



Michigan Dwelling Fire Updates!

Dear Michigan Agent,

American Reliable Insurance Company has made changes to the current Dwelling Fire Program that will go into effect 06-01-08 for new business and 07-01-2008 for renewal business. This bulletin will outline some of the changes, but please read the underwriting guide provided in full to see all the changes that were made.

Program Changes

- The vacant dwelling and renovation property and liability rates have been lowered in all areas except Wayne County and the City of Flint.
- **The programs have new minimum and maximum values:**

DP-1 RENTAL	min. \$25,000	max. \$250,000
VACANT	min. \$15,000	max. \$250,000
RENOVATION	min. \$15,000	max. \$250,000
- Vandalism or Malicious Mischief Coverage is automatically included in the vacant and renovation rates.

Underwriting Changes

- We will now accept vacant mobile homes in the vacant dwelling program.
- Plumbing, heating and roof updates are not required. Please remember that risks must be of sound nature and may only be in need of paint or minor repair.
- Risks must be submitted for prior approval if the applicant has had 2 or more losses in the past 36 months or a single fire, theft or liability loss in the past 36 months.

American Reliable Insurance Company is committed to providing you new and unique products to fit your specialty needs.

Please contact your General Agent for any questions that you may have concerning this product.

Sincerely,

Rose Larsen
Product Development Manager