



**Target Market Product Profile**  
**MANUFACTURED HOME PARKS**  
**Commercial Lines**

**TARGETED TYPES**

Locally owned and managed or owner living close by  
Indications of pride of ownership by park management  
Underground electric service  
Spotting coverage for moving mobilehomes available under Inland Marine Bailees form

**UNDERWRITING CONCERNS**

Loss runs including reserves within first 60 days in order to validate rating and acceptance  
Risks non-renewed, cancelled or refused coverage previously  
Grounds maintenance  
Park road maintenance  
Trash hauling arrangement  
Utilities maintenance

- Electric service
- Water service

Posted rules and controls around any lakefront, pond or pool

**DRYDEN MUTUAL PROGRAM FEATURES**

- URB Commercial Fire policy is prime vehicle for coverage.
- GL rating for mobilehome parks is based on number of sites available in park, NOT on receipts like some competing products.
- Number of mobilehomes owned and rented by park management needed to quote.
- ACORD applications accepted.

