

---

We have a mutual interest - **you.**

Bulletin 24-06

**TO:** All Mutual of Wausau Agents  
**FROM:** Michael Moore, VP-Underwriting  
**DATE:** October 31, 2024  
**RE:** January 2025 changes

Last week a bulletin was sent from our CEO/President Todd Lentz, outlining the rate increase that will be taking affect on January 1, 2025, for Coverage A in all programs. In addition to that rate increase, a few other changes are being implemented.

Equipment Breakdown and Buried Utility Lines coverage will be increased \$5 each to comply with our contract with Travelers Insurance which provides us the coverage for these lines.

Umbrella rates will be increased. The base charge is being increased minimally, and a larger increase has been added for the additional vehicles, farm trucks, youthful operators, uninsured/underinsured motorist coverage and swimming pools. These changes are a result of a recent policy review conducted by the reinsurance carriers providing us with the coverage for this program.

The minimum premium for the BOP program has been increased to \$350 for the BOP-Standard program and \$450 for the BOP-Special program. The minimum premium for the Artisan program has been increased to \$500. The actual rates within these programs remain the same.

We have added an ACV roof restriction form to the Commercial Package Policy and the Artisan program.

**MW 5700 05 24 – Roofing Materials-Actual Cash Value Loss Settlement**

Updated manual pages will be available on the website soon. If you have any questions regarding these changes, please let us know.

Thank you for your continued business!

Attachments – Forms