

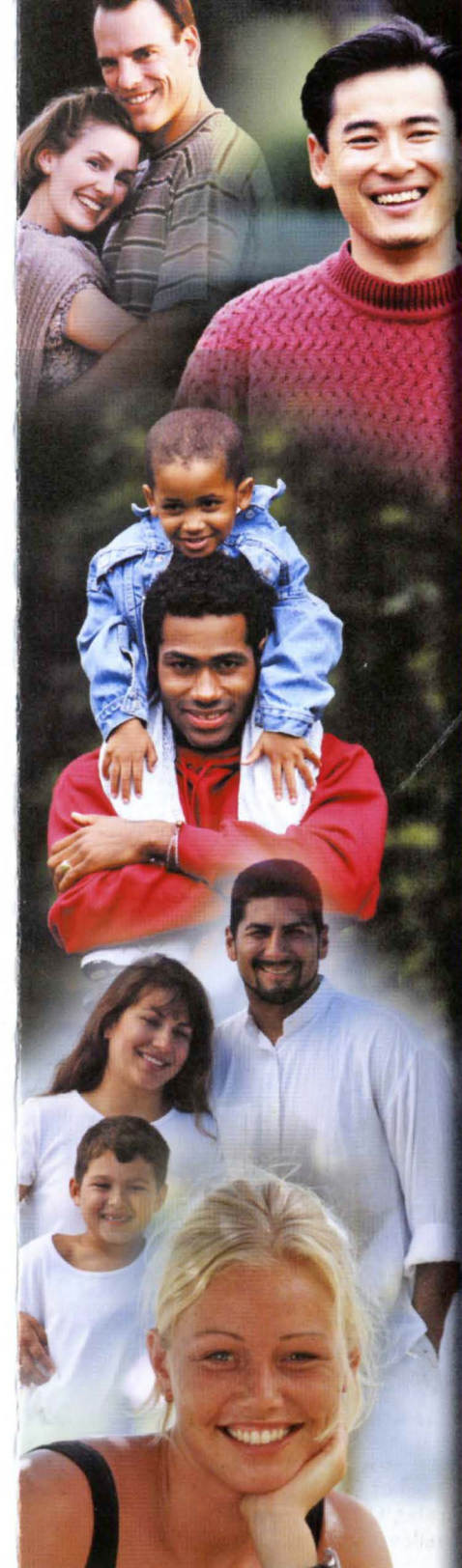
## WHY CHOOSE MERCED MUTUAL INSURANCE COMPANY?

- A regional company with competitive property orientated markets
- Professional claims and underwriting staff dedicated to servicing our policyholders
- Dedicated to establishing a positive and lasting relationship with you, the professional agent - our valued business partner
- Can respond quickly to constant industry changes
- Responsive to your suggestions and ideas



Merced Mutual Insurance Company  
Post Office Box 834  
Atwater, CA 95301  
[www.mercedmutual.com](http://www.mercedmutual.com)

MKT MMI 10/2011



A LOOK AT  
MERCED  
MUTUAL  
INSURANCE  
COMPANY

Serving The  
Central  
Valley Since  
1906



Merced Mutual Insurance Company is located in Atwater, California. Our goals are to provide competitive programs, exceptional service, and establish a positive relationship with our customers.

For more information, please contact our Home Office at 1-800-348-6747

## FACTS ABOUT MERCED MUTUAL INSURANCE COMPANY

- A regional California company
- Serving the Central Valley since 1906
- Market viability - We remained open when others withdrew
- Relationship and service oriented - Agents are our customers and business partners
- Competitive programs
- Outstanding claims service
- Small enough to have personal relationships with our agents
- Underwriters intimately know their territory
- A.M. Best's Insurance Rating is A- (Excellent); Financial Size V

## Programs

### HOMEOWNERS

- Forms HO-3, HO-4 and HO-6 available
- New home discounts begin at 40% and reduce 1% per year thereafter
- Standard deductible is \$500 with credits for higher deductibles
- Protective device credits are available
- Optional Extended Replacement Cost on dwelling
- Optional Ordinance or Law coverage
- Optional Personal Injury coverage
- Optional Homeowners Extra coverage (includes Inflation Guard, Personal Injury, Rekeying of locks, Extended Replacement Cost - dwelling, Comprehensive Glass coverage)

- Loss free credit starts at 1% with a maximum credit of 5%
- Renewal credit starts at 1% with a maximum credit of 5%
- Boats and personal article floaters can be endorsed

### DWELLING FIRE

- Extended Replacement Cost on the dwelling is available for owner occupied dwellings
- Ordinance or Law coverage is available
- Can consider dwellings up to 2 units

