



Dryden Mutual Insurance Company

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607-844-8106 / 800-724-0560
607-257-0312 (fax)

Target Market Product Profile **BUILDER'S RISK** Personal Lines

TARGETED TYPES

Residential risks 1-4 family

Completed Values under \$ 1,000,000

Owners as Named Insureds

UNDERWRITING CONCERNS

Risks under construction for more than 180 days

Inexperienced building contractors

Large general contractors

Requests for insurance after construction has started

Risks non-renewed by another insurance carrier

DRYDEN MUTUAL PROGRAM FEATURES

- Residential Fire & OLT Liability policies for 1-4 family dwellings.
- Rate is based on completed values at 100%, with 55% of the rate charged when policy is written before construction begins. However, written at 100% after construction begins on 1-4 family residential properties. Note: 55% discount only available for 1 year term.
- Mandatory Dwelling coverage written at 100% of Replacement Cost.

Edition: 3/30/09

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