



ARBELLA IS YOUR MARKET FOR HO-4 RENTER POLICIES!

Renters insurance has become much more prevalent in today's economy as young people have delayed buying homes, choosing to rent instead. Did you know that Arbella has enhanced eligibility for our HO-4 renter product to broaden our appeal to renters, especially millennial consumers who have yet to make an insurance choice? Arbella wants to help you market this great product. This means new clients for you with the potential to grow into long-lasting relationships.

KEY FEATURES

- ▶ Minimum Coverage C limit is now lowered to \$12,000 for all rating tiers
- ▶ The PLS score is no longer required or ordered on HO-4 new business
- ▶ Lower base rates in many territories that have high-volume renter markets
- ▶ A new and very affordable **Renters Protection Package (11AR1293)** that conveniently bundles three endorsements to provide extra coverage protection for Coverage C limit of \$50K or less:

HO 0490 - Personal Property Replacement Cost

11AR 1260 - Special Computer Coverage

11AR 1240 - Identity Fraud Expense Coverage

MARKETING OPPORTUNITIES

- ▶ Young professionals and millennials just starting out or about to enter the job market
- ▶ College students living off campus
- ▶ Parents of young professionals, millennials, and college students as they seek advice from Mom and Dad
- ▶ New or existing auto clients without renters coverage

QUESTIONS TO ASK PROSPECTIVE CLIENTS

- ▶ Do they understand they are likely to collect little or nothing from their landlord in the event of a fire?
- ▶ Do they own electronics, sports equipment, or lots of clothes and shoes?
- ▶ Are they aware of the potential liability associated with social media?*
- ▶ Are they aware of their potential liability for their negligent actions?
- ▶ Are they interested in getting additional discounts if Arbella writes both the HO-4 and their auto coverage?

BE SURE TO CHECK OUT OUR VERY AFFORDABLE PRICING EXAMPLES TO SEE ARBELLA'S LOW RATES! (SEE REVERSE)

*Coverage is offered under Personal Injury endorsement for an additional \$25.



ARBELLA IS YOUR MARKET FOR HO-4 RENTER POLICIES! LOOK AT OUR VERY AFFORDABLE PREMIUMS!

Did you know that Massachusetts has the 7th highest percentage of population that rents in the nation?* Clients who would benefit from a HO-4 renter policy want to be engaged in dialogue about their individual needs and be advised in the liabilities they face. Asking renters about what they value is a nice way to make the most of your interactions. It can help lay the foundation of a lifelong relationship with you, a trusted insurance advisor!

EXTRA PROTECTION AT AN AFFORDABLE PRICE

Look at Arbella’s very affordable HO-4 policy premiums, which include the new **Renters Protection Package (11AR1293)**, conveniently bundling three endorsements to provide extra-coverage protection for policies with Coverage C limit of \$50K or less:

- HO 0490 - Personal Property Replacement Cost**
- 11AR 1260 - Special Computer Coverage**
- 11AR 1240 - Identity Fraud Expense Coverage**

All pricing examples include:**

- ▶ Coverage E \$100,000 Liability and Coverage F \$1,000 Medical Payments
- ▶ Renters Protection Package – 11AR1293
- ▶ 22% off the renters premium with Auto Rewards Discount
Note: insured will also receive 10% off auto premium

EXAMPLE	TERRITORY	COVERAGE C	DEDUCTIBLE	ANNUAL PREMIUM
1	RENTER IN AMHERST – TERRITORY 49	\$12,000	\$500	\$86
2	RENTER IN BOSTON – TERRITORY 11	\$12,000	\$250	\$120
3	RENTER IN BROOKLINE – TERRITORY 12	\$25,000	\$500	\$153
4	RENTER IN FRAMINGHAM – TERRITORY 44	\$20,000	\$500	\$135
5	RENTER IN HYANNIS – TERRITORY 37	\$15,000	\$250	\$131

*Source: Insurance Information Institute – 2011.

**All pricing examples assigned to the Preferred tier. Renters Protection Package is available for policies with an effective date of January 1, 2013 or later. Actual savings vary based on individual policy characteristics.