

**BULLETIN**

**TO:** All Mutual of Wausau Agents  
**FROM:** Ron Staples, Vice President – Underwriting  
**DATE:** September 5, 2014  
**RE:** Paperless Application Submissions, Tenant Carries Insurance Credit, and Non-Owner Occupied Basic Form Policies

We are pleased to inform you that in an effort to become completely paperless, you can now upload applications without having to submit a signed copy. This change will make the submission easier for you and speed up the processing of the applications.

On rare occasions we may need to obtain a copy of the original signed application. Therefore, you are still required to obtain signatures, maintain them in your office, and provide them upon request. We will audit in one of two ways, either by the underwriter visually inspecting the signed applications or randomly choosing an agency and having them provide a copy of the last five submissions, or something similar. If an agency fails to pass an audit, they may be required to submit signed applications. We may also require an agency to submit signed applications for other reasons. As an accommodation, if you would like to still send in the signed applications for us to archive, you may elect to do that; just let your underwriter know.

In addition, we are discontinuing the Tenant Carries Insurance Credit from the tenant-occupied programs. This eliminates the extra effort by the agent to obtain renter's insurance information for new business and at each renewal, while still remaining competitively priced. Policies will be renewed without the credit.

Lastly, we are eliminating Basic Form coverage in the tenant-occupied Dwelling Program after a review of the types of risks and the profitability of the program. The current policies will be reviewed for acceptability based upon property characteristics and prior losses. We will either non-renew or convert them to Broad Form coverage, if eligible. The Basic Form coverage will be removed from our manual and quoting system and be unavailable for new business submissions, other than seasonal and owner-occupied risks.

Please contact your underwriter or myself if we can be of any assistance to you.