

Dear NAAFA,

Effective on November 1<sup>st</sup> in (State), AMFAM has added a minimum wind/hail deductible of \$2000 to all new homeowners' policies, excluding HO 4 and HO 6!

They also increased rates as well. We lived with the minimum \$1000 deductible, but for new clients to also have to swallow a \$2000 wind hail deductible, well, come on! At least the company will save many dollars on not having to send out HO policies to new clients.

Gotta run. I have a 30 year old customer who is buying his first house and closing 11-15-2012. I need to find him a *realistic* homeowners' insurance policy.