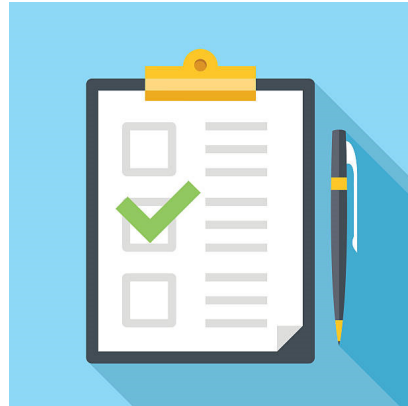


# Quarterly Updates

## JANUARY, 2018

### Looking ahead:

- Application Process Changes
- Agent of Record Changes
- Rates & Coverages
- Co-Op Advertising
- 2017 Results



### **Application Process Changes:**

You will notice a few changes in the NetRate quoting system. Under FORMS you will now see an option for an **ADD EXCLUSION FORM**. This form will populate with the information from your quote and will also have blank fields for adding the description of your exclusion and insured and agent signatures. This

form can be used at the agent's discretion or when stipulated by an underwriter during the pre-approval process. We are hopeful this will clarify any issues at the time of loss when an exclusion is in place.

You will also see a few new questions in the applications.

### **Agent of Record Changes:**

After quite a bit of discussion with our agents and company staff, we have elected to start accepting **AGENT OF RECORD CHANGE FORMS** effective; immediately. We will accept and process a standard Accord AOR form with the insured signature. Paid commissions

will not transfer so a policy re-write could still potentially be in your best interest depending on renewal date and payment plan.

Underwriting may request a policy review with updated photos prior to the next renewal.

## Coverages & Premiums

### TENANT OCCUPIED & SEASONAL FIRE POLICIES:

Reminder: You can now add **Replacement Cost Coverage for Tenant Occupied & Seasonal Dwellings**. You can also add Replacement Cost on the roof. Please contact Donna, donna.shane@wyandotmutual.com for a quote to add this coverage to an existing policy.

### HOMEOWNER POLICIES:

The Homeowner rates shifted down starting on January 1. We will be reviewing renewals and notifying you of any substantial decreases. If you haven't tried quoting a Homeowner yet this year; please give it a shot! You should see the most substantial changes for the PC 9-10 Homeowner policies.

We will again be running our Co-Op advertising program in 2018. We will match funds at 50% up to \$700. Preferred Level Agents do have access to funds up to \$1,000. We nearly doubled our payout from 2016 to 2017 and are hopeful to do the same this year. We will have product and Calendar flyer available soon but are always open to discussing potential marketing programs.

### CO-OP Advertising

We had a wide variety of uses in 2017 from billboards, newspaper ads, and calendars to golf outing sponsorships, Jr. fair livestock auctions, and embroidered polo shirts! Please call or email Alishia.beagle@wyandotmutual.com to discuss!

## 2017 Results

We want to take a moment to thank you all for your hard work through 2017. Wyandot Mutual finished the year in a profitable position and we owe that to our wonderful agency force! We look forward to working and growing with you all in 2018!



#### Top 6 New Business Producing Agencies:

1. Joe Short Insurance Agency
2. Farmers Mutual Agency
3. James L Bond Agency
4. Herr Insurance Agency
5. Gerber Insurance Agency, Inc.
6. Diversified Insurance; DL Downs

#### Top 6 Incentive Program Qualifiers:

1. Joe Short Insurance Agency
2. Jeff Wilson & Associates
3. Diversified Insurance; DL Downs
4. Neil Coleman Insurance, Inc.
5. Gerber Insurance Agency, Inc.
5. Krauss Insurance Agency