

The Colonial Group



A managing General Agency operating across the entire state of Virginia.

- Footprint also includes TN, NC, SC, GA, and FL
- Products Offered
 - Homeowners
 - Manufactured Housing Products
 - Dwelling Fire Products
 - Vacant/Builders Risk Products
 - Collector Car
 - ATV/Golf Cart/Quads
 - Commercial Lines Products

Pulaski and Giles Product Offering

- Standard Homeowner
 - HO-1/HO-2/HO-3
- Dwelling Fire
 - DP-1/DP-2/DP-3
- Mobile Home – Homeowners Form
 - HO-1/HO-2/HO-3

5% credit for insureds with auto policy in house, included with all products written above written by your agency.

BUNDLE!





Mobile Home Owners

- Ability to write manufactured homes on a *homeowner form*
 - Offers more robust coverage
 - HO3/HO2/HO1
- Coverage A up to \$125,000
- Replacement Cost up to 30 years in age
- 40 years or newer age limit
- Protection Class 1-10
- Lenient lapse rules
- Single and Doublewides accepted

Homeowners

- HO-1/HO-2/HO-3 standard homeowner product
 - Owner Occupied or Rental
- Coverage A up to \$250,000 (with underwriter approval may go higher)
 - \$175,000 and below “sweet spot”
- No age limit restriction
- Protection Class 1-10
- Lapse Lenient
 - Within 30 days okay
 - Over 30 day lapse = submittal with pictures
- Builders Risk**
 - New construction or existing
- Multitude of endorsements
 - Water back up, Identity Recovery, Refrigerated Property
- Pools okay (see underwriting guide)
- Wood stoves acceptable with surcharge
- Trampoline exclusion
- Logs cabins acceptable



Homeowner Market Value Endorsement

In Rural areas it can be very difficult to justify a carrier's cost estimator evaluation and what your insured's true home market value is.

So, what options do you have to write a well-kept home on a HO-3 homeowner's policy form with replacement cost coverage?

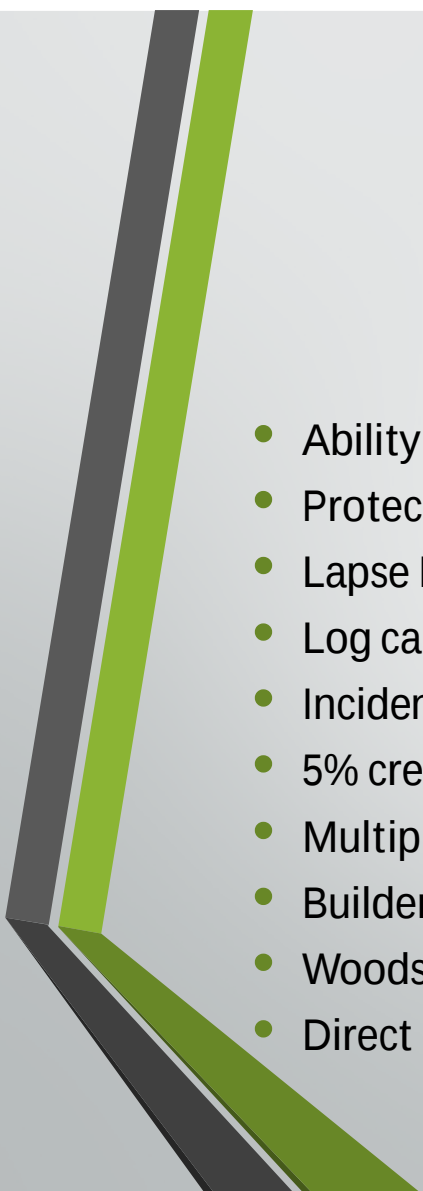
1. Sell "down" or convince your customer to write it on a HO-1 or HO-2 at ACV or,
2. Call The Colonial Group and write it on an HO-3 with Pulaski and Giles.

TCG and Pulaski and Giles have the solution for you and your insured. Ask for the MARKET VALUE ENDORSEMENT to be added to their HO-3 homeowner's policy. A win for you, a win for your insured and more revenue for your agency.

Example, the market value on a home in your area is \$175,000, though the carrier cost estimator shows the replacement cost evaluation at \$350,000. You can write this risk with Pulaski and Giles on an HO-3 policy form at \$175,000. In the event of a total covered loss the policy would pay \$175,000. In the event of a covered partial loss, the policy would pay the replacement cost to repair the home.

Dwelling Fire

- DP-1, DP-2, DP-3
- Occupancy
 - Owner, Seasonal, Rental
- Coverage A up to \$300,000
- Liability up to \$300,000
- No age restriction
- Protection Class 1-10
- Log homes acceptable
- Lapse Lenient
- Builders Risk*
 - New construction or existing*



Highlight Recap

- Ability to write any age Homeowner/Dwelling Fire
- Protection Class 10 acceptable
- Lapse Lenient
- Log cabins acceptable
- Incidental Farming acceptable
- 5% credit if auto policy with agency (with additional credits available)
- Multiple additional endorsements
- Builders Risk available on homeowner and dwelling fire product line
- Woodstoves not an issue
- Direct Bill

Payment Plans

- Full Pay
- 2 Pay
- 4 Pay
- 6 Pay
- EZ Pay Monthly Draft



Personal Lines Quoting



CALL 800-628-3762
FOR AN INSTANT QUOTE



TCG provides products & a unique service approach to speciality personal lines insurance - **call today for an instant quote!**

TCG Personal Lines Products

- Mobile Home
- Dwelling Fire
- Specialty HO
- Seasonal Home
- Rental & Scheduled Rental
- Vacant Home
- Renovations
- Builders Risk
- Collector Vehicle
- Watercraft
- Personal Watercraft
- Snowmobile
- Motorcycle
- ATV/UTV (off road)
- Golf Carts
- Flood

Our Licensed Quoting Specialists are available
Monday - Friday: 8 a.m. to 5 p.m. ET
Quote Online 24/7 at www.thecolonialgroup.com



Agent Number

TCG Risk Solution Support

- Strong knowledge of carrier systems
- Provide options for lapse coverage
- Provide options for prior loss history
- Wind & hail deductible options
- Higher coverage A limits required by lenders
- Loss settlement option choices including RC
- Older homes acceptable
- Protection class 1-10 available
- Coastal/Distance to coast assistance
- Ability to schedule rental homes
- Liability options for risks w/animal hazards or pools
- Help agents achieve 40%+ quote to bind
- Reduce U/W submissions
- Reduce time shopping hard to place risks



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Quote Online 24/7 at www.thecolonialgroup.com

- 40% quote to bind ratio
- vs 26% going online
- Reduced underwriter submissions
- Comparative human rater
 - let us shop multiple markets for you at once!

The Instant Phone Quote Team!

With multiple nationally recognized markets, including both admitted and non-admitted options, TCG has solutions for a wide variety risks!

Aegis
American Modern
American Reliable
Diamond State

Lloyds
Pulaski and Giles
Windsor Mt. Joy



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Questions?