



"A commitment to partnerships, a dedication to service"

MULTI-STATE COMPANY UPDATE

May 15, 2009

FSC UPDATES EFFECTIVE 5/15/09

The following changes are on the 5/15/09 FSC update, be sure to update your raters right away!

RATE REDUCTION on the **Multi-State/Delos** program – SEE HOW COMPETITIVE THE PROGRAM IS

NEW PROGRAM – we have added the NSD Motor Club Benefit to our Nations program. Make sure you select **Multi-State/Nations NSD** on your raters.

REMINDER!

We require the application, supporting underwriting documents and **PHOTOS** to be forwarded within 3 business days. In addition to mailing applications and **PHOTOS**, they can be e-mailed to msiservice@msiga.com or uploaded on our website at www.msiga.com, we will also accept faxed applications.

If you are faxing applications and emailing pictures make sure to indicate on the fax cover page the date and time the pictures were e-mailed.

Warning! Continued late application submissions that incur bad debt may be charged back to any commissions due.

ONLINE ENDORSEMENTS

*If you are using the **ON-LINE ENDORSEMENT FEATURE** for binding and faxing the supporting documents make sure to send the fax -*

ATTN: ON-LINE ENDORSEMENTS

Contact your Marketing Representative for complete training on the ON-LINE ENDORSEMENT FEATURE

You must update your ADR zapapp program on the 1st and 15th of each month to ensure you are using the correct versions of all Multi-State program applications.

E-mail Address: MSISERVICE@MSIGA.COM

NEW BUSINESS PHOTOS

Photos are required for Applications written with Physical Damage coverage. **OLD PHOTOS ARE NEVER ACCEPTABLE ON REWRITES!** Photos can be waived with a LEGIBLE sales contract dated within 1 business day of effective date or for rewrites with no lapse in coverage – submit copy of renewal offer or current billing notice – mid term declarations page is not acceptable. **Physical Damage coverage should not be bound unless the vehicle is available for inspection or photos received from the insured have the current date visible in the picture.**

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:

msiservice@msiga.com marketing@msiga.com jrafter@msiga.com