

INSURANCE MARKETPLACE INC.

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2015 is here! Time to reflect on the past year. There have been many changes, but just like you, we are still here. Did you happen to notice our letterhead for the newsletter? 2015 marks our 40th year in business. I, of course, was just a baby when we started the company, and again just like you, I have been around for many changes in the insurance business. I'm eager to see what the coming year will bring us all. We hope you have a safe and prosperous new year.

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BAKERIES



One of the things I like most about this time of the year, or I guess any time of the year, is the smell of freshly baked bread. I just can't pass by a bakery without stopping in. We can write bakeries with United Fire in their preferred Premier Pro program. The program is for bakeries that have a small cafe area so the customers can eat their freshly made donuts, cake, brownies, or cookies and for bakeries that do no baking on the premises and only sell the products. The shops can be in a mall or shopping area or in a stand-alone building. The Premier Pro program adds a lot of great coverages and increases the limits on a bunch more. We can also write the building, business personal property, and even the commercial auto if they have a delivery truck. We will need Acord apps to quote.

SEASONAL MOBILE HOMES



American Modern Home has a program to insure seasonal/secondary manufactured homes. These can be a vacation home on a lake or a secondary home for someone that has moved out of state and likes to come back to visit. The coverage is Comprehensive on the home, the personal effects and Other Structures. Personal Liability and Medical can be added as well as Breakdown Coverage, Replacement Cost on the Personal Property and Earthquake. You can even add coverage if the home is occasionally rented for residential purposes. These are rated in Modern-LINK, or give me a call and I'll rate it for you.

CATTLE SALES

We are fast approaching the time of year that there are a lot of cattle sales. We can get the approval from the company underwriter at Markel to allow a local agent to sell policies at the sales. Markel writes mortality coverage for the animals and since they are being purchased that day, the Vet's certificate is waived. If you have a cattle sale coming up near you, give me a call with the information as to the seller, date of sale and location, and I can ask the underwriter to allow coverage to be bound at the sale. We are increasing the commission on cattle mortality to 10%!



PRODUCT OF THE MONTH

Seasonal Mobile Home policies are the product of the month for January. For each Seasonal Mobile Home policy that you write through the end of the month that is effective this month, you will receive an additional \$10.00!

Thanks for reading!
Karen Rooney
Insurance Marketplace Inc.