



“Letter of Security” SPECIAL BULLETIN

August 2018

Revised Inspection Recommendation Letter Process

Security Mutual is making changes to our Inspection Recommendation Letter process. These changes affect Homeowners, Landlord and Commercial Inspection Recommendation Letters. The changes are:

- Recommendation Letters will now be sent directly to the insured with copies to the agency.
- Recommendations will be classified as “Critical” or “Advisory”. A Critical recommendation is one that may affect Security Mutual’s willingness to continue providing coverage, as it presents the potential of a large property or liability loss. We will expect the insured to address these recommendations. An Advisory recommendation is one we would like to see addressed but will not necessarily affect our decision to continue providing coverage.

We will provide a date in the letter for completion of Critical Recommendations. We recognize that some recommendations may not be able to be completed in that time frame. If that is the case, we will ask that we receive an update regarding what will be done, and an anticipated timeframe.

It will remain the agency’s responsibility to follow up on the recommendations and communicate actions taken by the insured to Security Mutual. The Recommendation Letter asks the insured to advise their agent regarding plans to address the Recommendations. Security Mutual will still follow up with the agency regarding the status of recommendations. We ask that any questions regarding the recommendations come from the agency and not directly from the insured.

We will be sending the recommendation letters to insureds using regular mail, so you should receive the recommendations in advance of your insureds.

Yours Truly,

Steve Knodell
Director of Commercial Underwriting

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