

Minnesota Motorcycle & ATV

Effective **July 1st** the Motorcycle and ATV programs are being updated. The changes should reflect lower rates on nearly every risk. The one point violation surcharge will be lowered to 5% making **American Modern** even more competitive. Up to 10 driving record points are allowed. **Reminders:**

- Replacement Cost is offered on bikes 0-2 years old
- \$3000 Accessory Coverage is automatic on cycles and \$1000 on off-road vehicles
- Coverage is available on most types of ATV's

Personal Umbrella

Starting **August 1st** the rates and applications change for **Personal Umbrellas** through **RLI** in all states. The new application must be used effective August 1st. Any business submitted on the old app will be returned along with a copy of the new app. The rate changes are minor and will mostly affect those in the Standard and Standard II tiers. The new application will be available on our website in time for the August 1st effective date.

Indiana Manufactured Home

Beginning **August 1st** the modifications to the **Manufactured Home** program with **American Modern** take effect. The rates of newer homes have decreased and better rates for older customers are now available. Now, with the Insurance Score Rating system, an additional 20% discount is available for financially responsible customers. For additional information give Grand General a call!

Michigan MCCA Rate Changes

Effective **July 1st** the MCCA fee changes. The fee will be lowered which is good news for insureds. The updated fees for our companies are as follows:

- American Modern - \$127
- American Reliable - \$124
- Foremost - \$123.15

Michigan Motor Home & Travel Trailer

On **July 1st** the programs for Motor Home and Travel Trailer with **American Modern** both change. These program changes have resulted in lower rates and surcharges:

- Full-Timer Coverage Surcharge → *reduced*
- Age of Unit Surcharge → *eliminated*
- Rates for Class B & C Motor Homes → *reduced*
- Travel Trailer Replacement Cost Settlement Option surcharge → *reduced*
- Broadened Collision Coverage rates → *reduced*

Feel free to give Grand General a call for a quote. You can quote and issue online through **modernLINK**. If you do not have a username and password give us a call, we'll set you up!

NEW! - Specialty Homeowners in MN

Effective **June 15th** through **American Modern**, the **Specialty Homeowners** program is now available. This program is designed for owner-occupied or seasonal risks which are normally ineligible in a standard market due to the age or value of the home. Homes that range in value from **\$40,000** to **\$300,000** are acceptable. Please contact Grand General Agency for more details!

NEW! - Youth Sports Leagues

Do you have a local team that would like **Liability** or **Accident & Health** coverage? We now have access to these programs with **AIG**. Call us for an application.

Free Flood Referrals

Grand General Agency will refer customers to you for free! We're listed as a contact under 'Find an Agent' at

www.FloodSmart.gov

where you can get buckets full of information on the National Flood Insurance Program. Whenever we receive a phone call from a customer, we will refer them to the agency (that's you) closest to them. FloodSmart.gov is an excellent source of information for both you and your insureds. To sign up for direct referrals, visit the website above. **For flood quotes**, give Grand General a call or visit our website for a quote request form.

Lower Rates on Fireman's Fund Auto

Starting **July 1st** Fireman's Fund is lowering their **Auto** rates. By combining an **Auto** with a **High Value Homeowners** policy you can save your client money with multiple package discounts. **Fireman's Fund** makes it easy to write the policy while providing superior coverage for your customers. Call GGA for a quote.

News You Need, But Might Have Missed

Give us a call about the details of last month's *News You Need!* The topics included were:

- NEW PRODUCT - Adult Foster Care Through AIG**
- Wisconsin Motorcycle Program Changes**
- All Diamond State Cancellations must have a signed LPR**
- You can now quote and issue watercraft on modernLINK**
- The renewal payment address for RLI Personal Umbrella policies has changed**
- AMOD can write liability only policies for RV's**

