



Prepared For:



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Exclusive Manufactured Housing Program

The manufactured housing industry faces many unique exposures that require specialized insurance solutions. Employers Mutual Companies (EMC) and the Wisconsin Housing Alliance (WHA) have partnered to offer manufactured housing communities and retail members this insurance program, available exclusively through The Horton Group.

By working with an industry expert, you can be confident that you are being provided with the most comprehensive insurance and risk management solutions that are tailored to your business needs, no matter how unique.

As a member of the WHA and its predecessor associations since 1983, we commit staff and resources to further benefit the association and its members.

Program Advantages

- For members of the WHA eligible to participate in the insurance program:
 - Participation in the Safety Group Dividend Plan, which potentially could develop a dividend payment based on the group's overall experience.

Industry Specific Coverage Solutions

- General Liability
- Loss of Rents Protection uniquely tailored for communities
- Umbrella
- Workers' Compensation
- Building and Personal Property
- Open Lot Inventory to protect your homes held for sale, homes sold but not delivered or homes in transit
- Automobile
- Liability for Rental Homes

Proposal Development

The following summarizes the next steps to market your insurance program for your upcoming renewal.

Next Steps

- Obtain information outlined below
- Horton to review information and prepare submission
- Horton to provide quotation

Information Required

Complete Copies of Current Policies

Currently Valued Loss Runs (3-5 Years)

Completed Program Application