

Bulletin 15-03

To: All Mutual of Wausau Agents

From: Ron Staples, Vice President – Underwriting

Date: November 25, 2015

Re: Umbrella Program Update

We have made the following improvements to our umbrella program in order to provide a competitive personal and farm umbrella policy for our agents to quote for our current Mutual of Wausau policy holders.

- The umbrella rates have been reduced by 10%.
- The minimum premiums have been lowered.
- A credit for the client having 1<sup>st</sup> Auto as their automobile carrier has been added.
- The ability to write up to a \$5,000,000 umbrella (subject to underwriting approval and rating) is now available.

Attached is a copy of the revised umbrella manual (including rate sheets) for your immediate use. Our website is currently “under construction”. The attached umbrella manual will be available on our website in the very near future when our re-designed website is rolled out.

If you need assistance with quoting an umbrella, please do not hesitate to contact your Underwriter.

Thank you for your continued business with Mutual of Wausau.