

INSURANCE MARKETPLACE INC.

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I'm so excited to be able to use bright spring flowers again! I sure am getting tired of all the gray around us - clouds, snow, dirty cars, etc. I really can't complain that we dodged the bulk of the bad storms that were predicted. I know we need the moisture, so anything we get is great. At least this year it seemed like we'd get some snow and then a few warm days to melt it before the next snow. March will be a busy month with Daylight Savings Time starting the 10th, St. Patrick's Day the 17th, Spring starts the 20th, and a really early Easter the 31st.

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QUICK LINKS

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MOTORCYCLES & ATVS



RepsSpeed

It's getting to be the season that we will see cycles on the roads. There were actually a few warm days last month that I saw some hearty souls on their bikes that couldn't hold out for warmer weather before pulling their bikes out of the garage. We have written cycles with American Modern Home for many years. They will write most kinds of cycles - Standard, Cruisers, Touring, ATVs, Dirt Bikes, Mopeds, Scooters, Utility

Vehicles and Golf Carts. You can write Liability only, Liability/Comp or Liability/Comp/Collision. One of the best selling points of their program is the Replacement Cost coverage which will replace the bike with another of like kind and quality including accessories in the event of a total loss. Most companies will only allow this coverage for a year or two. Our policy will continue to offer this coverage for as long as the insured purchases it. Motorcycles are rated and issued in ModernLINK with your user name and password, or call us for help.

PERSONAL UMBRELLAS

Every time that we offer the Personal Umbrellas as our product of the month, we get a bunch of new apps in. This is such a great product for you to sell to all of your clients. It lets both you and your clients sleep better at night knowing they are protected. RLI writes a very affordable unsupported personal umbrella policy for a \$1, \$2, \$3, or \$5 million limit. They will write risks with up to 10 motorized vehicles, up to 10 residential properties, up to 8 acceptable drivers, and up to 1280 acres of farmland. The self-rating app with underwriting can be found on our website. Just click on the blue link above and it will take you right to the site.



BAKERIES



It seems like every town has that fantastic bakery that makes the best pies, doughnuts, and cookies, and it is the only place to go for a cake for special events like a wedding. The bakery can be in a building by itself or in a shopping area, and have a gift shop or small cafe area where you can sit with a cup of coffee to eat that muffin or brownie. We write bakeries with United Fire, in their PremierPro program that includes increased limits and optional coverages that other companies charge for. They offer the Liability and Property, the Work Comp if they can provide an acceptable loss run from the current carrier, and even Auto for the delivery truck. We would need Acord apps to quote.

PRODUCT OF THE MONTH PERSONAL UMBRELLAS

Personal Umbrellas are the product of the month for March. For each Personal Umbrella 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.