



# goosehead

## INSURANCE

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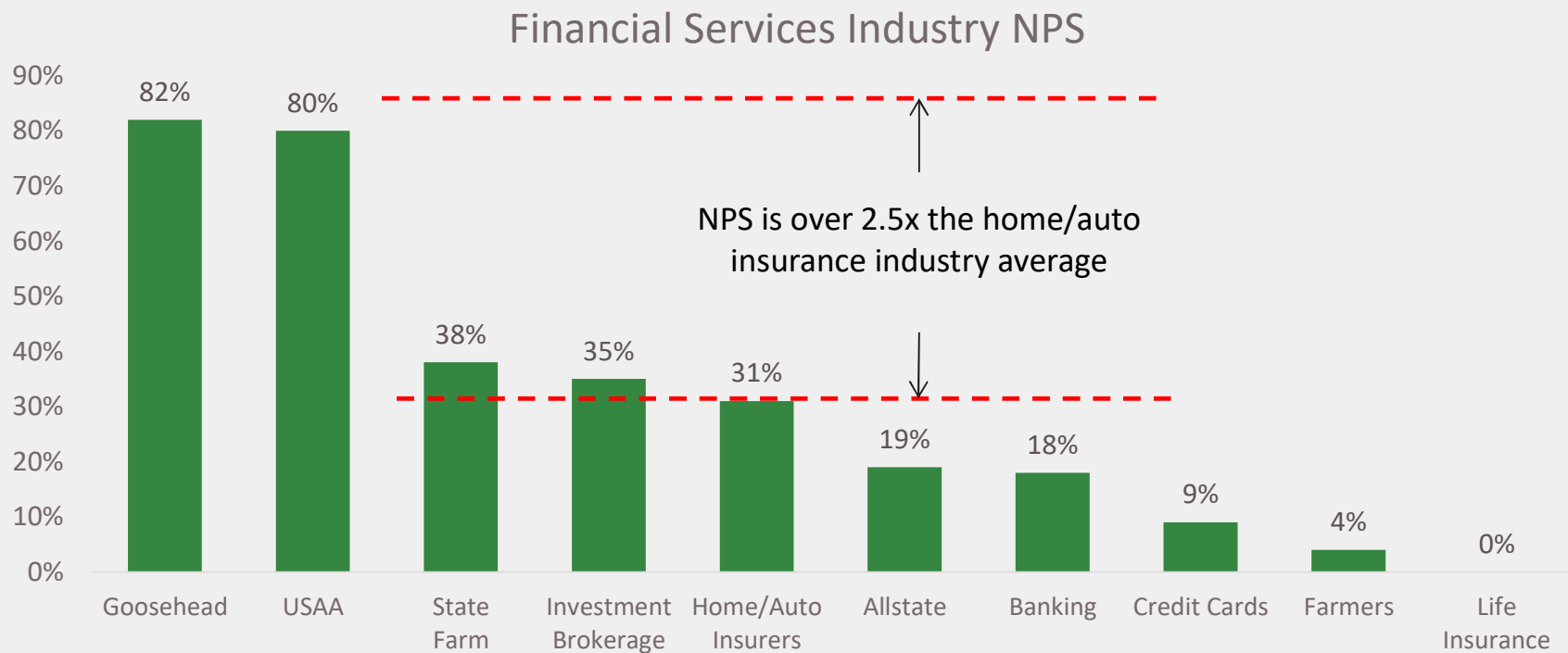
# Who We Are

- Goosehead Insurance, one of the largest independent agencies in the U.S. (*Insurance Journal*)
- Full portfolio of products including home, auto, condo, dwelling fire, boats, & motorcycles
- Can help with any situation. High wildfire, Coastal, high claim history etc.

# Robust Product Portfolio



# Outperforming the Industry in Client Satisfaction

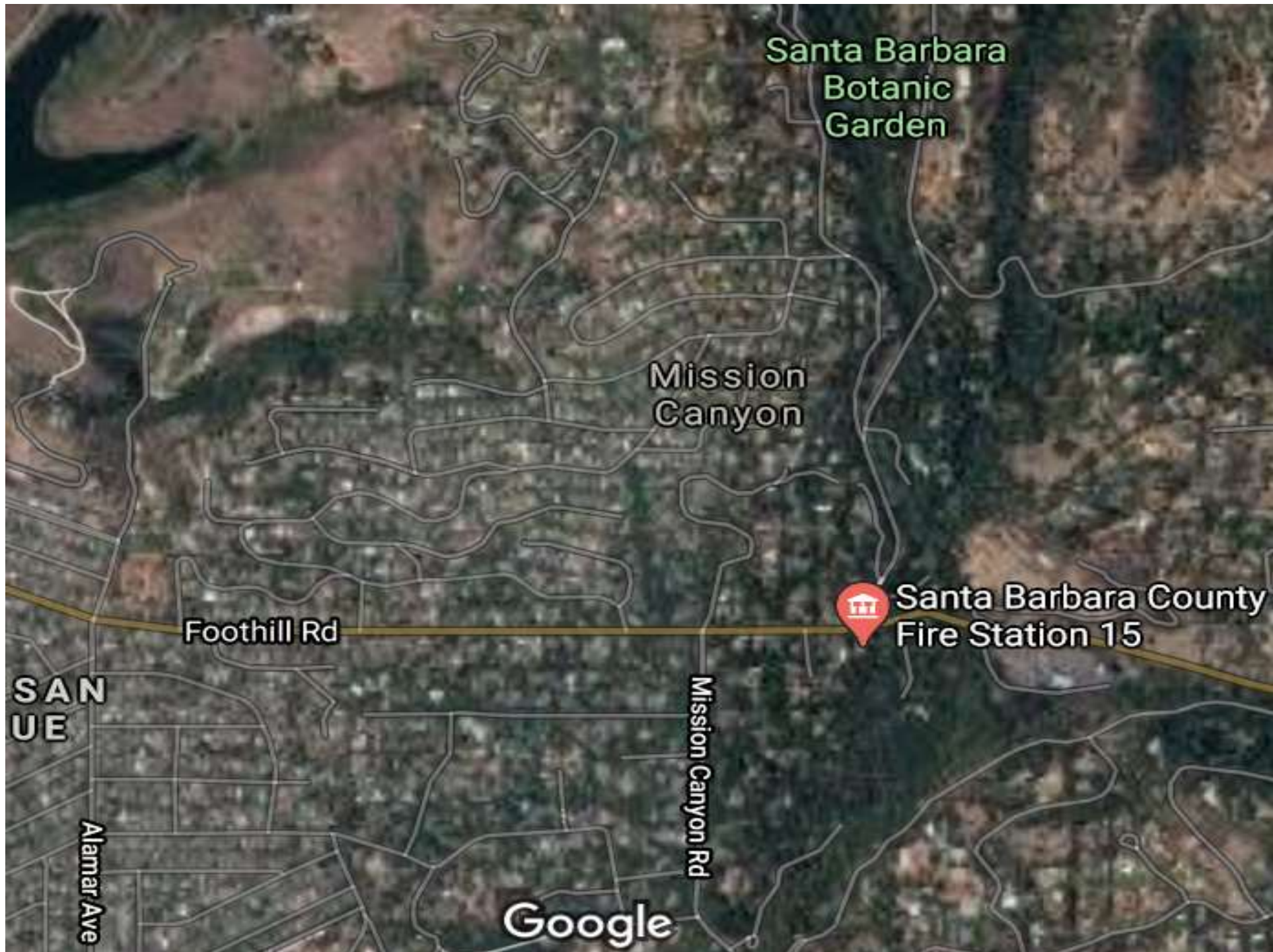


Source: *Goosehead survey results; The Ultimate Question 2.0 by Fred Reichheld; study conducted by Bain & Company*

# CA Wildfires

- There have been 8,136 fire incidents in California in 2020 with 3,754,729 total acres burned.
- There have been 8,509 structures damaged or destroyed and at least 26 fatalities as of Oct. 2.
- As of Sept. 6, California passed the record for the worst year in history for the amount of damaged land.
- The first, third, fourth, fifth and sixth-[largest fires in California's history](#) are all currently burning or have recently been contained.





Santa Barbara Botanic Garden

Mission Canyon

Santa Barbara County Fire Station 15

Foothill Rd

Mission Canyon Rd

SAN  
UE

Alamar Ave

Google

# Admitted Option for High Fire Areas

## Fire Policy



**California**  
**FAIR**  
**Plan** **PROPERTY**  
**INSURANCE**

## Difference in Conditions



**PS**  
**IC** **PACIFIC**  
**SPECIALTY**  
**INSURANCE**  
**COMPANY**



**STILLWATER**  
**INSURANCE GROUP**  
f.k.a. Fidelity National Property & Casualty Insurance Group



**bamboo**



**AEGIS**  
**SPECIALTY INSURANCE SERVICES**



**FOREMOST**  
**INSURANCE GROUP**

# In June of this year, California Fair Plan raised combined limit from 1.5 million to 3 million!

Client: John Doe

## Rating Information

Building Type	Perils	Construction Class	Deductible	Occupancy	Number of Units
<input checked="" type="radio"/> Home <input type="radio"/> Mobile <input type="radio"/> Floating <input type="checkbox"/> Condo/Apt	<input checked="" type="checkbox"/> Fire <input checked="" type="checkbox"/> ECE <input checked="" type="checkbox"/> VMM	<input checked="" type="radio"/> Frame <input type="radio"/> Masonry <input checked="" type="checkbox"/> Approved Roof Construction Year: <input type="text" value="1919"/>	<input type="radio"/> 250 <input type="radio"/> 500 <input type="radio"/> 1000 <input type="radio"/> 2500 <input type="radio"/> 5000 <input type="radio"/> 7500 <input checked="" type="radio"/> 10000	<input checked="" type="radio"/> Owner <input type="radio"/> Tenant <input type="radio"/> Seasonal (Owner) <input type="radio"/> Seasonal (Tenant) <input type="radio"/> Vacant or Unoccupied	<input checked="" type="radio"/> Single Family <input type="radio"/> Duplex <input type="radio"/> Triplex <input type="radio"/> Four-Plex

## Coverages

Coverage Type	Coverage Limit	Other Options	
Dwelling	2300000		<a href="#">Remove</a>
Personal Property	400000	Replacement Cost <input type="text" value="Yes"/>	<a href="#">Remove</a>
Debris Removal	135000		<a href="#">Remove</a>
Fair Rental Value <input type="text" value="v"/>	165000		<a href="#">Remove</a>



# Difference in Conditions Policy

## Included Coverages and Limits; Selected Endorsements; Applied Discounts

Coverage	Limits	Endorsements	Limits
Dwelling	\$2,300,000	Identity Theft	\$25,000
Other Structures	\$230,000	Service Line Coverage	\$1000 / \$2,500
Personal Property	\$1,265,000	Actual Cash Value or Replacement	Rplcmnt
Loss of Use	\$920,000	Inflation Guard	
Liability	\$500,000	Water and Sewer Backup	\$40,000
Medical Payments	\$5,000	Building Ordinance & Law	25% of Dwelling
		Common Construction	
		Dwelling - Extended Replacement	50% of Dwelling
		Animal Liability	
		Personal Injury	

### Discounts

Home Alarms and Devices, Fair Plan Companion Discount, Gated Community, Tile Roof, Utilities Rating Plan

## Deductible Options

Deductible *	Annual Premium
\$2,500	\$4,022.00
\$2,000	\$4,351.00
\$1,000	\$4,955.00
\$10,000	\$2,924.00

# Non Admitted Carrier For High Fire Areas

The logo for Burns & Wilcox, consisting of the company name in a bold, blue, serif font. The ampersand is stylized.The logo for HERITAGE INSURANCE, featuring a blue square icon with a white house silhouette on the left, followed by the words 'HERITAGE' and 'INSURANCE' in a blue, serif font.The logo for AmWINS, featuring a blue star icon on the left, followed by the word 'Am' in a blue, serif font, and 'WINS' in a larger, blue, serif font.The logo for OCCIDENTAL INSURANCE, featuring a blue circular icon with a white globe-like pattern on the left, followed by the words 'OCCIDENTAL' and 'INSURANCE' in a blue, serif font.



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