

Attention: South Carolina Producers **New Rates With a New Company - Omni Indemnity**

Effective: 12/18/08 New Business Only

We are excited to announce the introduction of our new 25 tier auto product in South Carolina that will be underwritten by **Omni Indemnity Insurance Company!** This new product will allow you to be more competitive on a wider range of risks depending upon the applicant's insurance score.

This change will be seamless on our IZZY rating system and the Accu Auto comparative rater. You'll now look for "**Omni Ind**", on the comparative rather than "**Omni Ins**". Simply download an update from Accu Auto and the new company will automatically appear. IZZY will also pick the new company automatically for South Carolina.

Omni Insurance Company renewals will continue renewing into the same company, so your Omni renewals will be unaffected by this change. You are however welcome to quote an Omni Insurance Company renewal in Omni Indemnity and can use Omni Insurance as proof of prior insurance should you find the rate more competitive.

New features include:

- **Mobile Homes NOW Qualify for the Home Owners Discount:** Mobile homes **located on land owned by the insured** now qualify for the Home Owners Discount. Please note that mobile home located in mobile home parks where the lot is rented do not qualify for this discount.
- **Foreign/International Drivers License Surcharge Reduced:** The surcharge for this type of license has been reduced from 4 to 3 points making us more competitive on this business!
- **Revised Policy Contract:** The policy contract has been revised to provide coverages similar to other non standard auto carriers, which allows more competitive pricing. Please destroy all copies of the old policy as you will be receiving revised policy contracts shortly. Please remember to give a copy to all new insureds at "point of sale" as we do not mail them a policy contract.
- **Other Changes Include:**
 - Elimination of the option to write liability with comprehensive only policies
 - Limiting the highest liability limits to 100/300 and allowing no more than 4 vehicles per policy
 - Adding a 3 point surcharge for unverifiable MVRs
 - Increasing the installment fee to \$10 and including it on the down payment

Quote Omni on your next ten auto risks and see how competitive this new product can be. To review all details of this revision, please download the new underwriting guide at our web site: Omni-Insurance.com. If you have any questions, please feel free to contact your marketing representative Mike Mahla at: 866-300-6433, ext. 29811 or our Customer Service department at 1-866-300-6433.

Marketing Representative
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