

TO: All MMIC Agents

RE: MMIC 2022 changes

1. No rate increase for 2022
2. Inflation factor – 2% to increase to 3%
3. Policy Fee from \$30.00 to \$35.00

REMINDERS:

We will no longer accept Non-Sufficient Funds checks. If we received an NSF check, the policy will be cancelled back to the effective date. Reissuing a policy that had an NSF must be approved by MMIC.

Utility Lawn Equipment must be scheduled, with make, model, serial number for each piece of equipment and attachments.

3 Year Reviews must be back in our office 35 days prior to the renewal date, earlier is helpful.

New business with escrow payment. Premium **must** accompany the application. Your insured can issue a check to MMIC. We will hold their check for the mortgagee check. If we receive the mortgagee check we will accept the payment and shred the insured check. If the mortgagee check does not arrive in our office by the due date on the premium notice, the insureds check will be accepted as payment for their policy.

Reminder, if you choose to collect late payments in your office, you are required to fax or e-mail us a copy of the payment and the signed statement of no loss, the day you receive.
Please refer to Navigator for amount due our office and due date.

Home/auto discounts – Auto dec pages must be in our office minimum of 35 days prior to our renewal date.

Our office has provided your office with your policies that have autos. Please remember if you write a policy after October 10th, those policies will not be on your list.

If we process the renewal and remove the auto, you can send in a change request to add the discount at the next renewal, with a current auto dec page.

Any questions, please contact our office.