

MIDROX INSURANCE COMPANY

Agent's Bulletin

May 10, 2011



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As you are aware,
Midrox contractors

CRAFT-PAK CONTACTORS PACKAGE

policies have always been imbedded in our Commercial Fire line. We will now use the URB Craft-Pak program to write these policies. With the new Craft Pak Line insureds will retain coverages they currently have and gain some added coverages at no additional cost. The liability form will remain the same (LS-3), but increased aggregate (double the liability limit) will be standard — no cost, no credit. The agreement form is SF-511 with SF-20 added if building coverage is on policy. The Cause of Loss form will change from SF-1WV to SF-4. Quotes and new policies will be issued using the Craft-Pak program effective immediately and renewals will be rolled in effective July 1, 2011 anniversary date. For your review, attached is a sample Craft-Pak policy and form SF-511.

midrox.com

The on-line payment option via midrox.com is up and running. Insureds can use either a credit card (Visa, MasterCard or Discover) or a personal check (ACH transaction) to make payment on their account. With each new policy, renewal and endorsement sent out we are including a small memo letting insureds know this feature is available to them.

Good news! Starting next week we will begin to roll-out personal IDs and passwords to access the agents only area of our website. Although you will see a "quoting" option on-screen that feature is not yet available. Accounts Receivable inquiry, however, is up and running. You will now be able to check the status of your insureds accounts without having to make a phone call. Please note not all IDs/passwords will be issued at once. Rather they will be rolled out a few each day.

Once again spring has sprung and farmers markets and fairs will soon be underway. A good time to remind you again of our vendors line: an economical package with a premium as low as \$160 annually providing \$2,500 of business property coverage and \$300,000 CSL liability including products and \$1,000/\$10,000 medical payments to others. Increased coverages are available. For your convenience a brochure outlining coverages and premiums is attached.

Commission Checks:

If you receive your commission via direct-deposit your account will be credited the 5th of the month as opposed to the 2nd. If you still receive your commission via check, it will be mailed the 5th of the month instead of the 1st.

Please Note:

All e-mail inquiries re new policies or quotes for new business should be directed to Sherry Rathbone (sherry@midrox.com). All e-mail inquiries re renewals, endorsement requests or quotes on endorsement requests should be directed to Heidi Hartmann (heidi@midrox.com).

Office Closing:

Midrox will be closed Monday, May 30th in observance of Memorial Day

**MIDROX
INSURANCE COMPANY**

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PLEASE DISTRIBUTE THIS BULLETIN WITHIN YOUR OFFICE. IF ADDITIONAL E-MAIL ADDRESSES NEED TO BE ADDED TO OUR DISTRIBUTION LIST, PLEASE E-MAIL THEM TO HEIDI@MIDROX.COM

Please keep us in mind and, as always, thank you for your business.