



UNITED INSURANCE

RESPONSIVE • STABLE • INNOVATIVE

"Celebrating 10 Years of Service"

AGENTS' BULLETIN # 2009-11-16

TO: UNITED AGENTS

RE: **UNDERWRITING PROCEDURES FOR NEW BUSINESS**

United Insurance is pleased to announce that we are streamlining our underwriting procedures for new business policies in order to better facilitate placement of business with us. On the following page you will find a chart showing our revised Underwriting Criteria, which is effective immediately. We have also included our latest zip code listing for your convenience.

The main enhancements are as follows:

- For homes over 12 years old with composition shingle/asphalt shingle roofs, you no longer need to submit proof of update for the roof to Underwriting. Instead, you will simply keep the proof of update in your file for our audits.
- The year of construction for 4 point inspections is changed to 1985 (as it was earlier this year) – you must obtain the 4 point inspection and keep it in your file for our audits; you do not need to submit the 4 point inspection to Underwriting.
- Please note that you do not need a 4 point inspection if you have other proof of updates – i.e. invoices for work performed or a signed contractor's statement.
- We have provided better clarification and simplification of all update requirements for older homes so that you will know exactly what is required for each item.
- Updates can be signed off by either a licensed contractor or a licensed inspector.

As a reminder, since our business is processed electronically and we do not require that you submit any supporting documentation to us when you submit a new risk, it is vital that all required original documents be kept in your customers' files. The current regulatory climate demands complete and accurate record keeping at the agency and company level. Therefore, periodically your Marketing Representative will contact you to schedule an audit of your United policy files to make sure that your agency is in compliance with our filings.

As always, please feel free to contact us at any time if you have any questions:

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UNITED UNDERWRITING CRITERIA

Program	Location	Year of Construction	Minimum-Maximum Property Limits
HO3	Miami-Dade, Broward & Palm Beach Counties	1990 & Newer	Cov. A \$250,000-\$750,000
		1989 & Prior	Cov. A \$300,000-\$750,000
	Remainder of State	1990 & Newer	Cov. A \$150,000-\$750,000
		1989 & Prior	Cov. A \$175,000-\$750,000
Required for Prior to 1985 – 4 Point Inspection or Proof of Updates (i.e. invoices for all work performed, or signed statements by a licensed Florida contractor) – must be obtained and placed in your files with the signed application and all other required documentation <u>prior to binding</u>			
Older Home Update Requirements (HO3 only - not required for HO4 or HO6): <ul style="list-style-type: none"> • Roof – 12 years old or newer if composition shingle; 25 years or newer if metal; 35 years or newer if tile (proof of update must be placed in your files <u>prior to binding</u>) • HVAC – 20 years old or newer • Plumbing – all plumbing should be copper, cast iron, or PVC (polybutylene piping is ineligible for United's programs); if over 25 years old a licensed Florida plumber or licensed inspector should inspect the system and certify that it is sound and free of defects (United's "Plumbing Certification Form"—available on our website—may be used for this purpose; 4 point inspection also acceptable) • Electrical – minimum of 100 amp service required; 200 preferred (knob and tube wiring, aluminum wiring, and fuses are unacceptable); if over 25 years old a licensed Florida electrician or licensed inspector should inspect the system and certify that it is sound and free of defects (4 point inspection also acceptable) – if a Federal Pacific electrical panel is present, the electrician or inspector must sign off that the box is sound and free of defects 			
HO4	Entire State	No Age Limit	Cov. C \$10,000-\$150,000
HO6	Entire State	No Age Limit	Cov. A \$5,000-\$300,000 Cov. C \$10,000-\$300,000
DF1&3	Miami-Dade, Broward & Palm Beach Counties	2004 & Newer	Cov. A \$300,000-\$600,000
	Remainder of State	2000 & Newer	Cov. A \$175,000-\$600,000

Criteria applying to all programs:
Construction: Frame, Masonry or Superior (no mobile home or modular home construction)
Losses: One or None in the last three years (excluding Catastrophe losses)
Protection Class: 1 - 9 (see program manuals for Protected Subdivision rating rule)
0'-1,000' from the Atlantic Ocean or Gulf of Mexico: no wind coverage
Citizens Wind Pool eligible areas: no wind coverage (except for wind pool areas that extend onto the inland side of the Intracoastal Waterway, excluding Miami-Dade, Broward and Palm Beach counties). Zip code restrictions do not apply to X-wind business, except in those zips/counties closed for ALL business.

OPEN Zip Codes - Miami-Dade, Broward & Palm Beach Counties - HO3,4&6 and DF1&3 "With Wind" Business	
Miami-Dade	Broward
33016	33024
33178	33025
33182	33026
33184	33028
33185	33068
33193	33313
33194	33314
33199	33323
Palm Beach	33325
33415	33332
33421	33351
33430	33442
33438	
33448	
33459	
33476	
33493	

CLOSED Zip Codes & Counties - Remainder of State - HO3,4&6 and DF1&3 - ALL Business	
Hillsborough	Marion
33527	34433
33544	Pinellas
33548	34683
33549	34684
33556	34689
33558	34695
33559	34698
33594	Polk
33612	33830
33613	33880
33614	Volusia
33615	32180
33617	
33618	
33624	
33625	
33634	Closed Counties - Closed for ALL Business
33635	Citrus
33637	Hernando
33647	Pasco

CLOSED Zip Codes & Counties - Remainder of State - HO3,4&6 and DF1&3 - "With Wind" Business								
Brevard	Charlotte	Escambia	Lee	Manatee	Martin	Pinellas	Saint Lucie	Sarasota
32901	33946	32502	33908	34202	33455	33704		34223
32903	33948	32522	33914	34203	33475	33705	34949	34228
32904	Collier	Franklin	33921	34207	34957	33706	34951	34229
32905	34102	32322	33922	34209	34990	33707	34272	34230
32907	34103		33924	34210	34994	33708	34275	34231
32931	34106		33931	34215	34996	33715	34284	34232
32935	34108	32958	33956	34216	34997	33741	34285	34235
32937	34113	32960	33957	34217		33744	34292	34236
32940	34138	32962	34134	34218		33786	34293	34238
32951	34139	32963		34221				34239
32952	34141	32967		34228				34242
32953	34145			34243			32562	34243
32955				34952				
				34953				
				34982				
				34983				
				34986				