



## UNDERWRITING CHANGES:

### Mobile Home:

- Mobile Select minimum Coverage A increased to \$30,000 (*was \$15,000*)

### Rentals:

- Single Family Rentals - Minimum Coverage A increased to \$100,000 for Form 2 and 150,000 for form 3 (*was \$60K for form 3*)
- All roofs over 15 years – automatic ACV

### Basic/Limited:

- Roof Replacement Cost Endorsement must have roof less than 15 years

### Homeowners:

- Home Protector min 100k (*was \$60K*)
- Homestead min 150k (*was \$100K*)
- Homestead Exclusive min 200k (*was \$150K*)
- All roofs over 15 years – automatic ACV
- Coverage A over 250,000 requires \$2,500 deductible as base deductible

### Farmowners:

- All roofs over 15 years – automatic ACV
- Farm Protector min 100k (*was \$60K*)
- Farmstead min 150K (*was \$100K*)
- Farmstead Exclusive min 200k (*was \$150K*)
- Coverage A over 250,000 requires \$2,500 deductible as base deductible
- Coverage A over 500,000 requires \$5,000 deductible with no credit
- Increase Farm Coverages and Liability rates 10%

### Other Changes:

- 1% Wind Hail Deductible (\$2,500 Minimum)
- Per building deductible endorsement (Underwriting Use)
- Equipment Breakdown and Service Line premium increase to \$55 per coverage
- 17% rate increase to all lines
- 27.3% increase to homeowners
- Increasing policy fee from \$50 to \$150
- Additional 10% rate increase for Sedalia zip code

