

MUTUAL BENEFIT GROUP

TO: ALL PERSONAL LINES AGENTS

HOMEOWNERS UNDERWRITING GUIDELINE CHANGES

Effective immediately, Mutual Benefit Group will be implementing the following changes to our Homeowners new business guidelines.

HOMEOWNERS

- <u>Coverage A</u> The maximum Coverage A limit that agents can bind is increased to \$800,000 for both Preferred and Promark risks.
- <u>Deductible</u> The minimum deductible for a risk with Coverage A of \$750,000 or higher is \$1,000.
- <u>Square Footage</u> Risks with square footage of 5,000 or higher are subject to underwriting approval.

These changes will be programmed in our online rating system soon. The revised guideline cards will be available in PRO and on our agent website, <u>www.mbgagents.com</u>.

We hope these changes will help make it easier for you to write business with us. If you have any questions, please contact your personal lines underwriter or marketing representative.