



Marketing Bulletin

February 28, 2003

American Modern Insurance Group – Rated A+ by A.M. Best!

Revisions to our Connecticut Manufactured Homeowners Programs

Dear Connecticut Agent,

American Modern Home Insurance Company has updated our Manufactured Homeowners Programs in Connecticut. These updates are effective May 1, 2003 for new business and June 1, 2003 for renewals.

Program Highlights:

- We have changed our rates. Please see the rate manual for details.
- We have added the Enhanced Coverage Endorsement #73111 (9/97) to all Mobile Homeowner Policies. This makes our product more competitive by significantly increasing important coverages such as Debris Removal and Additional Living Expense. Please see the attached copy for details.
- We have two endorsements that together provide replacement coverage for both partial and total losses: the Stated Value Endorsement and the optional Replacement Cost for Partial Losses.
 - ✓ All programs include the **Stated Value Endorsement #73387 (07/99)** at no additional premium. This means that in the event of a total loss, we will pay either the dwelling limits or the replacement cost of the dwelling damage for like construction.
 - ✓ The **Replacement Cost for Partial Losses Endorsement #73386 (12/98)** is optional. Since we now settle total losses as stated value, this endorsement is useful in the event of a partial loss.
- We've combined our Rental/Commercial Programs for ease of use. These programs offer competitive coverage and rates. Please see your manual for details.

Important Renewal Information:

- Upon renewal, customers who had either the Full Repair Cost Endorsement or Dwelling Replacement Cost will receive both the **Stated Value Endorsement** and the **Replacement Cost for Partial Losses Endorsement**. Information on both of these new endorsements is provided above.

Important Information:

- Flood and Earthquake coverage is no longer available on new business. Renewal business with Flood and Earthquake will continue to receive these coverages.
- Please use the newest application [MHO-MLD-WOA (01/01)]. We recommend you discard all previous applications to prevent confusion.

All of us at American Modern Home are committed to providing you with the right specialty programs for your business. If you have any questions about the revised Manufactured Home programs for Connecticut, please contact Customer Care at 1-800-543-2644.

Sincerely,

**AMERICAN MODERN HOME INSURANCE COMPANY
SURPLUS LINE MANAGERS**

American Modern Insurance Group
