



Significantly expanded and enhanced Collector Vehicle program for Washington

March 8, 2010

Effective date: April 1, 2010 for new business, June 1, 2010 for renewal business

Company: American Modern Home Insurance Company, 077

Our new Collector Vehicle program will be online for Washington effective April 1 for new business and June 1 for renewals. Quoting will be live on March 19 in the Elite system and April 5 in modernLINK. Current policies in the Elite Program will renew into the new program. Texas already has the new program, but will be available through modernLINK on April 5. Check the My News section of modernLINK for the latest state/system roll-out information. It is updated bi-weekly.

We've expanded eligibility

- Designed for the needs of niche markets, our revised approach to base classifications, and these new classifications, will expand your reach into the growing collector vehicle market:
 - Kit cars – pricing points for both high performance and standard
 - Motorcycles – both classic and custom built
 - Trailers – tow behind and vehicle transport
 - Special interest – purpose-built vehicles such as tractors, fire trucks, and military vehicles
 - Race vehicles – vehicles used for racing but not registered for street use
 - Non-registered – collector vehicles kept but not registered for street use
- Inexperienced operator and driving record surcharges allow you to accommodate drivers as young as 16 years old, and people with sub-par driving records, at an adequate rate. We still look forward to your exemplary selection of qualifying risks.
- Usage characteristics, such as promotional (quasi-business) and occasional commuting, allow a broader spectrum of drivers to qualify.

We've added value

- Expanded coverage – split limits for liability up to \$500,000/\$1,000,000
 - unlimited mileage plan
 - spare parts covered to \$2,000 plus emergency tools kept in vehicle
- New included coverage – pets and trip interruption
- New options – foreign coverage and collectors coverage
- Rewritten documents – New policy language better addresses the unique traits of a collector vehicle and our new classifications. Our quotes, applications and declaration pages are easier to read, too.
- Payment options – We have plans and online payment capability for all premium levels.

We've refined our pricing

- We work hard to be competitive for all vehicle classes, but we've made a special effort for higher-valued vehicles and larger collections by adding deductible options and discounts applicable to collections of \$150,000 and more.
- Modified vehicles are now rated based on level of modifications within three tiers.
- We separated truly exotic vehicles and late model collectibles for more targeted pricing.

We've updated the prospect brochure

You will want to replace your old brochures. Send an email to supply@amig.com and ask for 04032-200903.

Have a question?

Program manual		revised
	Washington 77-10-CV-WA (04/10)	
Policy form	All forms have been updated, see modernLINK	
<p>Go to modernLINK® for complete program details, requirements, program manuals, and policy forms/endorsements. Directly appointed agents should contact their sales representative with questions. Brokers should contact their general agent.</p>		

