



May 18, 2010

Specialty's Personal Auto Program

We have been writing new business with West Virginia National Auto Insurance Company for several weeks now. West Virginia National has an AM Best B+ rating and they are headquartered in Morgantown West Virginia. They have specialized in writing non-standard automobile insurance since 1998 and with the assistance of Specialty Insurance, have expanded their territory to include the Commonwealth of Virginia.

We are excited about working with West Virginia National. In addition to their experience in the non-standard marketplace, they have also established a local claims operation to better serve your customers in the event of a loss.

Many of our producers have been writing with West Virginia National and providing us with great feedback. For those of you who haven't written any yet, below are a few points of interest:

- We are using the same policy processing system (PTS) as we have with other carriers. In addition, our system now includes claims processing so that you can track the progress of your insureds' claims with WVN.
- In addition to quoting in PTS, you can quote and bridge policies from the ITC Turborater. To do so you must add the company Specialty Insurance – WVN. If you have any difficulty with ITC, please let us know immediately.
- Non-renewal notices have been going out for several weeks for existing ASI business. Included in the notice is a letter explaining that we are transitioning to WVN and a quote for a WVN policy to replace the ASI renewal. These policies will be eligible for a transfer discount equal to the applicable renewal discount.
- Commissions for this program are at 14%. Payment options remain the same.
- Underwriting rules have only minor changes. The rules can be viewed on our website under the Agent tab.

If you haven't done so already, please print off and complete a copy of the Producer Agreement (http://specialtyva.com/docs/agent/NewProducerAgreement_042910.pdf) and return it to us via fax to 804-272-5202.

As always, thank you for your loyalty to Specialty Insurance, your Virginia-based provider of Specialty products.

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