

# Multi-State

## INSURANCE SERVICES

"A commitment to partnerships, a dedication to service"

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### MULTI-STATE COMPANY UPDATE

March 2007

#### Program Updates

**Multi-State/Topa Motor Club program:** This program underwent a rate revision effective 3/15/07. This is a competitive rate change and brings the program into compliance with current DOI rating regulations.

**Multi-State/WAIC - Homeowners program:** Multi-State is now offering the Workmen's Auto Insurance Company Homeowner program (HO3, HO4, HO6). The program is on FSC and binding is through ADR "zapapp". Make sure you update your ADR to version 196. Underwriting guidelines and program procedures are available on our website at [www.msiga.com](http://www.msiga.com).

**Sirius America Insurance Company:** Sirius America has undergone a name change to Delos Insurance Company. You will begin seeing the transition to the new name over the next several weeks. This is a "re-branding" of the company only and has no affect on the underwriting of the programs.

**Multi-State/American Bankers - Flood program:** The Write Your Own FLOOD INSURANCE PRODUCT through *American Bankers* is now available. Please call marketing at ext. 202 or the homeowners department at ext. 123 for a quote. Producers writing a significant amount of flood business can be set up to self quote.

#### Notes from Underwriting

Effective immediately we will be charging \$20.00 for NSF's that are a result of an agency error.

**Reminder:** We require the application and underwriting documents to be sent to us. They can be mailed, e-mailed or uploaded on our website. Please do not fax new business applications unless requested to do so by marketing or underwriting.

**\$750.00 Referral** We are in need of CSR's and will pay a referral to anyone who submits a qualified candidate that we hire and completes 30 days of employment with us.

**PHOTO REQUIREMENTS:** we will now accept photos taken by insured's, they can e-mail them to us directly at [service@msiga.com](mailto:service@msiga.com).

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Underwriting Reminders for:

#### *Sirius Road America and Sirius America*

Driving experience can now be rated back to age 16 with 3 years verifiable CA/US experience.

Stated annual mileage as low as 7000 miles is now acceptable without proof for full coverage policies.

Thanks again for all your support! Please remember that communication is an important ingredient to success, don't hesitate to contact us with any questions, concerns or comments at the following e-mails:

[service@msiga.com](mailto:service@msiga.com) [marketing@msiga.com](mailto:marketing@msiga.com) [jrafter@msiga.com](mailto:jrafter@msiga.com)