



DMI Insurance Services, Inc.

Automotive Program Specialists

Congratulations to all of our contest winners!!!

We gave away a total of 5 TVs and 11 Echos. Great job team!

We would like to thank all participants for their efforts.

Renewal Applications - Because things change.

As you know, DMI only requires renewal applications every third consecutive policy period. We have insured hundreds of policyholders for well over ten years. With that longevity we have discovered something that warrants discussion.

In recent years there has been an uptick in losses happening from exposures that were not reported on the renewal applications. Examples include: car-hauler accidents, auto repossession claims, unreported children becoming of driving age, new/additional employees, losses related to another business of the insured, new locations, change in inventory values, etc. If an exposure is not deemed a material misrepresentation, the claims arising from the undisclosed exposure can be covered claims.

There are situations when the claims are not covered. Following these uncovered claims the investigation reveals that most often the questions on the renewal application were not discussed again and answered by the policyholder. Rather, the agent or agent's CSR copied the answers to the questions from the previous (3 years old) applications.

While policyholders do sign renewal applications the process of copying questions and exposures from previous applications is navigating in to the murky waters of an Errors and Omissions claim. It is certainly worth 10 minutes of a conversation to ask the questions again every three years if not annually. This dialogue has also proven to strengthen the relationship between the insured and the producer's agency.

Get to know Michele



What is your position at DMI:
Accounting / HR Manager

When did you begin working at DMI:
July 2013

What is your favorite part about DMI:

We are like a big family here and I am so happy to have been given such a great opportunity!

What do you find challenging at DMI:

There are many HR related rules and regulations that are constantly changing and it can be difficult at times to keep up with all of these changes.

Personal background:

I grew up in San Jose, CA. My family is from New York where my heart belongs, but I love the California sun too!

What is your favorite thing to do on the weekend:

I enjoy spending time with my family, going out with my friends, and working out at the gym.

What is your favorite movie quote:

If you always do what you've always done, you will always get what you've always got!

Get to know Cynthia



What is your position at DMI:

Accounting Assistant

When did you begin working at DMI:

September 2015

What is your favorite part about DMI:

I enjoy learning new things and have been able to do so by assisting other departments.

What do you find challenging at DMI:

I like to diversify by helping out other departments when possible, which really forces me to work on my time management skills.

Personal Summary:

I grew up in Gilroy, California with 3 brothers. My older brother tells me I'm his favorite sister (I'm his only sister...). I graduated from high school a semester early and began college right away. I earned my AA in Liberal Arts with an emphasis in Social Science. I applied, and was accepted into UC Berkeley, but was able to attend only one semester.

What is your favorite thing to do on the weekend:

My favorite hobby is dancing and I love finding dance classes to go to. I also enjoy exploring followed by relaxing.

What is your favorite quote:

The strongest people are not those who show strength in front of us but those who win battles we know nothing about.

If you would like others to be included on our mailing list,
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