



Dryden Mutual Insurance Company

12 Ellis Drive, P.O. Box 635
Dryden, New York 13053-0635
607-844-8106 / 800-724-0560
607-257-0312 (fax)

Target Market Product Profile **HOMEOWNERS – PREFERRED** **(One of the broadest coverage offerings in the insurance industry)** **Personal Lines**

TARGETED TYPES

Coverage only available on primary residences

Houses that will be insured to 100% of replacement cost

Houses built within past 30 years

\$80,000 minimum Coverage A, but pricing curve targeted at homes \$150,000 and much higher

Above average overall condition

Houses with central heating

Frame or masonry houses built on-site

Houses that meet all current housing codes

Houses with no prior loss history. Will consider risks associated with catastrophe/storm events.

UNDERWRITING CONCERNS

Any business conducted on premises unless insured by Dryden Mutual

No group licensed child day care operations at all

No family licensed child day care operations with more than 8 children

Vicious dogs as pets and/or # of dogs on premises

Unfenced pools or waterfront

Pools w/ slide &/or diving boards

No seasonal or secondary homes eligible

Unusual past loss history at either current or past address

Buildings for sale

Risks being non-renewed by another carrier or canceled for non-payment

DRYDEN MUTUAL PROGRAM FEATURES

- URB ML-5 (only form offering automatic all risk building and contents).
- Automatic replacement cost on contents already built into ML-5 (base price).
- DML-1525 Homeowners VIP endorsement is mandatory to broaden coverage. (Storm coverages, earth movement, extra contents limits, computers, broader liability coverages, etc.)
- ML-243 Inflation Guard (1% per quarter) is mandatory.
- \$300,000 minimum CPL Limit / \$1,000 minimum Med Pay Limit.
- Residential square foot cost estimators required.
- Either ACORD or Dryden Mutual applications are accepted.
- ML-24A Guaranteed Replacement Cost endorsement available.

Edition: 11/21/11

underwriting@drydenmutual.com / claims@drydenmutual.com
www.drydenmutual.com

