

**OREGON MUTUAL INSURANCE COMPANY  
DWELLING FIRE**

---

***AUTOMATIC INCREASE IN INSURANCE***

The Company will increase the limits of liability for dwellings and outbuildings at the beginning of each renewal policy period, based upon reports of recognized appraisal agencies, reflecting changes in the cost of construction.

---

***TRANSFER OR ASSIGNMENT***

Subject to the consent of the Company, all rules of this manual and any necessary adjustments of premium, a policy may be endorsed to effect:

1. Transfer to another location within the same state; or
  2. Assignment from one insured to another in the event of transfer of title of the dwelling.
- 

***FORMS***

Standard Dwelling Fire Bureau forms and endorsements and/or Oregon Mutual forms and endorsements shall be used on all dwelling policies.

---

***POLICY FORMS***

The following is an outline of the available dwelling forms:

1. **Dwelling Building and Contents - Basic Form (DF-1)**

Coverage available for dwelling, appurtenant structures, household and personal property and rental value against loss by:

**Mandatory Perils**

Fire or Lightning and Internal Explosion

**Optional Perils**

Extended Coverage

Windstorm or Hail

Explosion

Riot or Civil Commotion

Aircraft

Vehicles

Sudden and Accidental Damage From Smoke

Sinkhole Collapse

Volcanic Action

Vandalism or Malicious Mischief

**OREGON MUTUAL INSURANCE COMPANY  
DWELLING FIRE**

---

**POLICY FORMS (Cont.)**

**2. Dwelling Building and Contents - Special Form (DF-3)**

Covers dwelling building, appurtenant structures, rental value and additional living expense against all risks of physical loss with certain policy exclusions. Coverage is available for **household and personal property** for the following perils:

- Fire or Lightning
- Explosion
- Windstorm or Hail
- Riot or Civil Commotion
- Aircraft
- Vehicles
- Sudden or Accidental Damage From Smoke
- Vandalism
- Burglary Damage
- Falling Objects
- Weight of ice, snow or sleet
- Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging
- Accidental Discharge or Overflow of Liquids
- Freezing
- Sudden and Accidental Damage From artificially Generated Electrical Currents
- Sinkhole Collapse
- Volcanic Action

---

**CLASSIFICATION AS DWELLINGS**

1. A dwelling building used exclusively for dwelling purposes (except permitted incidental occupancies) with not more than four apartments\* and with not more than five roomers or boarders in total.
2. A one to four family dwelling in a town house or row house structure.\*
3. Household and personal property in buildings classed as dwellings or apartment houses.
4. Dwellings while in the course of construction.

Definition of Apartment: An apartment is one or more rooms designed for the occupancy by one family for dwelling purposes, whether on a single floor or on more than one floor.

- NOTE:**
- a. The dwelling classification shall not extend to rental units of motels or resorts, cabins, dormitories or bunkhouses on industrial properties or farms, nor to tents or tent houses.
  - b. Any risk with a mercantile or store front or otherwise obviously constructed for purposes other than those of a dwelling, shall be rated in Commercial Lines.

\* If over four family dwelling refer to Commercial Lines.

**OREGON MUTUAL INSURANCE COMPANY  
DWELLING FIRE**

---

***INCIDENTAL OCCUPANCIES***

The following incidental occupancies when located in risks otherwise classed as “dwellings” or appurtenant structures and when operated by the resident or owner of the dwelling shall not affect such dwelling classification if not more than one incidental occupancy is located in the dwelling subject to the following limitations:

1. Offices, Private Schools and Studios  
Business or professional office occupancies; private school or studios, such as music or photography are permitted.
2. Other Incidental Occupancies  
Architects, engineers, accountants, photographer’s studios, music studios, telephone exchange and other similar small service or handicraft occupancies with no employees.

---

***CONTENTS OF INCIDENTAL OCCUPANCIES***

Coverage on contents of incidental occupancies, described in incidental occupancies 1 and 2 (under incidental occupancies), written in the same policy covering the dwelling and/or household contents must be covered as a separate and specific item.

Contents of incidental occupancies, as permitted in these rules, shall be rated as dwelling contents.

---

***MANUFACTURED / MOBILE HOMES***

Manufactured/Mobile Homes and their contents, when situated at a fixed location may be insured under the dwelling building and contents basic form. The manufactured/mobile homes must be at least a double-wide, not more than ten years old, and not less than 40 feet in length. It must be skirted, and must be tied down in windstorm-prone areas. To write the manufactured/mobile home, Oregon Mutual Insurance must also write the supporting homeowner policy.

---

***ADDITIONAL LIVING EXPENSE***

Additional living expenses may be purchased as an optional coverage. This coverage would pay a portion of living expenses that an insured would incur to maintain the normal standard of living of the insured household if the insured premises or a portion of the insured premises is made unfit for occupancy by an insured peril.

When written as a specific item, the premium for this coverage shall be computed using the Miscellaneous Rate Table.

---

***APPURTENANT STRUCTURES***

Specific Insurance - Appurtenant structures, such as private garages, other outbuildings, fences, corrals, tennis courts, swimming pools, and other miscellaneous structures, may be insured as a separate item in the same policy with the dwelling building in accordance with the premium section of this manual.

Rented to Others - Appurtenant structures, rented to others for dwelling purposes, may be insured as a separate dwelling item in the same policy with the dwelling.

The annual premiums for appurtenant structures shall be determined by using the premium tables for the dwelling to which they appertain. Secondary dwellings or buildings occupied for dwelling purposes will not be considered as private outbuildings.

**OREGON MUTUAL INSURANCE COMPANY  
DWELLING FIRE**

---

***BUILDING IMPROVEMENTS, ALTERATIONS AND ADDITIONS SPECIFIC INSURANCE***

The interest of a tenant or the owner of a condominium unit in improvements, alterations and additions may be insured as a separate item in the same policy with the contents. When written as a specific item, the premium for this coverage shall be computed using the Miscellaneous Rate Table.

---

***RENTAL VALUE***

Rental value covering the actual loss sustained resulting from untenability of premises rented or unrented including any portion occupied by the Insured, may be insured as a separate item in the same policy with the dwelling building or contents or may be written in a separate policy. Rental value coverage must be insured to 100% of fair rental value.

When covered as a specific item, the premium for this coverage shall be computed using the Miscellaneous Rate Table.

---

***EXTENDED COVERAGE AND VANDALISM AND MALICIOUS MISCHIEF***

Extended Coverage and Vandalism and Malicious Mischief may be added to the policy subject to the premiums developed in accordance with the premium section of this manual.

---

***DEDUCTIBLE***

Rates and premiums for all risks rated in this manual contemplate a \$250 loss deductible clause for property damage coverage.

The amount of the deductible may be changed to \$100, \$500, \$1,000, \$2,500, or \$5,000 by attachment of the appropriate clause and application of the deductible relativity shown in this manual section.

The same amount of deductible shall apply to all property and perils covered under the policy.

---

***NON-OWNER OCCUPIED DWELLING BUILDINGS***

When a dwelling building is completely non-owner occupied, premiums shown for "Tenant Occupied" must be used.

NOTE: A dwelling that is vacant, unoccupied (to be occupied by owner) or in the course of construction shall be subject to the premiums shown for "Owner Occupied".

---

**OREGON MUTUAL INSURANCE COMPANY  
DWELLING FIRE**

---

***COURSE OF CONSTRUCTION***

Dwelling forms may be used to provide coverage on a dwelling in the “course of construction”, with permission granted to complete, using the owner occupied rates. The policy will be written for one year only.

---

***POLICY TERM***

A dwelling policy must be written for a specified term of one year.

---

***CONTINUOUS POLICY***

Dwelling Fire policies will be automatically renewed by the Company, and will be continued in force unless legally cancelled or non-renewed.

---

***ROUNDING RULE***

All calculations applied to basic DF-1 and DF-3 coverage and miscellaneous coverages and rates (where applicable) will be rounded to the nearest penny.

---

***ANNUAL BASIC PREMIUM***

The annual premium for each building item and each contents item are calculated using the rating method shown on pages DF-12 and DF-13.  
The annual premium for \$1,000 of Coverage A shall be used for any amount of insurance less than \$1,000.

**OREGON MUTUAL INSURANCE COMPANY  
DWELLING FIRE**

---

**WAIVER OF PREMIUM**

Additional or return premium for changes after policy inception may be waived when such premium does not exceed the amount specified.

When a policy is endorsed subsequent to the inception date, any additional premium of \$1.00 or less will be waived. All return premiums of \$1.00 or more will be refunded.

---

**CHANGES OR CANCELLATION**

If insurance is increased, cancelled or reduced, the additional or return premium shall be computed on a pro rata basis.

---

**CONSTRUCTION DEFINITIONS**

1. **Frame** – Exterior wall of wood or other combustible construction, including wood iron clad, stucco on wood or plaster on combustible supports. (Use Construction Code 1)  
Aluminum or plastic siding over frame. (Use Construction Code 5)
2. **Masonry Veneer** – Exterior walls of combustible construction veneered with brick or stone. (Use Construction Code 2)
3. **Masonry** – Exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials and floors and roof of combustible construction. Disregarding floors resting directly on the ground. (Use Construction Code 3)
4. **Superior Construction** (Use Construction Code 4)
  - a. **Non-Combustible**  
Exterior walls and floors and roof constructed of, and supported by metal, asbestos, gypsum, or other non-combustible materials.
  - b. **Masonry Non-Combustible**  
Exterior walls constructed of masonry materials (as described in 3. above) and floors and roof of metal or other non-combustible materials.
  - c. **Fire Resistive**  
Exterior walls and floors and roof constructed of masonry or other fire resistive materials.

**Note:** Mixed (Masonry/Frame) – a combination of both frame and masonry construction shall be classed and coded as frame when the exterior walls of frame construction (including gables) exceed 33-1/3% of the total exterior wall area; otherwise class and code as masonry.

**OREGON MUTUAL INSURANCE COMPANY  
DWELLING FIRE**

---

**SINGLE BUILDING DEFINITION**

1. All buildings or sections of buildings which are accessible through unprotected openings shall be considered as a single building.
2. Buildings which are separated by space shall be considered separate buildings.
3. Buildings or sections of buildings which are separated by:
  - a. A six inch reinforced concrete or an eight inch masonry party wall; or
  - b. A documented minimum two hour non-combustible wall which has been laboratory tested for independent structural integrity under fire conditions;

Which pierces or rises to the underside of the roof and which pierces or extends to the inner side of the exterior wall shall be considered separate buildings. Accessibility between buildings with independent walls or through masonry party walls described above shall be protected by at least a Class A Fire Door installed in a masonry wall section.

---

**CLASS OF PROTECTION**

Apply the protection class indicated in the specific rate book. If the circular page provides a separate protection class for "dwellings", such class shall apply only to the following:

Risks for which fire premiums are determined by application of the premium tables for dwellings. In no event, however, shall such protection class be applicable to risks for which fire premiums are determined by application of the premium tables for apartment contents.

Except in areas otherwise classified, all dwellings within the corporate limits shall take the fire protection classification of the municipality.

All dwellings located outside the corporate limits of a municipality shall be considered as unprotected, unless the fire protection in the district in which the dwelling is located is specially classified.

---

**PROTECTION INFORMATION**

1. **Definitions and Standards**

a. **Standard Public Fire Hydrants:**

Public fire hydrants, to be recognized as standard, must be

- (1) connected to a public water system,
- (2) of approved frost proof design available for use in all seasons of the year,
- (3) equipped with standard 2-1/2 inch hose outlets, and
- (4) supplied by pipe not less than 4 inches in diameter.

Public fire cisterns and pumper supply points that meet requirements of the I.S.O. California Public Protection Classification Manual may be recognized as equivalent to standard public fire hydrants.

b. **Travel Distances:**

Distances from buildings to the nearest recognized fire station or standard fire hydrant shall be measured over roadways accessible to fire department apparatus.

---

**OREGON MUTUAL INSURANCE COMPANY  
DWELLING FIRE**

---

**PROTECTION INFORMATION (Cont.)**

**2. Classification of Public Protection (PPC)**

Protection classifications for dwellings are determined by reference to the rules and listings of the numerical classifications for cities, towns, and fire protection districts appearing in the "Community Mitigation Classification Manual - California".

- a. For jurisdictions listed with a single classification number, all properties within the jurisdiction should receive the listed classification number.
- b. For jurisdictions listed with multiple classification numbers (e.g. 6/6X), known as a split classification, the classification number applicable to individual properties is determined as follows:
  - (1) Split classification (e.g. 6/6X or 6/6Y):
    - (a) For properties located five road miles or less from a responding fire station of a designated, recognized fire department indicated in the listing for the jurisdiction and within 1,000 feet of a fire hydrant, the first listed classification number applies (e.g. 6/6X, use Class 6).
    - (b) For properties located five road miles or less from a responding fire station of a designated, recognized fire department indicated in the listing for the jurisdiction, and with a fire hydrant more than 1,000 feet away, the second listed classification, Class 6X or Class 6Y applies.
    - (c) For properties not qualifying for (1) (a) or (1) (b) above, Class 10 applies.
  - (2) Split classifications displayed as X/10 where no hydrants are installed (e.g. 9/10) or where hydrant distance does not apply due to an alternate creditable water supply (e.g. 7/10):
    - (a) For properties located within five road miles or less (unless otherwise indicated in the footnote) from a responding fire station of a designated, recognized fire department indicated in the listing for the jurisdiction, the first listed classification applies (e.g. 7/10, use Class 7).
    - (b) For properties not qualifying for (2) (a) above, Class 10 applies.
- c. For jurisdictions or areas not listed above, Class 10 applies.
- d. Subscription fire departments are indicated by a footnote. Class 10 applies to individual properties that do not subscribe to the listed subscription fire department.



**OREGON MUTUAL INSURANCE COMPANY  
DWELLING FIRE**

---

**CREDITS**

**Package Credit – DF-1 and DF-3 Policies**

A package credit will be given insureds who also write their homeowner coverage with Oregon Mutual Insurance Company. Refer to page R-1 for factor.

**Persistency Credit – DF-1 and DF-3 Policies**

A persistency credit will be applied automatically based on the number of consecutive years insured with the Oregon Mutual Insurance Company. Refer to page R-1 for factor.

---

**OPTIONS**

**Building Ordinance or Law Coverage endorsement - M0277D (Renewal Business Only)**

Dwelling Fire Form DF-3 policies may be endorsed to cover Ordinance or Law regulating the construction, repair or demolition of the dwelling.

The dwelling and appurtenant structures must be insured to 100% of replacement cost. The completion of a current residential cost guide work sheet is required.

The rate will be based on the age of the dwelling. Once the coverage is written, the renewal premium will follow the new attained age of the dwelling.

To develop the rate for this endorsement multiply the base rate by the following:

<b>Age of Dwelling</b>	<b>Rate Percentage</b>
0 - 5 years	2%
6 - 10 years	4%
11 - 15 years	6%
16 - 20 years	8%
21 - 25 years	10%
26 - 30 years	12%
31 - 35 years	14%
36 - 40 years	16%
41 & > years	18%

**Condominium Unit-Owners Additions "Special Coverage" – DF-3 Policies Only**

When the policy is extended to insure against all risks of physical loss (unless the loss is excluded) the charge is \$3.00 per \$1,000 of coverage.

**OREGON MUTUAL INSURANCE COMPANY  
DWELLING FIRE**

**OPTIONS (Cont.)**

**Earthquake Coverage (M0123C)**

Limited coverage may be purchased for loss caused by earthquake. When this peril is covered, the Limited Dwelling Earthquake and Volcanic Eruption Coverage Endorsement M0123C will be attached to the policy.

The selected deductible applies to the total building amount of insurance. Until the amount of dwelling damage reaches the deductible threshold, no payment will be made for either dwelling or personal property loss (when purchased) or building code upgrade.

Refer to the zip code table to determine the applicable earthquake territory. If a zip code is not listed contact your underwriter for earthquake/territory assignment.

**Table 1 – Dwelling Fire DF-1 and DF-3.**

Territory	Rate per \$1,000 of Coverage (Building)	
	With Contents	Without Contents
1	\$10.01	\$8.21
2	\$5.94	\$4.87
3	\$4.53	\$3.72
4	\$3.73	\$3.06
5	\$3.00	\$2.46
6	\$2.42	\$1.98
7	\$2.13	\$1.74
8	\$2.01	\$1.65
9	\$1.90	\$1.56
10	\$1.85	\$1.52

The following Table 2 and 3 multipliers are to be applied to the rates in Table 1.

Table 2 – Age Multipliers	
Year of Construction	Factor Multiplier
greater than 1975	1.00
1940 – 1975	1.20
less than 1940	1.45

Table 3 – Construction Multipliers	
Type of Construction	DF-1 & DF-3
Frame	1.00
Masonry	4.76

\* Earthquake retrofitted structures will be rated as post-1975 construction.  
Manufactured Homes will be rated as frame construction.

**OREGON MUTUAL INSURANCE COMPANY  
DWELLING FIRE**

---

**OPTIONS (Cont.)**

**Miscellaneous Rates**

Miscellaneous rates include Fair Rental Value, Additional Living Expense, Building Improvements and Alterations.

The following premiums per \$1,000 apply to all occupancies, territories, construction and protection classifications, unless otherwise specified.

1. Fire: Protection Class	1-8, 8B	\$2.31
	9 & 10	\$4.14
2. Extended Coverage (DF-1)		\$0.91
3. Special Form (DF-3)		\$1.89

Rates for 1. are cumulative with either 2. and/or 3.

**Functional Replacement Cost Loss Settlement With Building Code Upgrade Coverage – DF-3 Policies Only**

The policy may be endorsed to provide Functional Replacement Cost coverage for the primary residence located on the insured's premises and detached garages used solely for private garage purposes. The dwelling and garage must be insured for 100% of the current functional replacement cost.

This endorsement provides up to 125% of the purchased Coverage-A, stated on the Declaration, for functional replacement cost. The Functional Replacement Cost endorsement (within the 125% limit) includes up to 10% of the residence Coverage-A limit for Ordinance and Law Coverage. The limit for Ordinance or Law will print on the Declaration page.

Manufactured/Mobile Homes are not eligible for this coverage.

**Replacement Cost Provisions Expanded Coverage With Building Code Upgrade Coverage – DF-3 Policies Only**

This endorsement provides up to 150% of the purchased Coverage-A stated on the Declaration for replacement cost provisions. The replacement cost provision endorsement (within the 150% limit) includes up to 10% of the residence Coverage-A limit for Ordinance and Law Coverage. The limit for Ordinance and Law will print on the Declaration page.

Manufactured/Mobile Homes are not eligible for this coverage.

**Additional Ordinance and Law Coverage – DF-3 Policies Only**

The policy may be endorsed to increase the above-mentioned Ordinance and Law Coverage amount, as noted below, to accommodate increased costs incurred due to the enforcement of any ordinance or law that regulates the construction, repair, or demolition of the residence and related private structure.

The total limit for Ordinance and Law Coverage will print on the Declaration page.

The charge is \$2.00 per \$1,000 of coverage increase.

**Residential Association Loss Assessment (Excluding Earthquake and Volcanic Eruption) – DF-3 Policies Only**

When the policy is extended to cover loss assessment for which an insured may be liable, charge \$1.00 per \$1,000 of coverage (\$5,000 minimum limit).

**OREGON MUTUAL INSURANCE COMPANY  
DWELLING FIRE**

**OPTIONS (Cont.)**

**Vandalism and Malicious Mischief (DF-1)**

An extension of the 30 day limit of vacancy appearing (subject to underwriting approval) in the Dwelling Forms may be allowed subject to the attachment of the Vacancy or Unoccupancy Permit Form No. 581.

Use the rate per \$1,000 of insurance shown below to develop the premium for a vacant building. The charge shall be figured pro rata for the period allowed in the vacancy endorsement.

**Premium per \$1,000**

Not seasonal or Vacant	\$ 0.11
Seasonal & Not Vacant	\$ 0.59
Vacant	\$ 11.52
In Course of Construction	\$ 0.17

To calculate the V & MM premium for contents coverage, multiply \$0.10 per \$1,000 of coverage. (Buildings in course of construction will not be rated as vacant.)

**Water Damage (Sewers and Drain) Coverage – DF-3 Policies Only**

When the policy is extended to cover water damage due to sewers and drain backups, charge \$40.00 per policy.

**RATING METHODOLOGY**

Step	Fire & Lightning Premium DF-1 and DF-3 Forms	Rounding
1	Statewide Base Rate (or) Territory Base Rate	
2	x	Construction Relativity
3	x	Protection Class Relativity Cov A and/or Cov C
4	x	Number of Family Relativity Cov A and/or Cov C
5	x	Occupancy Code Relativity Cov A and/or Cov C
6	=	Base Rate Cov A and/or Cov C
7	x	Fire & Lightning Deductible Relativity Cov A and/or Cov C
8	x	Rate factor Fire & Lightning Cov A and/or Cov C
9	x	RC or FRC Relativity (n/a for Cov C) (DF-3 Only)
10	+	Additional Ordinance and Law Cov., if applicable
11	=	This is your <b>Basic Premium</b>
12	x	Persistency credit, if applicable
13	x	Package, if applicable
14	x	Employee Discount , if applicable
15	=	<b>Final Cov A and/or Cov C Fire &amp; Lightning Premium</b>

**OREGON MUTUAL INSURANCE COMPANY  
DWELLING FIRE**

Step	Extended Coverage (DF-1) and Special Form (DF-3) Premium		Rounding
1		Key Premium Rate ( <b>Note:</b> The DF-1 Key Premiums are non-seasonal & seasonal; DF-3 Key Premiums are non-seasonal only. To develop the seasonal base for DF-3 multiply by 3.35 for Cov A and 7.95 for Cov C by the DF-1 EC base premium.)	
2	x	EC & Special Deductible Relativity Cov A and/or Cov C	to nearest penny
3	x	Rate factor for EC & Special Form Cov A and/or Cov C	to nearest penny
4	x	RC or FRC Relativity (n/a for Cov C) ( <b>DF-3 Only</b> )	to nearest penny
5	+	Additional Ordinance and Law Cov., if applicable	to nearest penny
6	=	This is your <b>Basic Premium</b>	store premium
7	x	Persistency credit, if applicable	to nearest penny
8	x	Package, if applicable	to nearest penny
9	x	Employee Discount , if applicable	to nearest penny
10	=	<b>Final Cov A and/or Cov C EC &amp; Special Form Premium</b>	to nearest penny
Step	V&MM (DF-1 Only) Premium		Rounding
1		V&MM Rel Bldg = Not Seas/Vacant=0.11, Seas/not vacant=.59, Vacant=11.52 V&MM Rel Contents = 0.10	
2	x	Amount Purchased Per \$1,000 Cov A and/or Cov C	to nearest penny
3	x	EC, V&MM, & Special Deductible Rel. Cov A and/or Cov C	to nearest penny
4	=	This is your <b>Basic Premium</b>	store premium
5	x	Persistency credit, if applicable	to nearest penny
6	x	Package, if applicable	to nearest penny
7	x	Employee Discount , if applicable	to nearest penny
8	=	<b>Final Cov A and/or Cov C V&amp;MM Premium</b>	to nearest penny
Step	OPTIONAL COVERAGE ENDORSEMENTS, if applicable		Rounding
1	+	Optional Coverages All optional endorsements are multiplied by persistency, package, and employee discount, if applicable, before being added to the final premium.	to nearest penny
2	=	<b>Total Cov A and/or Cov C Premium</b>	to nearest penny

**OREGON MUTUAL INSURANCE COMPANY  
DWELLING FIRE**

<b>Property Territories</b>					
<b>The City of</b>		<b>In the County of</b>		<b>Code</b>	
Berkeley		Alameda		54	
Fresno		Fresno		40	
Long Beach		Los Angeles		57	
Los Angeles		Los Angeles		56	
Oakland		Alameda		54	
Sacramento		Sacramento		38	
San Diego		San Diego		46	
San Jose		Santa Clara		30	
<b>Territories other than Cities named above</b>					
<b>In the County of</b>		<b>Code</b>	<b>In the County of</b>		<b>Code</b>
Alameda		55	San Bernardino District		
Alpine		45	Part 1		50
Amador		45	San Bernardino District		
Butte		45	Part 2		52
Calaveras		45	San Diego District		
Colusa		45	Part 1		47
Contra Costa		33	San Diego District		
Del Norte		37	Part 2		53
El Dorado		45	San Francisco		07
Fresno		41	San Joaquin		42
Glenn		45	San Luis Obispo District		
Humboldt		37	Part 1		36
Imperial		45	San Luis Obispo District		
Inyo		45	Part 2		45
Kern		44	San Mateo		32
Kings		45	Santa Barbara District		
Lake		45	Part 1		49
Lassen		45	Santa Barbara District		
Los Angeles District			Part 2		51
Part 1		58	Santa Clara		31
Los Angeles District			Santa Cruz		36
Part 2		09	Shasta		45
Madera		45	Sierra		45
Marin		34	Siskiyou		45
Mariposa		45	Solano District		
Mendocino		37	Part 1		37
Merced		45	Solano District		
Modoc		45	Part 2		45
Mono		45	Sonoma		35
Monterey		36	Stanislaus		43
Napa		37	Sutter		45
Nevada		45	Tehama		45
Orange		48	Trinity		45
Placer		39	Tulare		45
Plumas		45	Tuolumne		45
Riverside District			Ventura District		
Part 1		50	Part 1		49
Riverside District			Ventura District		
Part 2		52	Part 1		51
Sacramento		39	Yolo		39
San Benito		45	Yuba		45

**OREGON MUTUAL INSURANCE COMPANY  
DWELLING FIRE**

**LIABILITY TERRITORIES**

TERRITORY	Territory Code
<b>Alameda County Remainder</b> territory comprises the remainder of Alameda County not included in Oakland territory	010
<b>Contra Costa County Remainder</b> territory comprises the remainder of Contra Costa County not included in Oakland territory.	010
<b>Fresno, Kern, Sacramento, and San Joaquin Counties</b>	005
<b>Los Angeles</b> territory comprises all of Los Angeles County south of a line drawn due east and west from the intersection of the eastern boundary of Los Angeles County and the county road running between Palmdale, Valyermo and Wrightwood, except Catalina Island.	003
<b>Los Angeles Suburban</b> territory comprises: All of Orange County  That part of Riverside and San Bernardino Counties lying south of a line drawn due east and west from the intersection of the western boundary of San Bernardino County and the county road running between Wrightwood, Valyermo, and Palmdale and west of a line drawn northeasterly from the eastern tip of Orange County just west of Ellsinore through the intersection of San Bernardino and Riverside Calimesa (located at intersection of U.S. Route 70-99 and San Bernardino-Riverside boundary lines) to the point of intersection with the northern boundary line.	006
<b>Marin, Napa Solano, and Sonoma Counties</b>	011
<b>Oakland</b> territory comprises all area within the limits of the cities of Alameda, Albany, Berkeley, Castro Valley, El Cerrito, Emeryville, Hayward, Oakland, Piedmont, Richmond, San Leandro, San Lorenzo and San Pablo.	002
<b>San Diego County</b>	004
<b>San Francisco</b> territory comprises the entire city and county of San Francisco and all that part of San Mateo County which is north of a line drawn from Mussell Rock on the Pacific Ocean directly east to the northernmost point of the city limits of South San Francisco, thence following South San Francisco city limits to the San Francisco Bay.	001
<b>San Francisco Suburban</b> territory comprises that part of San Mateo and Santa Clara Counties bounded as follows: On the north by a line drawn from Mussell Rock on the Pacific Ocean directly east to the northernmost point of the city limits of South San Francisco, thence following South San Francisco city limits to the San Francisco Bay; on the southwest by a line directly drawn from Devils Slide on the Pacific Ocean directly east to the southern tip of San Andreas Lake continuing directly east to Skyline Blvd., thence south on Skyline Blvd. to point of junction with State Highway 9, thence south following the Santa Cruz County Line to the Los Gatos – Santa Cruz Highway; on the south by a line drawn from the intersection of the Los Gatos – Santa Cruz Highway to the point of intersection of Highway 101 and State Highway 101 By-Pass; on the southeast by a line drawn from the last named point to a point at Alum Rock Park; on the east by a line drawn from Alum Rock Park through a point at the intersection of Oakland Highway 17 with the Alameda County line and thence through Coyote Slough to San Francisco Bay (Note: Both sides of the boulevard and highways named are included in San Francisco Suburban Territory.	007
<b>Santa Barbara and Ventura Counties</b>	009
<b>Santa Clara County Remainder</b> territory comprises the remainder of the Santa Clara county not included in San Francisco Suburban territory.	010
<b>Remainder of State</b>	012

**OREGON MUTUAL INSURANCE COMPANY  
DWELLING FIRE**

**COMPREHENSIVE PERSONAL LIABILITY PREMIUMS**

	<b>Territory</b>	<b>Med.</b>	<b>25,000</b>	<b>50,000</b>	<b>100,000</b>	<b>300,000</b>	<b>500,000</b>
1 Family (65135)	All	500	31	35	38	49	55
		1,000	34	38	41	52	58
		2,000	38	42	45	56	62
		5,000	43	47	50	61	67
2 Family (65113)	01, 02	500	36	41	45	58	65
		1,000	39	44	48	61	68
		2,000	43	48	52	65	72
		5,000	48	53	57	70	77
	03, 05, 06, 07 09, 10, 11, 12	500	35	40	44	57	63
		1,000	38	43	47	60	66
		2,000	42	47	51	64	70
		5,000	47	52	56	69	75
	04	500	35	39	43	55	61
		1,000	38	42	46	58	64
		2,000	42	46	50	62	68
		5,000	47	51	55	67	73
3 Family (65113A)	01, 02	500	55	64	71	92	103
		1,000	58	67	74	95	106
		2,000	62	71	78	99	110
		5,000	67	76	83	104	115
	03, 05, 06, 07 09, 10, 11, 12	500	50	58	64	83	93
		1,000	53	61	67	86	96
		2,000	57	65	71	90	100
		5,000	62	70	76	95	105
	04	500	46	53	59	76	85
		1,000	49	56	62	79	88
		2,000	53	60	66	83	91
		5,000	58	65	71	88	97
4 Family (65113B)	01, 02	500	66	77	85	111	124
		1,000	69	80	88	114	127
		2,000	73	84	92	118	131
		5,000	78	89	97	123	136
	03, 05, 06, 07 09, 10, 11, 12	500	56	65	72	94	104
		1,000	59	68	75	97	107
		2,000	63	72	79	101	111
		5,000	68	77	84	106	116
	04	500	50	58	64	83	93
		1,000	53	61	67	86	96
		2,000	57	65	71	90	100
		5,000	62	70	76	95	105



**OREGON MUTUAL INSURANCE COMPANY  
DWELLING FIRE**

**OWNERS, LANDLORDS AND TENANTS LIABILITY PREMIUMS (LESSOR'S RISK ONLY)**

	<b>Territory</b>	<b>Med.</b>	<b>25,000</b>	<b>50,000</b>	<b>100,000</b>	<b>300,000</b>	<b>500,000</b>
1 Family Dwelling - Rented to Others (65143)	1	1,000	66	79	91	111	120
		2,000	70	83	95	115	124
		5,000	75	88	100	120	129
	2	1,000	41	47	55	66	71
		2,000	45	51	59	70	75
		5,000	50	56	63	75	80
	3	1,000	57	68	78	96	102
		2,000	61	72	82	100	106
		5,000	66	77	87	105	111
	4	1,000	41	47	55	66	71
		2,000	45	51	59	70	75
		5,000	50	56	63	75	80
	5	1,000	40	47	54	65	69
		2,000	44	51	58	69	73
		5,000	49	56	63	74	78
	6	1,000	62	74	86	105	112
		2,000	66	78	90	109	116
		5,000	71	83	95	114	121
	7	1,000	39	45	52	62	66
		2,000	43	49	56	66	70
		5,000	48	54	61	71	75
	9-12	1,000	46	55	63	76	82
		2,000	50	59	67	80	86
		5,000	55	64	71	85	91
<b>Minimum Policy Premium</b>			51	63	74	97	112

**OREGON MUTUAL INSURANCE COMPANY  
DWELLING FIRE**

**OWNERS, LANDLORDS AND TENANTS LIABILITY PREMIUMS (LESSOR'S RISK ONLY) (Cont.)**

	<b>Territory</b>	<b>Med.</b>	<b>25,000</b>	<b>50,000</b>	<b>100,000</b>	<b>300,000</b>	<b>500,000</b>
2 Family Dwelling – Rented to Others (65147)	1	1,000	121	148	173	212	229
		2,000	125	152	177	216	333
		5,000	130	157	182	221	338
	2	1,000	71	85	99	121	130
		2,000	75	89	103	125	134
		5,000	80	94	108	150	139
	3	1,000	103	124	146	179	194
		2,000	107	128	150	183	198
		5,000	112	133	155	187	203
	4	1,000	71	85	99	121	130
		2,000	75	89	103	125	134
		5,000	80	94	108	130	139
	5	1,000	71	85	98	120	129
		2,000	75	89	102	124	134
		5,000	80	94	107	129	139
	6	1,000	115	138	162	198	215
		2,000	119	142	166	202	219
		5,000	124	147	171	207	224
	7	1,000	66	78	91	111	120
		2,000	70	82	95	115	124
		5,000	75	87	100	120	129
	9-12	1,000	82	98	115	140	151
		2,000	86	102	119	144	155
		5,000	91	107	124	149	160
<b>Minimum Policy Premium</b>			51	63	74	97	112

**OREGON MUTUAL INSURANCE COMPANY  
DWELLING FIRE**

**OWNERS, LANDLORDS AND TENANTS LIABILITY PREMIUMS (LESSOR'S RISK ONLY) (Cont.)**

	<b>Territory</b>	<b>Med.</b>	<b>25,000</b>	<b>50,000</b>	<b>100,000</b>	<b>300,000</b>	<b>500,000</b>
3 Family (65101) 4 Family (65102) Dwelling - Rented to Others	1	1,000	278	340	402	496	538
		2,000	282	344	406	500	542
		5,000	287	349	411	505	547
	2	1,000	156	189	223	275	298
		2,000	160	193	227	279	302
		5,000	165	198	232	284	307
	3	1,000	234	286	316	417	452
		2,000	238	290	320	421	456
		5,000	243	295	325	426	461
	4	1,000	157	190	225	276	299
		2,000	161	194	229	280	303
		5,000	166	199	234	285	308
	5	1,000	155	188	221	273	296
		2,000	159	192	225	277	300
		5,000	164	197	230	282	305
	6	1,000	260	317	374	463	502
		2,000	264	321	378	467	506
		5,000	269	326	383	472	511
	7	1,000	144	176	207	254	276
		2,000	148	180	211	258	280
		5,000	153	185	216	263	285
	9-12	1,000	183	223	263	324	351
		2,000	187	227	267	328	355
		5,000	192	232	272	333	360
<b>Minimum Policy Premium</b>			51	63	74	97	112