



# Marketing Bulletin

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December 9, 2002

*American Modern Insurance Group, Inc. ñ Rated A+ (Superior) by A.M. Best!  
Revised Dwelling Fire TDP-1 Program and New TDP-1 Vacant Program!  
New Business Effective 01/01/03, Renewals Effective 02/1/03*

Dear Texas Agent,

American Modern Lloyds Insurance Company is pleased to announce the revision of our Dwelling Fire (TDP-1) Program in Texas, as well as a **NEW** stand-alone Vacant program, available for 3 month and 6 month terms. The introduction of this new product, along with other modifications outlined below, will help ensure we remain competitive and marketable to our agents and customers. Below is a brief overview of the program changes and highlights:

***Important highlights and changes to the Dwelling Fire TDP-1 program:***

- Overall, rates have increased by 20%.
- One and two family, Owner Occupied, Seasonal, and Rental risks are eligible.
- We have no base deductible for the Perils of Fire and Lightning; All other perils have a 1% base deductible.
- Coverage available in Protection Classes 1-10.
- **New** - Extended Home Values up to \$200,000 are now eligible.
- **New** - Personal Property Limits up to 100% of Coverage A or \$20,000, whichever is greater. Previously, our limit was up to \$25,000.

***Important Highlights for our Vacant Program:***

- **Vacant** Risks are now eligible. Please see the Underwriting Guidelines and Rate manual for information on rates, target market and eligibility.
- Extended Coverage (EC) is not available in Territories 60, 67, and 68 (1<sup>st</sup> Tier Territories) for the Vacant program. Only Fire coverage is available in these territories. Please see your rate manual for details.
- Great news! Manufactured Homes and/or Modular Homes are eligible in the Vacant program. **However, manufactured homes that are not vacant must still be written in our Manufactured Home programs.** Please see your rate manual and underwriting guidelines for eligibility.

***Information on the Applications for Both Programs:***

- Please use our new application [form EZTDP1-MHV (01/03)] for both of these programs. Please discard any applications we've sent previously and begin using the newest application immediately.
- You also need to **submit the state-mandated Supplemental Mold coverage offering application with every risk** [form EZTDP1-G-SUPP (10/02)]. Please see your rate manual for more details and options available for this coverage.

American Modern Lloyds is committed to providing the competitive products you need to grow your business. If you have any questions, please call our Customer Service department at 1-800-543-2644.

Sincerely,

**AMERICAN MODERN INSURANCE GROUP  
LOGIC UNDERWRITERS, INC.**

American Modern Insurance Group

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