December 1, 2020

Mr. Rick DePonte

8364 Marshall Street

Granite Bay, CA 95863

Dear Mr. DePonte:

Subject: Policy HO-2887-5546-B

I am pleased to enclose your insurance renewal policy for your home owner’s insurance policy referenced above. Below is a summary of premium basis, premium rate, and total premium for your review and future reference.

Central Sierra Insurance prides itself in finding the insurance carrier which best meets your needs while offering a reasonably priced policy. We received quotes from four different insurance carriers. Hartford Specialty offered the most competitive and cost-effective renewal. Due to changes in underwriting guidelines, your renewal options were limited, and this renewal are the best pricing available.

The renewal premium is determined as follows:

**Policy #:** HO-2887-5546-B

**Premium Basis:** $375,000

**Premium Rate/$1,000:** $3.10

**Total Premium:** ***$1,162.50***

Thank you, Rick. As always, please do not hesitate to call or stop by the office if we may be of any assistance whatsoever.

Best regards,

Margaret Jepson, ARM, CIC, CRM

Insurance Agent

Central Sierra Insurance

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Enclosure