

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

Bulletin 14-01

BULLETIN

TO: All Mutual of Wausau Agents
FROM: Ron Staples, Vice President - Underwriting
DATE: June 5, 2014
RE: New Agent Manual On-Line

We are pleased to let you know that our agency manual has been updated and is available in its entirety on our website at www.mutualofwausau.com, under the Agent Center link, Manual tab.

As part of the update to the manual, we are excited to offer Equipment Breakdown Coverage in our Homeowners (HO) and Farmowners (FO) programs. The rules and rates are included in the manual. This optional coverage is not only priced very reasonably, but also offers competitive coverage.

In order to provide the best service to our policyholders, we've changed the procedure for Agent of Record (AOR) changes. AOR changes will be honored effective the renewal date, but any mid-term change must be rewritten by the new agent.

Some of the additional updates of the manual are as follows:

1. The log home surcharge is a separate rate applicable to the base rate. This will result in a benefit of not using an IRPM which added a surcharge to the entire policy premium.
2. Private Structures endorsement is available to provide RCV or Wt. of Ice, Sleet, & Snow peril, when eligible.
3. Rules and rates have been amended to take out any reference to rental units in excess of two. Mutual of Wausau will only write rental units up to two units per building, meaning that we will no longer write structures with greater than two rental units.
4. Self-built or volunteer built homes are no longer eligible to be written.
5. Risks that have property exclusions on them are no longer eligible for the preferred programs.
6. The Claim Free Discount is no longer available on new business applications. However, the discount will apply to renewal policies that meet eligibility requirements.

It is also important to mention that when writing a new policy or speaking with an Insured on renewal business that you remind them that we will be performing a survey of the property. In the case of new business, we expect to have them completed within 10-days of submission of an application. Renewal risks are re-inspected on a 3-7 year basis depending on the program. It is helpful to advise them we do not make appointments but will introduce ourselves and leave a card, or a door hanger in the event that no one is home.

Additional updates via bulletins will be provided to you as amendments are made to our programs, rates, rules, or forms.

We urge you to review and utilize the manual and contact me or your underwriter if you have any questions or we can be of help to you in any way.

Thank you.