



ASSURANT
Specialty
Property

Product Bulletin

American Reliable Insurance Company

American Reliable Insurance Company CALIFORNIA Mobile Home Program!

Dear California Agent,

American Reliable Insurance Company has received approval to implement rate changes to our California Mobile Home programs that will go into **effect 10/01/2009 for new business and 10/01/2009 for renewal business.**

We are implementing rate increases in the Preferred (LOB 46) and Special (LOB 37) programs. No rate changes were filed under our Special By-Line (LOB 77), Reliable Vintage (LOB 86) and All Purpose Programs (LOB 48).

The overall rate impact as a result of the filed changes to our base rates is +11.9%. Per policy increases will vary based upon the Mobile Home program, age of the mobile home and if the mobile home is categorized as an In Park or Out of Park home. The higher levels of the rate increases will occur on Out of Park and/or Older mobile homes.

If your agency uses our USO rater the rater has been updated and now includes the new rates.

If your agency has access to the FSC rater the FSC rating program will be updated upon the October 1, 2009 release. If you use the FSC comparative rating system and need to generate an October quote prior to October 1, 2009 you will need to use the USO rating software.

Additionally we are providing your agencies updated Underwriting guide. You will notice we are no longer publishing the mobile home base rates in the guide. Rates will be available on a going forward basis using the USO rater or FSC rating system.

If you have any questions, please call me directly or your underwriter as we will be able to assist you further.

American Reliable Insurance Company is committed to providing you with new and unique products to fit your specialty needs.

Sincerely,

Jeffrey L. Labe CIC, AU, ASLI
Product Development Manager