

## Private Passenger Auto

### A note on Physical Impairments:

With increasing frequency our carriers are adding a question about drivers with physical impairments. A typical question might read: "Has any driver been treated for diabetes, heart disease, epilepsy or any nervous condition in the past 3 years, or does any driver have a medical, physical or mental disability?"

To make sure we supply the companies with correct and complete information, it might be wise to begin asking this question of your clients.



"I wondered what would come after Cajun and sushi."



**JULY 4<sup>TH</sup>**

The E.A. Meindl Insurance Agency  
will be closed in observance of  
Independence Day

## E.A. Meindl Monthly

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Brookfield, Illinois

## Commercial Product Overview

**Contracting Accounts** – Commercial general and artisan contractors. Paper general contractors are OK.

Residential GC product will exclude property damage under the products/co-ops section.

Coverages: Primary general liability and OCP on both occurrence and claim made basis. Coverage forms for general liability are the 10/01 ISO coverage parts.

**Product Accounts** – We write a variety of manufacturing accounts. No pharmaceuticals, diet or weight loss products, herbal products or products used in residential construction.

Mt. Hawley Insurance Company  
A+ non-admitted  
(\$7,500 minimum premium)



"You've got to admit—be looks good."



*"Frankly, I don't like women."*

## Non-Standard Auto Update

### Policy Release Forms

As you know, a signed and complete policy release form is required on all Insured's request cancellations.

Please note that the companies are requiring a "reason" for the cancellation request. To avoid delay in the cancellation, please be sure to fill in the reason for the cancellation on the release form

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### A.M. Best ratings (improved ratings)

Universal Casualty Co. **A-**  
 American Service Ins. Co. **A**  
 American Freedom **B++**

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### Universal Casualty Company

Effective June 1, 2006 **Foreign / International Drivers Licenses** surcharge reduced to 10%.

Please note: we can write any drivers license (Out of state, foreign / International, Mexican)



*"If you wanted the no-smoking section, you should have said so."*

**Echelon Property and Casualty Insurance Company** has just been given its initial rating – A.M. Best **B**.

Echelon is an extremely useful market in that they write contractors on an admitted basis in Illinois.