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Can you believe that we are starting another year! This will be my fifth year of writing these newsletters. It's a great chance to give you brief highlights of some of the products that we write. The link to our website and to our e-mail shown below are both active, so you can always click on them and get more information. Of course, we always like to talk with you too, so call us at 800-742-7300. We've been here more than 35 years and enjoy giving you personal service. Be sure to check out our Product of the Month. It changes every month and is there to give you a bonus for writing with us.

USED CAR DEALERSHIPS



Do you have a small to medium sized used car lot that you'd like to insure? We can write most of these with United Fire. They like the operations with no more than \$100,000 in open lot coverage and ones with no leased or rental vehicles or loaner cars. Optional coverages such as Odometer and E & O are available. All of the drivers need to have good MVRs including family members if a vehicle is provided for their use. Trade-in of a boat, motorcycle or RV is OK as long as it is on an occasional basis. The applicant needs to have experience running a car lot, and acceptable financials and loss history are required.

We would need Acord apps and the Non-Franchised Auto Dealer questionnaire found on our website.

MANUFACTURED HOMES

American Modern Home writes Modular homes in their Manufactured Home Program. The coverage is Comprehensive on the dwelling. Other Structures and Personal Property, Personal Liability up to \$300,000 is available. Replacement Cost for Partial Loss for new homes and Replacement Cost on Personal Property are optional coverages. Other coverages include Additional Living Expense, Collapse, Fire Department Service Charge and Food Spoilage. The program can be used for Owner Occupied, Seasonal and Rental/Commercial homes. They are rated online in Modern LINK or give me a call anytime.



PRIVATE PASSENGER AUTO

For the first time in many years, we have a market for Private Passenger autos. We can write them through GMACI. There are a lot of discounts available including the standard Accident Free Discount, ABS, Anti-Theft, Driver Training, Good Student, Homowner, Renewal, and Multi-Car, but they also offer other discounts such as Paid-in-Full, Low Mileage, Advance Quote, EFT, OnStar, GM?GMAC Loyalty, and Professional Driving Discount. We can write limits up to \$500/500/500 for most drivers and up to \$1,000 deductibles on Comp & Collision. They can even write drivers that require an SR22. It is rated on-line, and I'll need a completed auto app that can be from one of your companies or the Acord auto app on our website.

NEW RLI PERSONAL UMBRELLA APPS

RLI has changed their Personal Umbrella app. The new app is effective 1/1/12 and can be found on our web site-hey, it's even fillable and the rates haven't changed!

WEBSITE

Have any of you had trouble finding our website? We have been announcing our new site for the past year and a half, and the change-over is now complete. The built-in link from the old site to the new one has expired and someone else now has the old site. Please be sure to add our new site shown above to your favorites so you can find us easily. There are many fillable apps to make it easy to submit business to us. Just complete them on-line, print and then fax or e-mail.

LICENSE REQUEST

Thank you to all of you that have already sent a copy of your agent license to us! We have received a lot of them, but there are still a lot more that we need to receive. We are updating our records, so please send us a copy of your Agent's (not Agency) license. You can either scan and e-mail it to us, or fax us a readable copy. Please remember that the blue license that the State sends does not fax well. If there are other agents in your office that need to be on record with us, please send their licenses also.

PRODUCT OF THE MONTH

Manufactured Homes are the product of the month for January. For each Manufactured 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.