



About American Modern®

Nearly 2,700 companies write property insurance. So why might American Modern be right for you?

Maybe your agent or a neighbor recommended American Modern, or you found us online while hunting for an insurance solution. Here are five reasons why you can be confident in selecting American Modern.

We provide flexible solutions to protect your home or property.

Most insurance companies provide policies that fit a broad segment of the population. American Modern focuses on customers who need something different. Here are some examples:

- Your house may be in great shape, but because it is too far from a fire station, a standard carrier may not offer coverage.
- If you own rental property, a standard homeowners policy will not accept it, so you need something designed for rentals.
- Your collector car is kept in a garage and only driven to shows during the summer. A standard auto policy will not give you credit for that, but a specialty policy will.
- You just bought the motorcycle of your dreams. We can insure it for its replacement cost and cover the accessories.

Since 1965, American Modern has been offering insurance solutions.

- Rental property (investment grade or lower value)
- A vacant home (between tenants, held for sale, undergoing renovations)
- Seasonal or vacation homes (including short term)
- Full-time homes that do not need replacement cost coverage
- Mobile homes (rental, seasonal, vacant, or owner-occupied)
- Collector cars (plus trucks, military, motorcycles, and restorations in process)
- Motorcycles and ATVs
- Boats (from bass boats and pontoons up to cabin cruisers and smaller yachts)

We have a track record of excellent customer support.

- We are a three-time winner of Frasier Group's "Outstanding Customer Support Award."
- Our quarterly customer satisfaction survey results consistently exceed industry averages.
- Our call center, located in Cincinnati, Ohio, supports about 1.7 million customers from all 50 states.



We're well-equipped to service your claim.

You want your insurance company to have the expertise and experience to deal with your loss fairly, accurately and quickly.

American Modern nearly always uses its own company adjusters to service claims. That ensures that the adjuster knows the policy's terms inside and out, and also knows the product lines from the outside in.

All of our adjusters complete an extensive training program designed to be sure the person writing your claim understands the time and materials needed to repair a roof or rebuild an engine because they've been trained how to do the work. The training program is so well-regarded that other insurance companies send their own adjusters to us for training in how to adjust specialty products.

It is common for our adjusters to issue a settlement check at the time of the inspection.



You also need your insurance company to have the financial resources to deal with big storm losses.

American Modern is in excellent financial condition, which is recognized by well-known industry analysts A.M. Best Company, which gives an A+ rating, and Ward Group, which has named us a Ward's 50® Top Performer since 1999.

Quote today on modernLINK®

American Modern



Coverage is subject to policy terms, conditions, limitations, exclusions, underwriting review and approval, and may not be available for all risks or in all states. Rates and discounts vary, are determined by many factors and are subject to change. Policies are written by one of the licensed insurers of American Modern Insurance Group, Inc., including American Modern Home Insurance Company d/b/a in CA American Modern Insurance Company (Lic. No 2222-8).

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