



“Letter of Security”

SERVICE BULLETIN

February 2019

15% Rate Decrease, Higher Deductible, More Coverage Options

Programs: Commercial Fire, Special Multi-Peril (SMP)

Effective Date: February 1, 2019 (New Business), May 1, 2019 (Renewals)

Security Mutual Insurance has adopted a revised Class Rates Manual. In addition to the .85 territory multiplier producing the 15% rate reduction, we have made the following enhancements to help make you more competitive in the Commercial Marketplace:

- Reduced Ordinance and Law Pricing
- Addition of \$10,000 Property deductible
- Addition of Coverage extensions endorsements SF-500, SF-516, SF-517, SF-518, SF-520
- Addition of SF-33 Functional Replacement Cost
- Addition of SF-106 Refrigerated Property

To download the **new manual**, go to www.securitymutual.com, INDEPENDENT AGENT LOGIN, Manuals, Class Rates for Commercial Fire and Special Multi-Peril - February 1, 2019 NEW, May 1 2019 RENEWAL. Hard copies of the manual will be available upon request.

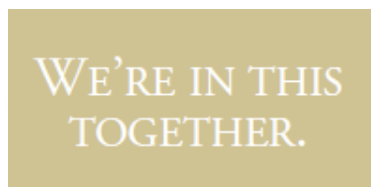
To download the **new raters**, go to www.securitymutual.com, INDEPENDENT AGENT LOGIN, Security Raters, Installation Instructions.

To find out more about when to use these programs, go to www.securitymutual.com, PRODUCT BROCHURES, **Commercial Fire and Special Multi-Peril**.

Always feel free to contact your Marketing Representative or Underwriter with any questions. We continually strive to provide friendly, timely and superior service to help meet and exceed your goals!

Steve Knodell,
Director of Commercial Underwriting

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www.securitymutual.com