



Amwins Insurance Brokerage, LLC
111 West Oak Avenue
Suite 200
Tampa, FL 33602

amwins.com

February 4, 2026

Parmit Dhami
Amerigo Insurance Agency
1110 Civic Center Boulevard
202D
Yuba City, CA 95993

RE: Western Reload, Inc.

INLAND MARINE QUOTATION

Dear Parmit:

Please find the attached quotation for Western Reload, Inc.. Here is a summary of the terms and conditions:

INSURED: Western Reload, Inc.

MAILING ADDRESS: 9611 K Street
Live Oak, CA 95993

CARRIER: Colony Insurance Company (Non-Admitted)

PROPOSED POLICY PERIOD: From 2/7/2026 to 2/7/2027
12:01 A.M. Standard Time at the Mailing Address shown above

QUOTE EXPIRATION DATE: 2/7/2026

POLICY PREMIUM:	Premium	\$423,346.00
	TRIA	Not Applicable
	Fees	\$2,000.00
	Surplus Lines Taxes and Fees	\$13,462.40
	Total	\$438,808.40

MINIMUM EARNED PREMIUM: 100%

COMMISSION: 10.000% of premium excluding fees and taxes

SUBJECTIVITIES: As per attached formal Quote/Binder, including but not limited to the following:
- Please provide an updated completed and signed Application.

COMMENTS: APD- Annual Reporting of TIV is Required with Annual Adjustment of Premium.
MTC- Annual Reporting of Gross Receipts Is required with Annual adjustment of Premium.

SURPLUS LINES TAX SUMMARY

HOME STATE: California

FEES:

Fee	Taxable	Amount
Amwins Service Fee	No	\$2,000.00
Total Fees		\$2,000.00

SURPLUS LINES TAX CALCULATION:

State	Description	Taxable Premium	Taxable Fee	Tax Basis	Rate	Tax
California	Surplus Lines Tax	\$423,346.00	\$0.00	\$423,346.00	3.000%	\$12,700.38
	Stamping Fee	\$423,346.00	\$0.00	\$423,346.00	0.180%	\$762.02
Total Surplus Lines Taxes and Fees						\$13,462.40

Important Notice: Surplus Lines Tax Rates and Regulations are subject to change which could result in an increase or decrease of the total Surplus Lines Taxes and Fees owed on this placement. If a change is required, we will promptly notify you. Any additional taxes owed must be promptly remitted.

The attached Quotation from the carrier sets forth the coverage terms and conditions being offered. Please review carefully with your client as terms and conditions may differ from those requested in your submission. It is your responsibility to ensure the quoted coverage terms and conditions are sufficient to meet your client's coverage needs.

If after reviewing you should have any questions or requested changes, please let us know as soon as possible so we can discuss with the carrier prior to the effective date of coverage.

Thank you for the opportunity to provide this Quotation and I look forward to hearing from you.

Sincerely,

Shelbi Pfeiffer
Technical Assistant
T 813.254.6233 | shelbi.pfeiffer@amwins.com
Amwins Insurance Brokerage, LLC
111 West Oak Avenue | Suite 200 | Tampa, FL 33602 | amwins.com

On behalf of,

Zach Bowling
Executive Vice President
T 813.472.7958 | F 312.601.9301 | zach.bowling@amwins.com
Amwins Insurance Brokerage, LLC
In California: Amwins Brokerage Insurance Services | License 0F19710
111 West Oak Avenue | Suite 200 | Tampa, FL 33602 | amwins.com

VALUE-ADDED RESOURCES

When you bind a policy with Amwins, you gain access to several value-added resources, including a claims advocacy team, Amwins' proprietary data & analytics, and much more. [Learn more here.](#)

California

IMPORTANT NOTICE:

- 1. The insurance policy that you are applying to purchase is being issued by an insurer that is not licensed by the State of California. These companies are called "nonadmitted" or "surplus line" insurers.**
- 2. The insurer is not subject to the financial solvency regulation and enforcement that apply to California licensed insurers.**
- 3. The insurer does not participate in any of the insurance guarantee funds created by California law. Therefore, these funds will not pay your claims or protect your assets if the insurer becomes insolvent and is unable to make payments as promised.**
- 4. The insurer should be licensed either as a foreign insurer in another state in the United States or as a non-United States (alien) insurer. You should ask questions of your insurance agent, broker, or "surplus line" broker or contact the California Department of Insurance at the toll-free number 1-800-927-4357 or internet website www.insurance.ca.gov. Ask whether or not the insurer is licensed as a foreign or non-United States (alien) insurer and for additional information about the insurer. You may also visit the NAIC's internet website at www.naic.org. The**

NAIC-the National Association of Insurance Commissioners-is the regulatory support organization created and governed by the chief insurance regulators in the United States.

5. Foreign insurers should be licensed by a state in the United States and you may contact that state's department of insurance to obtain more information about that insurer. You can find a link to each state from this NAIC internet website: https://naic.org/state_web_map.htm.

6. For non-United States (alien) insurers, the insurer should be licensed by a country outside of the United States and should be on the NAIC's International Insurers Department (IID) listing of approved nonadmitted non-United States insurers. Ask your agent, broker, or "surplus line" broker to obtain more information about that insurer.

7. California maintains a "List of Approved Surplus Line Insurers (LASLI)." Ask your agent or broker if the insurer is on that list, or view that list at the internet website of the California Department of Insurance: <http://www.insurance.ca.gov/01-consumers/120-company/07-lasli/lasli.cfm>

8. If you, as the applicant, required that the insurance policy you have purchased be effective immediately, either because existing coverage was going to lapse within two business days or because you were required to have

coverage within two business days, and you did not receive this disclosure form and a request for your signature until after coverage became effective, you have the right to cancel this policy within five days of receiving this disclosure. If you cancel coverage, the premium will be prorated and any broker's fee charged for this insurance will be returned to you.

Date: _____

Insured: _____

D-1 (Effective January 1, 2020)