

American Modern Insurance Group, Inc. - Rated A+ (Superior) by A.M.Best!
New American Modern Snowmobile Program Open for New Business in Vermont!

Dear Vermont Agent,

American Modern Home Insurance Company is pleased to present our new Snowmobile product offering to you. You have authority to write in this program, and all the materials you need are enclosed in this mailing. The Snowmobile program is effective for new business October 1, 2003.

Highlights of the Program:

- Our program has offers varying levels of coverage, temporary coverage for newly purchased snowmobiles and out-of-state coverage.
- We provide discounts for Multi-unit policies, Safety Course completion and Association memberships.
- Insureds can pay in full with a check or credit card, or they can select our two-pay plan. See the rate manual for details.
- Optional medical payments coverage helps cover expenses that result from injuries sustained during a snowmobiling incident.

Important Information:

- **The Minimum Written Premium of \$65 applies to each *unit*, not each policy.** However, the multi-unit discount does apply to these policies. For example, if there are two units on one policy, the minimum written premium for that policy is \$130, less the multi-unit discount.
- For ease of use, our Underwriting Guidelines, Rate Charts and rating instructions are all included in the same manual Form # 77-03-SN-VT (10/03).
- Please use application form # SN-AP-VT (10/03). Send your applications to your General Agent or, if you work directly with American Modern, send your apps to the processing center in St. Charles, Missouri (877-459-7767).

Agents with Authority in Other States:

American Modern's program in Vermont may differ slightly from those in other states, especially when the programs in other states used to be written with GuideOne Insurance. Please note the following differences in particular:

- The minimum age for operators is 16.
- The "Operator Eligibility" guidelines have changed. Please review them thoroughly in the Underwriting Guidelines.
- Extra Hazard Unit Rate Increase now applies to all coverages.

We're excited about this new product offering and hope you are too. If you have any questions about the new snowmobile program, please contact your General Agent. Or, if you have a direct contract with us, call our processing center in St. Charles, Missouri (877-459-7767).