



AIP... "NEWS YOU CAN USE"

Issue #5 August 29, 2007

Coastal Massachusetts...What Are My Clients' Homeowner Option(s)?

We have many agents, and their clients, that voice their concern when it comes to finding a stable market for homeowners insurance...one that will protect their prized home the way they want it protected. One of our key partners, AIG Private Client Group, has continued to become a welcomed solution for affluent clientele.

Since entering the Massachusetts marketplace, AIG Private Client Group has provided stable insurance solutions to your most valued customers. Maintaining strong underwriting capabilities in the state hinges on their ability to effectively manage their coastal capacity. AIG does this by reserving capacity for target accounts who exhibit exemplary risk management and construction characteristics.

To better reflect this customized approach, they have revised their Massachusetts underwriting guidelines to address individual account requirements at a county-specific level. These revisions will present new opportunities in several key counties and reinforce their intent to select those with superior physical risk characteristics. Minimally, they will need the property to be well maintained and occupied or visited by the client, or designated representative, frequently. The property must be eligible for flood coverage through the National Flood Insurance Program and if located in an "A+" or "V+" flood zone can provide evidence of primary flood coverage, as well as elevation certificates.

The counties in particular that we'd like to highlight are Barnstable, Dukes and Nantucket.

Account requirements are as follows:

Geography

Barnstable Co.
Dukes Co.
Nantucket Co.

Eligible Policyholders

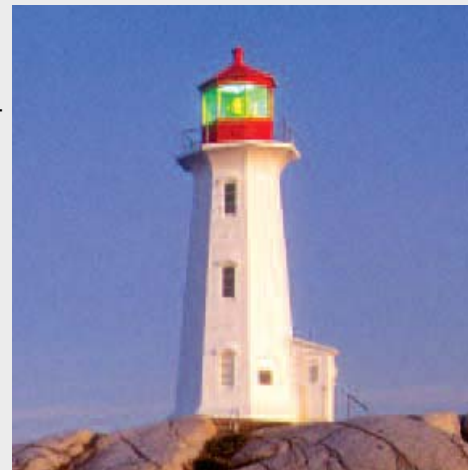
Total account approach (minimum of 3 lines)
Secondary locations must be part of a total account approach and have a 1:1 ratio of homes in non-catastrophe vs. catastrophe locations

Minimum Risk Characteristics

1. Home must contain Central Station Burglar & Fire Alarms and Low Temperature Sensors
2. Homes renovated post 2006 require built to code documentation
3. New customers with a water loss in the past 5 years exceeding \$10,000 must have a water shut-off valve in the residence

Deductibles

Named Storm
Homes built pre-2006: 5%
Homes built post-2006: 2%
All Other Perils: \$1,000



**If you have a client your thinking of...please let us know!
Questions...please do not hesitate to ask any one of your AIP team members!**

What one of our partners is saying about working with us:

"Just knowing that I have an option for my clients is fantastic and working with the team at AIP has been great"
- Susan G.

Welcome to Affluent Insurance Program, LLC (AIP)

We are a wholesale company designed to provide retail brokers nationwide, access to serve your elite clientele complete asset protection for their personal insurance needs.

Available Products:

- Homeowners (\$1mm and above)
- Flood, Excess Flood, Wind, E/Q & other catastrophe coverage
- Collections (fine art, jewelry, wine, etc)
- Individual Excess Liability up to \$100 million available
- Group Excess Liability
- Kidnap & Ransom Coverage for family and key employees
- Directors & Officers Liability
- EPLI & Workers' Comp coverage for private staff
- Aviation and Yacht coverage

[More Details](#)

Based upon your clients individual risk analysis we will provide you with a tailor made policy package. It is our extremely successful relationships, and volume of business placed with our Insurance carriers, which affords us unlimited resources to provide the highest quality products for you and your elite clientele.

We look forward to working with your agency in a VERY efficient and professional way.
Let us impress you.



The competition NOW on your Personal Lines Accounts!

Join AIP and start creating solutions for your most valued clients TODAY!