

# UNDERWRITING CHEATSHEET

## MANUFACTURED HOMES

### Billing Plans

- Escrow Bill and Payment Plans available

### General U/W Guidelines

- Max Cov A amount \$150,000, TIV of \$250,000
- Valuation/Loss Settlement- Verisk 360 Value cost estimator.
  - ACV/Market Value/RCV available\*
- Swimming Pool Liability- Excluded, buyback available
- Animal with Prior Bite History- OK with signed Animal Liability Exclusion form.
  - **No Breed Discrimination.**
- Supplemental Heating – Acceptable depending on occupancy \*
- Credits/Surcharges
  - Claims free, continuous coverage & park credit
  - Surcharges- Prior claims, supplemental heating source, occasional rental & lapse in coverage.
- Lapse in coverage – Acceptable \*
- Physical Condition of the risk that are unacceptable
  - Not well maintained, substantially modified, hazardous liability exposure and/or commercial use \*
- Unacceptable Risks
  - Risk that are vacant, unoccupied, under construction or renovation, condemned, without utilities or used for student housing. (check DP products for risk acceptability)
  - Loss History – Any fire, theft, liability loss in the last 3 years.

### \*\*\*COMMONLY ASKED QUESTIONS\*\*\*

#### 1. Status of the policy

The agent can find this info on AGP

#### 2. How much does the insured owed/Did you receive a payment/To make a payment

The agent can find this info on both portals and can process payments on both portals.

#### 3. Requesting documents

The agent can obtain pretty much all policy related documents on AGP

#### 4. How to process an endorsement

They can be processed or uploaded on the policy.

#### 5. Coverage changes

Besides Coverage A, almost all other coverage changes can be quoted by the agent on the portal.

#### 6. Where are the forms and guidelines?

Both are under the Help tab in the Documentation section on AGP.

### \*see guidelines for special rules

Please check with underwriting or our current underwriting manual for the most updated rules and guidelines as these can change with new state filings. August 2020