

Top Classes:

Vacant Dwellings and Vacant Commercial Buildings

Warehouses

Rental Dwellings

Offices

Automotive Risks

Restaurants

Remodeling Risks

Machine Shops

• Product Highlights:

- Up to 22.5% commission when risks are rated online using our online rater
- We can offer loss limits/primary layers on more difficult classes and wildfire risks

• Automatic Declinations:

- No longer provide property insurance for 1-4 family dwellings written in the name of individuals (Must be LLC, Corp, Trust, etc). This change is strictly for risk state California. We will continue to be a market for 1-4 family dwellings in California that are written in the name of a legal business entity.
- No textile/fiber/tire recycling manufacturers
- No Habitational (We will only write apartments with 4 units or less PER BUILDING, and condos with 12 units or less PER BUILDING)

• Things to Remember:

- Certain risks now must be rated online or will be declined – See property appetite flyer for details
- **Cannabis Risks:** Flammable Extraction, Lessor's Risk, Grow Operations, Dispensaries, Greenhouses, Bakeries, Processing Operations, and buildings under construction.
 - Cannabis Supplemental required for new and renewal
 - We offer Building (Max 15m TIV), Theft, BPP, BI, Stock, and equipment breakdown.
 - NO GL, Growing Crop coverage
- **Remodeler's Risk:** (Please send us those house flipping risks!)
 - Up to 100% of the pre-renovation building value where total renovation costs will be \$5 million or less.
 - Stalled construction OK
 - NO ground up construction or movement of load-bearing walls
- **Express Dwelling Rater:** Student Housing, Rental Dwellings, Vacant Dwellings, Air BNBS, Secondary Homes, Chalets/Cabins, and High Value Dwellings

Property: Submit via online rater for required classes | property@bhhomestate.com for others

Login & General IT: pcclientservices@bhhomestate.com | phone: 800.488.2930

Endorsements: bhservices@bhhomestate.com | phone: 800.488.2930

Billing: billing@bhhomestate.com | phone: 800.488.2930

Claims: clientservicesclaims@bhhomestate.com | phone: 800.488.2930 | fax: 415.675.4260

Q3 2023 Property Success List - CA Risk State

Class Name	Building Count	TIV	PC	Total Premium
AGRICULTURAL SUPPLY STORE	2	\$1,369,439	3	\$9,834
AIRBNB, VRBO AND SIMILAR RESIDENTIAL	10	\$717,300	4	\$4,231
ANTIQUE STORE	2	\$320,700	3	\$4,503
AUTOMOBILE BODY SHOP	2	\$1,215,000	2	\$3,743
BANQUET HALL	1	\$800,000	4	\$4,848
BAR	1	\$300,000	3	\$5,630
CAFÉ	1	\$500,000	3	\$7,621
CANNABIS MIXED HIGH RISK OPERATIONS	1	\$450,000	2	\$2,620
CHILD DAY CARE CENTER	2	\$401,000	3	\$2,255
CLOTHING STORE	1	\$1,008,000	2	\$4,679
CLUBS AND HALLS	6	\$421,460	1	\$2,384
COFFEEHOUSE	1	\$640,000	2	\$5,273
CONDOMINIUMS - RESIDENTIAL 1-4 UNITS	100	\$5,500,000	2	\$68,024
CONTRACTORS EQUIPMENT STORAGE	1	\$125,000	3	\$1,000
CONVENIENCE FOOD/GASOLINE STORE	4	\$823,312	5	\$5,785
COUNTRY CLUB	3	\$1,641,870	4	\$10,313
ELECTRONICS STORE	1	\$545,000	3	\$4,309
EXERCISE OR HEALTH CLUB OR FACILITY	2	\$195,000	2	\$3,896
GROCERY STORE	1	\$530,000	1	\$2,384
LIQUOR STORE	1	\$524,778	1	\$3,096
LIVESTOCK BARN	2	\$350,000	3	\$1,150
MACHINE SHOP	1	\$155,000	5	\$2,600
MACHINE SHOP - WITH WELDING	1	\$61,700	3	\$2,578
MANUFACTURER	1	\$211,000	2	\$1,000
MARIJUANA DISPENSARY	2	\$1,100,000	5	\$3,486
MEDICAL OFFICE	3	\$88,300	1	\$1,000
MOBILE HOME	34	\$1,323,000	4	\$9,648
MOBILE OFFICE	1	\$75,000	2	\$1,207
MULTIPLE OCCUPANCY - HIGH HAZARD	1	\$1,033,464	2	\$4,248
OFFICE	1	\$67,861	2	\$1,000
PAWN SHOP INCLUDING GUN OR AMMUNITION SALES	2	\$837,000	10	\$6,671
REMODELING - VACANT COMMERCIAL - [0-10]% INCREASE	2	\$510,000	10	\$6,884
REMODELING - VACANT DWELLING - [0-10]% INCREASE	3	\$1,034,120	3	\$2,312
RENTAL DWELLING	1	\$469,948	3	\$1,000
RESTAURANT - CASUAL DINING	2	\$430,000	3	\$3,060
VACANT - SECONDARY HOME	1	\$1,515,000	1	\$4,239
VACANT COMMERCIAL BUILDING	1	\$150,000	5	\$1,691
VACANT DWELLING	1	\$300,000	3	\$1,000
WAREHOUSE	1	\$1,000,000	3	\$4,866