeowner

- High value inspections will be ordered on dwelling values (Coverage A limit or estimated replacement cost) equal to or greater than \$1,000,000 or square footage equal to or greater than 4,500.
- Dwelling values (Coverage A limit or estimated replacement cost) equal to or greater than \$1,000,000 or square footage equal to or greater than 4,500 must include the Building Structure Reimbursement Extended Limits endorsement (BSREL).
- Seasonal and secondary residences are ineligible.
- Dwellings built pre-1930 are ineligible (regardless of renovations).
- Dwellings in the course of construction is ineligible.
- Single family residence only.
- In addition to the above requirements, at least one of the following conditions must be met in order to qualify for a new business Deluxe Plus Homeowner's Policy:
 - Dwelling must be a minimum of 1,500 Square Feet and above \$200K estimated replacement cost
 - Or, the policy qualifies for the Age of Home Discount
 - Or, the policy qualifies for the Renovated Home Discount

Seasonal/Secondary

- Must meet all Homeowner eligibility requirements, and:
 - Customers must have a renewable Allstate Homeowner, Condominium, or Renters on the primary residence policy in force.

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***However**, this policy can be sold to customers who have already decided to purchase a primary property policy from Allstate and who, at the same time, ask to insure their secondary/seasonal dwelling with Allstate. Customers who request to purchase only a secondary/seasonal dwelling policy and do not have an existing renewable primary property policy in-force should simply be informed that secondary/seasonal dwelling policies are sold only as an accommodation under those circumstances; they should never be told that if they purchased a primary property policy at the same time, they could be sold secondary/seasonal dwelling policy. Allstate company policy prohibits the sale of a secondary/seasonal dwelling policies in any way being conditioned on the purchase of another policy with Allstate, and you must avoid creating even the appearance of violating this company policy.*

- Loss History must meet guidelines as outlined above. In addition, the seasonal/secondary residence must have 0 water and 0 theft/liability/vandalism losses in the past 5 years.
- Secondary Property held for rental or loaned is ineligible unless Host Advantage coverage exists on the policy or the property is rented through the Airbnb platform for home sharing.
- Ineligible if the dwelling value (Coverage A limit or estimated replacement cost) of Seasonal/Secondary Homeowners is equal to or greater than \$1,000,000, or equal to or greater than 4,500 square feet.

Other

- No dwellings with wood roofs in areas of wildfire risk (pages 12-14)
- No more than one primary residence is permitted.
- 1-4 family homes are eligible as long as applicant owns entire dwelling and resides in one unit: contained under a common roof line.
- Any vehicles owned to service insured premises which are not designed for use on public roads and not subject to motor vehicle registration must have less than 40 horsepower.
- Construction or remodeling must be completed by a licensed contractor.
- Wood Burning Stoves are eligible if installed by a licensed contractor.

We expect adherence to this Risk Management Policy, although we recognize that these criteria cannot cover every conceivable situation and reserve the right to deviate where appropriate.

New Business Eligible Zip Codes							
Acceptable Zip Code							
90001	91402	92307	93043	93703	94928	95424	95910
90002	91403	92308	93044	93704	94929	95425	95912
90003	91404	92309	93060	93705	94930	95426	95913
90004	91405	92310	93061	93706	94931	95427	95914
90005	91406	92311	93062	93710	94933	95428	95915
90006	91411	92312	93063	93711	94937	95429	95916
90007	91423	92313	93064	93720	94938	95430	95917
90008	91436	92314	93065	93721	94939	95432	95918
90010	91501	92315	93066	93722	94940	95433	95919
90011	91502	92316	93067	93723	94941	95435	95920
90012	91504	92317	93101	93725	94942	95436	95922
90013	91505	92320	93103	93726	94945	95437	95923
90014	91506	92321	93105	93727	94946	95439	95924
90015	91521	92322	93106	93728	94947	95441	95925
90016	91601	92324	93108	93730	94948	95442	95926
90017	91602	92325	93109	93737	94949	95443	95927
90018	91603	92326	93110	93740	94950	95444	95928
90019	91604	92327	93111	93741	94951	95445	95929
90020	91605	92328	93116	93744	94952	95446	95930
90021	91606	92329	93117	93901	94953	95448	95932
90022	91607	92332	93118	93902	94954	95449	95934
90023	91608	92333	93160	93905	94956	95450	95935
90024	91701	92334	93201	93906	94957	95451	95936
90025	91702	92335	93202	93907	94960	95452	95937
90026	91706	92336	93203	93908	94963	95453	95938
90027	91708	92337	93204	93920	94964	95454	95939
90028	91709	92338	93205	93921	94965	95456	95940
90029	91710	92339	93206	93922	94966	95457	95941
90031	91711	92340	93207	93923	94970	95458	95942
90032	91718	92341	93208	93924	94971	95459	95943
90033	91719	92342	93210	93925	94972	95460	95944
90034	91720	92344	93212	93926	94973	95461	95945
90035	91722	92345	93215	93927	94978	95462	95946
90036	91723	92346	93216	93930	94979	95463	95947
90037	91724	92347	93218	93932	95001	95464	95948
90038	91729	92350	93219	93933	95002	95465	95949
90039	91730	92352	93220	93940	95003	95466	95950
90040	91731	92354	93221	93943	95004	95467	95951
90041	91732	92356	93222	93950	95005	95468	95953
90042	91733	92357	93223	93953	95006	95469	95954
90043	91734	92358	93224	93954	95007	95470	95955
90044	91737	92359	93225	93955	95008	95471	95956
90045	91739	92363	93226	93960	95010	95472	95957
90046	91740	92364	93227	93962	95012	95473	95958
90047	91741	92365	93230	94002	95013	95476	95959
90048	91744	92366	93234	94005	95014	95480	95960
90049	91745	92368	93235	94010	95017	95481	95961

90056	91746	92369	93238	94011	95018	95482	95962
90057	91748	92371	93239	94014	95019	95485	95963
90058	91750	92372	93240	94015	95020	95486	95965
90059	91752	92373	93241	94016	95021	95487	95966
90061	91754	92374	93242	94017	95023	95488	95968
90062	91755	92376	93243	94018	95024	95490	95969
90063	91759	92377	93244	94019	95030	95492	95970
90064	91760	92378	93245	94020	95031	95493	95971
90065	91761	92382	93246	94021	95032	95494	95972
90066	91762	92384	93247	94022	95033	95497	95973
90067	91763	92385	93249	94024	95035	95501	95974
90068	91764	92386	93250	94025	95037	95502	95975
90069	91765	92389	93251	94026	95039	95503	95977
90071	91766	92391	93252	94027	95041	95511	95978
90073	91767	92392	93254	94028	95043	95514	95979
90077	91768	92393	93255	94030	95045	95519	95981
90089	91770	92394	93256	94035	95046	95521	95982
90094	91773	92395	93257	94037	95050	95524	95983
90095	91775	92397	93258	94038	95051	95525	95984
90201	91776	92398	93260	94040	95053	95526	95986
90210	91780	92399	93261	94041	95054	95527	95987
90211	91784	92401	93262	94042	95060	95528	95988
90212	91786	92402	93263	94043	95062	95531	95991
90220	91789	92403	93265	94044	95063	95536	95993
90221	91790	92404	93266	94060	95064	95537	96001
90222	91791	92405	93267	94061	95065	95540	96002
90230	91792	92407	93268	94062	95066	95542	96003
90232	91801	92408	93270	94063	95070	95543	96006
90240	91803	92410	93271	94065	95073	95545	96007
90241	91901	92411	93272	94066	95075	95546	96008
90242	91902	92501	93274	94070	95076	95547	96009
90245	91905	92503	93276	94074	95077	95548	96010
90247	91906	92504	93277	94080	95101	95549	96011
90248	91910	92505	93278	94083	95110	95550	96013
90249	91911	92506	93279	94085	95111	95551	96014
90250	91913	92507	93280	94086	95112	95552	96015
90254	91914	92508	93283	94087	95113	95553	96016
90255	91915	92509	93285	94088	95116	95554	96017
90260	91916	92514	93286	94089	95117	95555	96019
90262	91917	92515	93287	94102	95118	95556	96020
90263	91931	92516	93291	94103	95119	95558	96021
90265	91932	92518	93292	94104	95120	95559	96022
90266	91934	92521	93301	94105	95121	95560	96023
90270	91935	92530	93303	94107	95122	95562	96024
90272	91941	92531	93304	94108	95123	95563	96025
90274	91942	92532	93305	94109	95124	95564	96027
90275	91945	92536	93306	94110	95125	95565	96028
90277	91948	92539	93307	94111	95126	95567	96029
90278	91950	92543	93308	94112	95127	95568	96031

90280	91962	92544	93309	94114	95128	95569	96032
90290	91963	92545	93311	94115	95129	95570	96033
90291	91977	92546	93312	94116	95130	95571	96034
90292	91978	92548	93313	94117	95131	95573	96035
90293	91980	92549	93314	94118	95132	95585	96037
90301	92003	92551	93401	94121	95133	95587	96038
90302	92004	92553	93402	94122	95134	95589	96039
90303	92007	92555	93403	94123	95135	95595	96040
90304	92008	92557	93405	94124	95136	95601	96041
90305	92009	92561	93406	94127	95138	95602	96044
90401	92010	92562	93420	94128	95139	95603	96046
90402	92011	92563	93422	94129	95140	95604	96047
90403	92014	92564	93423	94130	95141	95605	96048
90404	92019	92567	93424	94131	95148	95606	96049
90405	92020	92570	93426	94132	95150	95607	96050
90501	92021	92571	93427	94133	95151	95608	96051
90502	92024	92572	93428	94134	95192	95610	96052
90503	92025	92581	93429	94142	95201	95611	96054
90504	92026	92582	93430	94158	95202	95612	96055
90505	92027	92583	93432	94301	95203	95613	96056
90506	92028	92584	93433	94303	95204	95614	96057
90601	92029	92585	93434	94304	95205	95615	96058
90602	92036	92586	93436	94305	95206	95616	96059
90603	92037	92587	93437	94306	95207	95617	96061
90604	92040	92589	93440	94401	95209	95618	96062
90605	92054	92590	93441	94402	95210	95619	96063
90606	92055	92591	93442	94403	95211	95620	96064
90607	92056	92592	93443	94404	95212	95621	96065
90620	92057	92595	93444	94501	95213	95623	96067
90621	92058	92596	93445	94502	95215	95624	96068
90623	92059	92602	93446	94503	95219	95625	96069
90630	92060	92603	93447	94505	95220	95626	96071
90631	92061	92604	93449	94506	95221	95627	96073
90638	92064	92605	93450	94507	95222	95628	96074
90639	92065	92606	93451	94508	95223	95629	96075
90640	92066	92607	93452	94509	95224	95630	96076
90650	92067	92610	93453	94510	95225	95631	96078
90660	92068	92612	93454	94511	95226	95632	96079
90670	92069	92614	93455	94512	95227	95633	96080
90680	92070	92617	93456	94513	95228	95634	96084
90701	92071	92618	93458	94514	95229	95635	96085
90703	92075	92620	93460	94515	95230	95636	96086
90704	92078	92624	93461	94516	95231	95637	96087
90706	92079	92625	93463	94517	95232	95638	96088
90710	92081	92626	93465	94518	95233	95639	96089
90712	92082	92627	93483	94519	95234	95640	96090
90713	92083	92629	93501	94520	95236	95641	96091
90714	92084	92630	93502	94521	95237	95642	96092
90715	92086	92637	93505	94522	95240	95645	96093

90716	92091	92646	93510	94523	95242	95646	96094
90717	92092	92647	93512	94525	95245	95648	96096
90720	92096	92648	93513	94526	95246	95650	96097
90723	92101	92649	93514	94528	95247	95651	96099
90731	92102	92651	93516	94530	95248	95652	96101
90732	92103	92652	93517	94531	95249	95653	96103
90740	92104	92653	93518	94533	95250	95655	96104
90742	92105	92655	93519	94534	95251	95656	96105
90743	92106	92656	93523	94535	95252	95658	96106
90744	92107	92657	93524	94536	95253	95659	96107
90745	92108	92660	93526	94538	95254	95660	96108
90746	92109	92661	93527	94539	95255	95661	96109
90747	92110	92662	93528	94541	95257	95662	96110
90755	92111	92663	93529	94542	95258	95663	96111
90802	92113	92672	93530	94544	95301	95664	96112
90803	92114	92673	93531	94545	95303	95665	96113
90804	92115	92675	93532	94546	95304	95666	96114
90805	92116	92676	93534	94547	95306	95667	96115
90806	92117	92677	93535	94548	95307	95668	96116
90807	92118	92678	93536	94549	95309	95669	96117
90808	92119	92679	93541	94550	95310	95670	96118
90810	92120	92683	93543	94551	95311	95672	96119
90813	92121	92688	93544	94552	95312	95673	96120
90814	92122	92691	93545	94553	95313	95674	96121
90815	92123	92692	93546	94555	95315	95675	96122
90822	92124	92693	93549	94556	95316	95676	96123
90840	92126	92694	93550	94558	95317	95677	96124
91001	92127	92697	93551	94559	95318	95678	96125
91006	92128	92701	93552	94560	95319	95679	96126
91007	92129	92702	93553	94561	95320	95680	96128
91008	92130	92703	93554	94562	95321	95681	96129
91010	92131	92704	93555	94563	95322	95682	96130
91011	92133	92705	93556	94564	95323	95683	96132
91016	92134	92706	93558	94565	95324	95684	96133
91020	92135	92707	93560	94566	95325	95685	96134
91024	92136	92708	93561	94567	95326	95686	96135
91030	92137	92780	93562	94568	95327	95687	96136
91040	92138	92782	93563	94569	95328	95688	96137
91042	92139	92799	93581	94571	95329	95689	96140
91101	92140	92801	93590	94572	95330	95690	96141
91103	92145	92802	93591	94573	95333	95691	96142
91104	92152	92803	93592	94574	95334	95692	96143
91105	92154	92804	93596	94576	95335	95693	96145
91106	92171	92805	93601	94577	95336	95694	96146
91107	92172	92806	93602	94578	95337	95695	96148
91108	92173	92807	93603	94579	95338	95697	96150
91109	92182	92808	93604	94580	95340	95698	96151
91201	92196	92821	93605	94582	95341	95699	96154
91202	92201	92823	93606	94583	95344	95701	96155

91203	92203	92831	93608	94585	95345	95703	96156
91204	92210	92832	93609	94586	95346	95709	96158
91205	92211	92833	93610	94587	95347	95712	96160
91206	92220	92834	93611	94588	95348	95713	96161
91207	92223	92835	93612	94589	95350	95714	96162
91208	92225	92840	93614	94590	95351	95715	
91214	92226	92841	93615	94591	95354	95717	
91301	92227	92843	93616	94592	95355	95720	
91302	92230	92844	93618	94595	95356	95721	
91303	92231	92845	93619	94596	95357	95722	
91304	92233	92860	93620	94597	95358	95724	
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91306	92235	92862	93622	94599	95361	95728	
91307	92236	92863	93623	94601	95363	95735	
91310	92239	92865	93625	94602	95364	95736	
91311	92240	92866	93626	94603	95365	95742	
91316	92241	92867	93627	94604	95366	95746	
91319	92242	92868	93628	94605	95367	95747	
91320	92243	92869	93630	94606	95368	95757	
91321	92244	92870	93631	94607	95369	95758	
91324	92249	92877	93633	94608	95370	95762	
91325	92250	92878	93634	94609	95372	95763	
91326	92251	92879	93635	94610	95373	95765	
91327	92252	92880	93636	94611	95374	95776	
91330	92253	92881	93637	94612	95375	95811	
91331	92254	92882	93638	94613	95376	95814	
91335	92255	92883	93639	94618	95377	95815	
91340	92256	92886	93640	94619	95379	95816	
91341	92257	92887	93641	94621	95380	95817	
91342	92258	93001	93643	94701	95381	95818	
91343	92259	93002	93644	94702	95382	95819	
91344	92260	93003	93645	94703	95383	95820	
91345	92261	93004	93646	94704	95385	95821	
91350	92262	93006	93647	94705	95386	95822	
91351	92263	93007	93648	94706	95388	95823	
91352	92264	93009	93649	94707	95389	95824	
91354	92266	93010	93650	94708	95391	95825	
91355	92267	93011	93651	94709	95401	95826	
91356	92268	93012	93652	94710	95402	95827	
91358	92270	93013	93653	94720	95403	95828	
91359	92273	93015	93654	94801	95404	95829	
91360	92274	93016	93656	94803	95405	95830	
91361	92275	93020	93657	94804	95406	95831	
91362	92276	93021	93660	94805	95407	95832	
91363	92277	93022	93662	94806	95409	95833	
91364	92278	93023	93664	94807	95410	95834	
91365	92280	93024	93665	94901	95412	95835	
91367	92281	93030	93666	94903	95415	95836	
91371	92282	93031	93667	94904	95416	95837	

91372	92283	93033	93668	94915	95417	95838
91377	92284	93034	93669	94920	95418	95841
91381	92285	93035	93670	94922	95419	95842
91384	92286	93036	93673	94923	95420	95843
91387	92301	93040	93675	94924	95421	95864
91390	92304	93041	93701	94925	95422	95901
91401	92305	93042	93702	94927	95423	95903

California Wildfire ZIP Codes							
94541	95549	91301	95470	96143	92407	94020	96039
94542	95563	91302	95481	96145	91990	94021	96044
94546	92328	91303	95482	96146	91901	94027	96050
94550	92384	91304	95488	96148	91902	94028	96057
94551	93513	91308	95490	95915	91903	94030	96058
94552	93515	91310	95494	95923	91905	94037	96064
94586	93522	91311	95585	95934	91906	94038	96067
94588	93526	91313	95587	95947	91910	94044	96085
94602	93530	91316	96006	95956	91911	94060	96086
94611	93542	91321	96015	95971	91913	94062	96094
94619	93545	91326	96054	95980	91914	94063	96097
94704	93549	91340	96101	95981	91916	94066	96134
94705	93205	91341	96104	95983	91917	94070	94922
96120	93222	91342	96108	95984	91931	94074	94923
95644	93225	91344	96110	96020	91934	94080	94954
95642	93226	91350	96112	96103	91935	94401	94972
95646	93238	91351	96115	96105	91941	94402	95404
95665	93240	91352	96116	96106	91942	93013	95409
95666	93255	91354	93512	96114	91945	93067	95412
95669	93283	91355	93514	96122	91948	93101	95421
95675	93285	91356	93517	96129	91950	93103	95425
95685	93287	91364	93529	96135	91962	93105	95436
95689	93308	91367	93541	96137	91963	93108	95441
95914	93504	91372	93546	91720	91976	93109	95442
95916	93505	91376	96107	92220	91977	93110	95446
95928	93516	91381	96133	92223	91978	93111	95448
95930	93518	91384	93426	92230	91979	93117	95450
95940	93519	91386	93450	92282	91980	93254	95452
95941	93523	91387	93451	92320	91987	93427	95462
95942	93524	91390	93907	92501	92003	93429	95476
95954	93527	91403	93908	92505	92004	93434	95480
95965	93528	91423	93920	92506	92008	93436	95486
95966	93531	91436	93921	92507	92009	93437	95492
95967	93554	91501	93922	92508	92014	93438	95497
95969	93560	91504	93923	92518	92019	93440	96022
95973	93561	91604	93924	92530	92020	93441	96061
95978	93581	91702	93925	92532	92021	93454	96063
95221	93596	91711	93927	92536	92024	93455	96075
95222	95422	91724	93928	92539	92025	93458	96078
95223	95423	91740	93932	92543	92026	93460	96080
95224	95424	91741	93933	92544	92027	93463	95527
95225	95426	91745	93940	92545	92028	94022	95552
95228	95443	91748	93942	92546	92029	94024	95595
95229	95451	91750	93950	92548	92036	95014	96010
95232	95453	91765	93953	92549	92037	95020	96024
95233	95457	91773	93955	92561	92038	95026	96041
95245	95458	91789	95004	92562	92040	95030	96046
95246	95461	91791	94508	92563	92054	95032	96048
95247	95464	91792	94515	92564	92056	95035	96052
95248	95485	91803	94574	92567	92059	95037	96076

95249	95493	93510	95712	92581	92060	95042	96091
95250	96009	93532	95728	92582	92061	95044	96093
95251	96056	93563	95924	92583	92064	95070	93207
95252	96068	93601	95945	92584	92065	95135	93208
95255	96109	93604	95946	92585	92066	95140	93237
95257	96113	93614	95949	92586	92067	95003	93244
95979	96117	93626	95959	92587	92069	95005	93260
95987	96119	93643	95960	92589	92070	95006	93262
94530	96121	93644	95975	92590	92071	95007	93265
94547	96123	93645	95977	92591	92078	95017	93271
94549	96127	93669	95986	92592	92079	95018	93286
94553	96128	94901	96111	92593	92082	95033	93647
94556	96130	94903	96160	92595	92084	95041	95305
94563	96132	94904	96161	92596	92086	95060	95309
94564	96136	94920	96162	92860	92102	95064	95310
94803	91312	94924	90631	92879	92103	95065	95314
96157	90008	94925	92610	92880	92110	95066	95321
95614	90024	94929	92612	92882	92111	95073	95327
95619	90027	94930	92630	92883	92116	95076	95329
95623	90031	94933	92651	95023	92117	95077	95335
95629	90032	94937	92653	95043	92119	96001	95346
95633	90041	94938	92656	95045	92120	96002	95364
95634	90046	94939	92657	91701	92121	96003	95370
95635	90049	94940	92673	91709	92122	96007	95372
95636	90065	94941	92675	91710	92123	96008	95373
95651	90068	94945	92676	91737	92124	96011	95375
95656	90069	94946	92677	91739	92126	96013	95379
95664	90077	94947	92679	91759	92127	96016	95383
95667	90210	94949	92688	91784	92128	96017	91307
95672	90212	94950	92691	91786	92129	96019	91320
95682	90241	94952	92692	92256	92130	96028	91360
95684	90265	94956	92705	92268	92131	96033	91361
95709	90272	94957	92780	92285	92139	96040	91362
95720	90274	94960	92807	92305	92142	96047	91377
95721	90275	94963	92808	92314	92154	96051	93001
95726	90290	94964	92821	92315	92159	96059	93003
95735	90601	94965	92823	92317	92160	96062	93012
95762	90602	94970	92862	92321	92176	96065	93015
96150	90640	94971	92867	92322	92177	96069	93021
96151	90704	94973	92869	92324	92190	96071	93022
96152	91001	93623	92886	92325	92192	96073	93023
96154	91006	93653	92887	92326	92194	96084	93060
96155	91007	95306	95768	92333	92672	96087	93063
96156	91010	95311	95602	92336	93401	96088	93064
96158	91011	95318	95603	92337	93402	96096	93065
93210	91016	95338	95604	92339	93405	95910	93066
93602	91020	95345	95631	92341	93420	95922	93243
93603	91023	95389	95648	92346	93422	95936	93252
93605	91024	95410	95650	92352	93428	95944	95692
93621	91030	95415	95658	92358	93430	96118	95901
93628	91040	95417	95663	92359	93432	96124	95903

93633	91041	95420	95701	92373	93446	96125	95918
93634	91042	95427	95703	92374	93452	96126	95919
93641	91043	95428	95713	92377	93453	95568	95925
93642	91103	95429	95714	92378	93461	96014	95935
93651	91105	95432	95715	92382	93465	96023	95962
93654	91107	95445	95717	92385	94002	96025	95972
93657	91201	95449	95722	92386	94005	96027	
93664	91202	95454	95724	92391	94010	96031	
93667	91206	95456	95736	92397	94014	96032	
93675	91207	95459	96140	92399	94015	96034	
95514	91208	95466	96141	92404	94018	96037	
95526	91214	95469	96142	92405	94019	96038	

November 12, 2021

RE: State: California

Company: Allstate Insurance Company

Line of Insurance: Owners

Company File Number: R53242

On October 28, 2021, Allstate received objections relating to the Allstate Insurance Company (AIC) filing R53242 in California. The objections have been identified in bold with Allstate's responses below.

OBJECTION 1:

AB 2756 requires that residential property insurance provide “additional building code upgrade coverage of no less than 10 percent of the dwelling coverage policy limits” and that “The building code upgrade coverage required by this subdivision shall be additional coverage, and use of this coverage shall not reduce or deplete the dwelling coverage policy limits for the insured property.”

After reading your proposed rule, it is not clear that the rule is following the requirements set forth by AB 2756.

Can you please revise your proposed rule to better align with AB 2756? It would be better to clearly indicate that the 10% Building Code coverage and its corresponding premium is mandatory, not optional.

RESPONSE 1:

The updates to the rules have been made to specify that Building Codes coverage applies to Deluxe policies effective 7/1/2021, as the presence of Building Codes coverage impacts the rating factor applied. Revisions have been made to the policy forms to address the specific coverage requirements of this change. Please see forms filing F18290 for the specific changes made. We believe this is the most appropriate place to outline the specific coverage for the policyholder.

OBJECTION 2:

Please confirm that this coverage is in addition to the Coverage A limit, and that it does not count towards the Coverage A limit.

RESPONSE 2:

We can confirm that the Building Code coverage is additional to the Coverage A limit.

OBJECTION 3:

Is there a corresponding form filing to update the policy? If there is, can you tell us what the state tracking number is?

RESPONSE 3:

Yes, the corresponding form filing is F18290. The state tracking number is 21-2463.

OBJECTION 4:

How are policyholders being notified about this additional mandatory coverage?

RESPONSE 4:

There will be corresponding explanatory inserts sent out to customers. This will outline which changes have been made on the customer's policy and it will be included in their mailing package.

RULE 1 - TYPES OF POLICIES

RULE 2 - ELIGIBILITY

RULE 3 - MANDATORY COVERAGES (SECTIONS I AND II)

RULE 4 - ADDITIONAL COVERAGES

RULE 5 - DEDUCTIBLES

RULE 6 - ASSIGNMENT OF RATING ZONE

RULE 7 - PREMIUM DETERMINATION

RULE 8 - SECONDARY RESIDENCE

RULE 9 - RESERVED FOR FUTURE USE

RULE 10 - SPECIALLY RATED DWELLINGS

RULE 11 - POLICY PERIOD

RULE 12 - ENDORSEMENTS

RULE 13 - CANCELLATION

RULE 14 - INTERPOLATION

RULE 15 - PROTECTIVE DEVICE DISCOUNT

RULE 16 - 55 AND RETIRED DISCOUNT

RULE 17 - HOME AND AUTO DISCOUNT

RULE 18 - THE GOOD HANDS PEOPLE ® DISCOUNT

RULE 19 - AGE OF HOME / RENOVATED HOME DISCOUNT

RULE 20 - CLAIM RATING

RULE 21 - CLAIM FREE DISCOUNT

RULE 22 - HOME BUYER DISCOUNT

RULE 23 – ASSIGNMENT OF TOWN CLASS

RULE 24 – DWELLING PROTECTION LIMIT FACTOR

RULE 25 – HOUSE ATTRIBUTES

RULE 26 – DWELLING CHARACTERISTICS

RULE 27 – WILDFIRE RISK GROUP

RULE 28 – RATE ADJUSTMENT FACTOR

RULE 29 – FIXED EXPENSES

RULE 30 – \$250 THEFT DEDUCTIBLE

RULE 31 – SELECT VALUE FACTOR

RULE 1 - TYPES OF POLICIES

Deluxe Select Value Policy

The Deluxe Select Value Policy may be written to insure owners of dwellings. Under Section I, buildings are covered from physical loss (subject to those exclusions specified in the policy) and contents are covered on a "named peril" basis.

RULE 2 - ELIGIBILITY

Deluxe Select Value Policies

1. One through four family dwellings which are used exclusively for residential purposes may be insured under a Deluxe Select Value policy issued in the name of an owner-occupant of the dwelling. If the dwelling is owned jointly by persons living as a single family unit, it is permissible to name all such persons in the policy. This policy cannot be issued if such dwelling is under construction.
2. If the dwelling is also owned by persons not named in the policy, their interests in real property and liability at the described premises may be covered by use of the Additional Insured Nonoccupant Endorsement without additional premium.
3. Two through four family dwellings occupied by co-owners (occupying separate premises) may be insured by issuing the policy in the name of one co-owner and use of the Additional Insured Nonoccupant Endorsement to cover the interest of the other owner. A separate Renters policy should be issued to the owner named in the endorsement.

Exception

Select Value policies may not be written on farm property. Property, however, is considered nonfarm and dwelling rates will be used when the agricultural products produced on the entire land involved are incidental to the occupancy of the dwelling, are principally for home consumption, and farming is not the occupation of the Insured.

RULE 3 - MANDATORY COVERAGES (SECTIONS I AND II)

The Select Value Homeowners Policies afford coverage under Section I and Section II, except as provided for under Rule 8.

A. Section I - Physical Damage

Section I affords coverage against loss to the described dwelling, including attached and unattached structures, and personal property resulting from an insured peril. Other additional protection is provided such as that for the loss of use of residence premises. The base premium affords coverage subject to the limits of liability set forth below.

1. Coverage A - Dwelling Protection

Dwelling protection losses are subject to the limit set forth on the Declarations Page.

2. Coverage B - Other Structures Protection

Other structures protection losses are subject to a limit of 10% of Coverage A.

3. Coverage C - Personal Property Protection

Personal Property protection losses are subject to a limit equal to:

- a. 50% of Coverage A on 1 and 2 family dwellings,
- b. 30% of Coverage A on 3 family dwellings, and
- c. 25% of Coverage A on 4 family dwellings.

4. Additional Protection

Additional coverage afforded for non-liability losses not covered by Section I

a. Coverage D – Additional Living Expense

Additional Living Expenses are subject to a limit of 20% of Coverage A.

B. Section II - Liability and Medical

Section II affords coverage against loss resulting from personal liability and guest medical expense. The base premium affords coverage subject to the following limits.

1. Coverage X - Family Liability Protection

Deluxe Policy \$100,000

2. Coverage Y - Guest Medical Protection

Deluxe Policy \$1,000

3. Coverage WC - Workers' Compensation and Employers' Liability

Coverage WC as outlined in the HOMEOWNERS MANUAL is also applicable to Deluxe Select Value policies.

RULE 4 - ADDITIONAL COVERAGES

All optional coverages and other endorsements as listed under **Rule 4 – Additional Coverages** in the HOMEOWNERS MANUAL and applicable to the Deluxe Homeowners Policy are also applicable to the SELECT VALUE HOMEOWNERS MANUAL with the following exceptions:

A. Optional Coverages - Section III

Coverage BC - Building Codes is not available.

B. Other Endorsements

The Building Structure Reimbursement Extended Limits Endorsement is not available.

The Dwelling in the Course of Construction Endorsement is not available.

The following rules can be found in the HOMEOWNERS MANUAL:

RULE 5 - DEDUCTIBLES

RULE 6 - ASSIGNMENT OF RATING ZONE

RULE 7 - PREMIUM DETERMINATION

RULE 8 - SECONDARY RESIDENCE

RULE 9 - RESERVED FOR FUTURE USE

RULE 10 - SPECIALLY RATED DWELLINGS

RULE 11 - POLICY PERIOD

RULE 12 - ENDORSEMENTS

RULE 13 - CANCELLATION

RULE 14 - INTERPOLATION

RULE 15 - PROTECTIVE DEVICE DISCOUNT

RULE 16 - 55 AND RETIRED DISCOUNT

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RULE 21 – CLAIM FREE DISCOUNT

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RULE 25 – HOUSE ATTRIBUTES

RULE 26 – DWELLING CHARACTERISTICS

RULE 27 – WILDFIRE RISK GROUP

RULE 28 – RATE ADJUSTMENT FACTOR

RULE 29 – FIXED EXPENSES

RULE 30 - \$250 THEFT DEDUCTIBLE

RULE 31 – SELECT VALUE FACTOR

To determine the appropriate factor for the Ratio of Selected Value to Replacement Cost, refer to the Select Value Factor shown in the Rate Pages.

Calculate the Ratio of Selected Value to Replacement Cost using the following steps.

1. Round the Selected Coverage A Limit to the nearest \$1,000.
2. Divide the Rounded Coverage A Limit by the Full Replacement Cost of Dwelling.

REFER TO HOMEOWNERS MANUAL

State:	California	Filing Company:	Allstate Insurance Company
TOI/Sub-TOI:	04.0 Homeowners/04.0003 Owner Occupied Homeowners		
Product Name:	AIC HO		
Project Name/Number:	Building Code Mandate - AB2756/RITM03770793		

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
08/06/2021		Supporting Document	Underwriting Guidelines	02/08/2022	8. CA HO AIC R53242 RMP.pdf (Superceded)
08/06/2021		Supporting Document	New Prior Approval Rate Application	08/17/2021	3. CA HO AIC R53242 PriorAppRateAPL_Ed01-04-2021.pdf (Superceded) 3. CA HO AIC R53242 PriorAppRateAPL_Ed01-04-2021.xlsm (Superceded)