



Dryden Mutual Insurance Company

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Target Market Product Profile **HOMEOWNERS – STANDARD** Personal Lines

TARGETED TYPES

1-2 family owner occupied year round primary residence
Willing to address many types of homes that the national carriers are unwilling to write in Upstate New York
Preferred homes (see separate profile)
Houses insured to 100% value for RC
Doublewide manufactured homes on permanent foundations qualify for homeowners. Must be secured to permanent masonry foundation or basement with a complete block enclosure.
Unmarried & same sex partners in relationships
Homes that can be insured at ACV rates at a coverage A limit no less than 60% of replacement cost
Unusual outbuildings (old barns, etc.) can be accommodated since URB forms are more flexible than ISO forms (will be attached by separate endorsement)
Credit histories that are not good enough for national companies, but agent knows risk is creditworthy
Houses with central heat
Non-renewed risks that the agent believes should still be in standard market with some policy modifications. Call to discuss with Underwriter.
Homes with roofs in good repair (prefer within last 20 yrs)

UNDERWRITING CONCERNS

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
of dogs and/or other animals on premises
Unfenced pools or waterfront
Lack of central heat
Lack of handrails on steps
Woodstoves improperly installed and operated
Free standing space heaters
Prior FAIR Plan risks
Buildings for sale
Houses under renovation
Houses with old roofs
Poor outbuildings
Systems not updated for current use
Unusual past loss history at current or past addresses when not revealed or discussed with Underwriting
Pools w/ slides &/or diving boards
Unsecured pools

DRYDEN MUTUAL PROGRAM FEATURES

- URB Homeowners forms ML-1R, ML-2, ML-3. Seasonal homes may be written on same policy as primary and will be attached by ML-67 endorsement. However, call underwriter to review risk prior to submitting.
- Residential square foot estimators required on all replacement cost risks.
- Replacement cost on contents available even on ACV risks.
- Bed & Breakfast or Daycare Endorsement (ML-326) is available on approval. (See Personal Lines Bed & Breakfast profile)

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