**2017 SAC Personal Lines Agenda**

Discussion Facilitator: Andrew Coard  
December 9, 2017

* What are agencies doing to effectively and efficiently market personal lines?
* Challenge: expressing the value of the independent agent in the marketplace versus the direct writers especially in advertising.
* Challenge: Explaining to clients who are with direct writers how important it is to not just look at the price of insurance but rather to look at the contractual coverage differences as well as limit differences with both their  property and liability limits
* Challenge: Companies taking large rate increases in one year rather than small ones over a couple of years causes us to constantly remarket to retain the business
* Challenge: Increased uninsured motorist claims due to excluded drivers
* Challenge: homeowners policy limiting replacement cost coverage on roofs
* Challenge: Policy forms from one company to another on personal auto
* Challenge: carrier proprietary forms - limiting coverages that are standard on the ISO forms (permissive use,  newly acquired vehicles)

OTHER ITEMS

* Where you live eligibility, must reside or no coverage
* Market competitiveness vs direct writers
* Independent forms being used
* Roofs – some companies starting to use only ACV and some have age restriction mandates
* Coverage for Mowers – off premises will give back, no coverage if hire lawn service.
* Damage to rented premise – fire, smoke, explosion only.  Proof of insurance under the HO3
* Damage to Property of others – ISO limited
* Flood – discussion of flood from broken utility lines. Elevated vs. non-elevated.  Vents. Private flood market.  Will congress cut commissions? Loss of grandfather. Private carriers not approved by lenders.
* Auto – Medical payments for pedestrians.  Primary vs. excess for loaner, rental, and test drives.  Liability exclusions, many and tough to spreadsheet for customers. Uber/Lyft covering companies
* Drones – ISO, if only as a hobby and within guidelines covered – most, NO
* Trusted Choice vs. Google
* [www.therideshareguy.com](http://www.therideshareguy.com)

**Adjourn**