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TO: PRODUCERS
DATE: NOVEMBER 17, 2009
RE: PLAN CHANGES

BULLETIN

Rate Changes

The Plan has filed a rate review which has been approved by the Department of Insurance affecting new and renewal business as of January 1, 2010 for the dwelling fire and homeowner line. Therefore you may see a fluctuation in premiums either up or down depending on the respective territory and protection class.

The new rates will be found in the manuals located on our website. They will be identified by the Revised date of 01/10. To avoid confusion we will not post them until the later part of December.

The rating program also found on the website has been adjusted accordingly.

Deductible Changes

Effective January 1, 2010 the rate structure of all policies, new and renewal, will be based on a \$500 deductible. Your insureds will be so notified along with their renewal notices and billing statements.

If the policyholder had a \$250 deductible in the past it will be changed to a \$500 deductible at renewal. If the policyholder had a higher deductible, \$1,000 or \$2,500, it will remain in place.

We will continue to offer a \$250 deductible and your insured can purchase it back if they so desire.

Should you have any questions or concerns please contact our office at the number as listed above.