

2/13/2008

URGENT NOTICE!
AMERICAN CAPITAL ASSURANCE CORP.
“UNDERWRITING CHANGES”

To: All Agents

Effective immediately for new and renewal business **American Capital** has amended their underwriting guidelines as follows:

All Territories:

- Eligible property will be considered regardless of distance to water (e.g. ocean, river, lakes etc.).
- Replacement Cost on the roof will be available based on individual risk characteristics.

Reminders:

Deductibles:

- Hurricane and Wind & Hail deductibles are available on an **occurrence or calendar year** basis (options available: **3%, 5% & 10% per structure**).
- AOP deductibles are available on an **occurrence or per structure** basis (options available: **2,500, 5,000, 10,000 & 25,000**).

HOA/Cooperatives:

- Refer to underwriting for **consideration**.

Submissions:

- A “fully completed” submission will help us expedite the quoting process and allow us to provide the best service possible for you and our mutual policyholders.

Communication:

Let’s keep the lines of communication open! If you have any questions regarding our practices, procedures, underwriting, terms, conditions or pricing methodology, please call us.

As always, thank you for the business!

SAFE HARBOUR UNDERWRITING, LLC