

AMsuite® Residential Property Products

New options and new discounts give the residential property products a refresh.

The core coverages will still be familiar to you, but new options, lots of discounts, plus an easier quoting process will boost your confidence in recommending these products:

- **Dwelling Basic (formerly DP-1)**
- **Dwelling Special (formerly DP-3)**
- **Homeowners (formerly Specialty Homeowners)**
- **Manufactured Home**
- **Rental and Seasonal Condominium (select states)**

These products protect rental properties, seasonal homes, vacant property, renovations, and full-time homes, whether site-built or manufactured. We even accept non-residential structures such as a pole barn or boat house. When an HO-3 policy is not the best fit for a customer, give them great coverage from a company that you know from experience will treat them fairly if there is ever a claim.

Key selling points



- Rates are much more refined and targeted – and remember to add the discounts to get the very best rate.
- Multiple units can be written on one policy – up to 10 dwellings or up to 25 for manufactured homes. No need to call Customer Service to add new units. Occupancy and other conditions apply.
- Policy forms now use 2014 ISO language.
- Vacant is a new occupancy type in the Dwelling Basic and Dwelling Special programs, which eliminates the need for the Vacancy Permission endorsement.
- Add water damage coverage (limits vary by program).
- Add theft coverage (limits vary by program).
- Add coverage for damage caused by service line failure.
- Premises liability coverage protects both the landlord and the property manager.
- For rental property covered by premises liability, you can add landlord personal injury coverage for circumstances such as a wrongful eviction complaint.
- Many new discounts benefit customers.
- New payment options give customers more flexibility.

New discounts help customers save

Property coverage has up to ten available discounts, making it easy for you to save a customer 20 percent or more:

- Approved association membership – 5%
- Auto policy with agent – 5%
- Multiple policies with American Modern – 5%
- No claim in past 3 years – varies
- Paperless documents – 1%
- Paying in full – 5%
- Central station fire/smoke alarm – 5%*
- Central station burglar alarm – 5%*
- Local smoke and/or burglar alarm – 2%*
- Deadbolt, smoke alarm, fire extinguisher – 2%*

** up to 10% total / not available for vacant property*

This list applies generally to all of the updated residential products, but may vary somewhat by product and state. The actual discount percent will vary based on the kind of coverage selected.

10 ways AMsuite will save you time and make quoting and changes easier

- 1 Occupancy type is easily changed. No more cancel/rewrites just to change between rental and vacant.
- 2 The interface is much more flexible. You can jump ahead or back as needed instead of being required to move from one screen to the next.
- 3 Customer data already in the system auto populates fields in a new quote, eliminating duplicate work.
- 4 C.L.U.E. reports import prior loss details saving you time and increasing quote accuracy.
- 5 Upgraded MSB reports make it easier to estimate a replacement cost and to verify structure details.
- 6 Quoting questions and logic are consistent between product types, making quoting more intuitive and reducing the learning curve.
- 7 The number of underwriting questions has been reduced and you will see only questions that are relevant to the risk you are looking to cover.
- 8 Reorganized underwriting rules will minimize exceptions and approval delays.
- 9 Customers can electronically sign required forms saving the hassle of chasing and filing paper documents.
- 10 Process policy changes (endorsements) easily on your own with much less underwriting review and approval.

Want more details? Go to amig.com/amsuite

Find everything you need to know about the new products online. The site includes training resources to help you quickly get comfortable with AMsuite. Please share the website and any of its materials with your producers or sub-producers. A product's availability may vary by state and your agency's authorization.



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