

# INSURANCE MARKETPLACE INC.

800-742-7300 | FAX 402-483-7239 | PO Box 6427 | Lincoln | NE | 68506

January 2013 Vol 6, Issue 1



Wow, it's the start of another new year. Did you make any resolutions? We hope that this past year was a good one for you. The markets got tighter, and some went away altogether. It's always a lot of work finding new companies for some of your clients that you have had placed for a long time. It does give you a chance to review the risk and check for necessary updates. Surprising to find out that someone updated their home, added a driver, or got a new vehicle but didn't tell you. No one knows what the new year will bring, but hopefully things will even out and it will be prosperous for us all.

## IN THIS ISSUE

**MOBILE HOMES**  
**WINTER SPORTS ACCIDENT**  
**BARS AND TAVERNS**  
**PRODUCT OF THE MONTH**

## QUICK LINKS

[www.insmarketplaceinc.com](http://www.insmarketplaceinc.com)  
[imi@radiks.net](mailto:imi@radiks.net)

## CONTACT INFORMATION

PO Box 6427  
Lincoln, NE 68506  
800-742-7300  
402-483-7239-fax

## MOBILE HOMES

There have been a lot of changes in the underwriting guidelines for mobile homes with American Modern Home recently. The company will now run inspections on all mobile homes, there can be no lapse in coverage on newly written risks that are not new purchases, and there can be no more than two prior losses of any kind in the past five years. However, there is

still a lot of this type of business out there to write. The rates are very competitive and it is easy to get a quote through ModernLINK. Just go in through our website and with your user name and password, you can get a quote, issue a policy, or make a payment. If you haven't gotten set up in ModernLINK, just give me a call.



## WINTER SPORTS ACCIDENT

I love warm tropical vacations this time a year, but a lot of people can't wait for the snow so they can go snow boarding or skiing. Many of them sign up for a group ski trip or tour. We can write an Accident/Sickness policy for the sponsor of the trip to provide coverage for the participants and staff with Nationwide. The coverage is an AD&D policy providing medical expense, specific loss benefit of \$10,000 and a death benefit of \$5,000. There is no deductible, it can be Primary or Excess, and the minimum premium is as low as \$175. If you work with an organization that is going to sponsor a ski trip this winter, check our website for the Special Event application. The rates are on the app, or you can call and we can help you.



## BARS AND TAVERNS



Is the local bar the gathering place in your town? We write bars and taverns with United Fire. They will write bars that serve only alcohol, ones that serve sandwiches and soup, or ones that have a full kitchen. They will write ones that are in strip malls or in their own building in the center of town, even ones that have a dance floor with some very occasional live music. We would be looking for risks with prior insurance and owners with some experience located in buildings that have been updated and are in good shape. We would need Acord apps, photos, loss runs, and the supplemental Restaurant/Tavern questionnaire found on our web site - just click on the live link above.

## PRODUCT OF THE MONTH

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

Karen Rooney  
Insurance Marketplace Inc.