



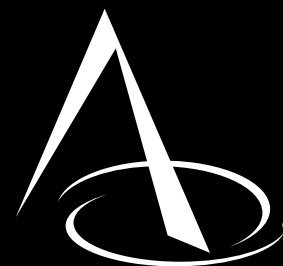
American Modern's partnership approach to developing the right solutions—tailored to your needs—allows you to focus on what you do best. With an emphasis on quality and service, our dedicated team focuses on delivering the results you expect.

American Modern Insurance Group
Financial Institutions Division
A member of the Munich Re Group

P.O. Box 5323, Cincinnati, Ohio 45201-5323
800.879.1079
Fax: 513.943.7411
fid.amig.com

American Modern Insurance Group includes the following companies:
In CA: AFH Insurance Company and American Modern Insurance Company.
In TX: A.M.H. Insurance Company and American Modern Lloyds Insurance Company. In WY: American Modern Insurance Company and American Family Home Insurance Company. Other States: American Modern Home Insurance Company, American Family Home Insurance Company, American Western Home Insurance Company, and American Southern Home Insurance Company. Credit Insurance: Underwritten by American Modern Life Insurance Company in all states except NH and NJ. Ask your American Modern Sales Representative about specific products and services available in your area.

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**AMERICAN
MODERN**
INSURANCE GROUP®

Financial Institutions Division

Renters Insurance

Results driven. Partnership proven.



Many of your customers are renters, but three out of four do not protect their possessions or personal interests with renters insurance. By offering them an affordable and effective renters insurance policy, you can increase your institution's customer loyalty and brand awareness, plus add a new revenue stream.

American Modern's program is easy to implement and simple to maintain. Our direct marketing expertise helps target those segments of your customer base that can benefit most.

Our focus is your bottom line.

Policy Features:

- **Personal property protection.** The policy provides replacement cost settlement for all major perils, with coverage for furniture, clothing, small appliances, household items and more.
- **Additional living expense.** If the residence becomes temporarily unlivable due to a covered loss, our policy helps pay for higher than normal costs for meals and a place to stay.
- **Personal liability protection.** This coverage protects the resident if held legally responsible for an accident which causes bodily injury or property damage.
- **Group underwriting.** All of your customers qualify. There are no resident-specific eligibility requirements.
- **Fast and reliable claims service.** Report a claim any time, day or night.

Benefits:

- Attractive compensation to licensed agency
- Compliance-driven products and processes
- Collaborative operating style
- American Modern's commitment to the renters market
- Dedicated account executive

American Modern Insurance Group can also develop custom solutions for your specific business needs.



With its multiple-company structure, American Modern offers national programs as well as surplus lines in all 50 states. Rest assured that you are partnering with an A.M. Best A+ rated company.