



Target Market Product Profile
DWELLING FIRE
Personal Lines

TARGETED TYPES

Owner occupied structures (not eligible for HO or MFT HO program)

Tenant occupied 1 to 4 family structures (not eligible for LLP)

Seasonal Properties that don't qualify for HO or LLP (See Seasonal Properties Personal Lines product profile)

Rented manufactured homes

Builders Risk on Forms 1, 2 & 3 (See Builder's Risk Personal Lines product profile)

Vacant 1 to 4 family structures with special surcharges (See Vacant Property Personal Lines product profile)

Older manufactured homes over 20 years old and in good condition

UNDERWRITING CONCERNS

Vacant risks over \$250,000

Risks with long history of vacancy

Risks in very poor condition

Prior FAIR Plan risks

Lack of handrails on stairs

Purchase prices \$40,000 or less

Vicious dogs on premises and/or # of dogs

Woodstoves not properly installed

Unusual past loss history at current or past addresses when not revealed and discussed with Underwriting

Special form (FL-3) available only with prior Underwriting approval

Pools or waterfront exposures

DRYDEN MUTUAL PROGRAM FEATURES

- URB Residential Fire forms available (FL series).
- OLT, Premises Liability is available, although optional.
- ACORD applications accepted.

