

MI Fireman's Fund Auto

Effective **July 1st** for new business and **August 5th** on renewals, **Fireman's Fund** changes their **Auto** base rates in Michigan. Fireman's Fund has made changes that will significantly benefit your insured. The overall rate impact will be a 6.3% reduction and is part of a decreasing rate for physical damage coverage. A **Fireman's Fund Auto** policy is only written as a package together with **High Value Homeowners**. Give us a call today for a quote!

Dwelling & Homeowners in IL

American Modern has made improvements on their **Dwelling** and **Homeowners** programs in Illinois. These changes took place **July 15th** for new business and will take place **September 1st** for renewals.

Dwelling

- Vacant rates have been lowered by 34% and the minimum written premium is now only \$100.
- Larger credits for higher deductibles.
- DP-3 rates are down 20%.
- Now accepting homes up to \$500,000 in value and 80 years of age.
- \$500,000 Premises Liability now available for Rental, Seasonal, and Vacant risks.

Homeowners

- Homes up to \$500,000 in value are accepted.
- Homes of higher value are more competitive.
- The insurance scoring ranges were widened to better qualify customers for the best rates.

Flood Markets

We now write **Non-Participating Community Flood Insurance** in Florida with **SWBC**. Just as a reminder, the **National Flood Insurance Program** is federal so it can be written in all U.S. territories even if you are only licensed in one state. Give us a call or check out our website for a fax-in quote form.

Specialty Homeowners in Indiana

Effective **July 15th**, Personal Property coverage rates in the **Specialty Homeowners** program with **American Modern** in Indiana were reduced! The rate for additional Personal Property coverage was lowered 40%. With this rate reduction the insured is more likely to accept the additional coverage to protect their family. In addition Replacement Cost was reduced by 5%. The **Specialty Homeowners** program assists those risks that are owner-occupied and seasonal. There is no restriction on age and homes \$40,000 to \$250,000 in value are acceptable.

American Modern 10+ Dwelling

This program is designed for an insured who owns 10 or more rental dwelling risks. **American Modern** makes it easy by combining all of the units to one single policy.

- Schedule **10 or more rental dwellings**.
- No maximum limit on the number of properties.
- **Basic, Broad, or Special** Forms are available.
- Premises Liability can be written at \$100,000, \$300,000 or \$500,000.
- Deductibles between \$500 and \$25,000.

The rates are very reasonable. Call with questions or for quoting procedures.

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.

Grand General's Charity Golf Outing

Please join us! See our website for details.

News You Need, But Might Have Missed

Give us a call about the details of last month's *News You Need!* You can now check them out on our website. The topics included were:

- NEW PRODUCT - Specialty Homeowners in MN**
- NEW PRODUCT - Youth Sports Leagues**
- Minnesota Motorcycle and ATV Changes**
- Personal Umbrella Update**
- Indiana Manufactured Home Modifications**
- Michigan MCCA Rate Changes**
- Michigan Motor Home & Travel Trailer Changes**
- Free Flood Referrals from www.floodsmart.gov**
- Lower Auto Rates with Fireman's Fund**

