



What's Happening at Delta Personal Lines?

Delta Personal Lines Updates

At Delta, we always want to keep our Partners up to speed on what's happening in our Personal Lines Department. With that said, we do have a few updates that we would like to share with you.

Nationwide E&S (formerly Scottsdale Insurance Company)

Nationwide E&S has recently made big changes to their rating structure for their Homeowners and Dwelling Fire programs. They are now rating for total TIV rather than rating for each coverage limit (Coverage A, B, C & D). This change gives you the option to better tailor the policy for your Client's needs. The percentage requirements have been removed such as the 50% of the dwelling value for Personal Property and the 10% of dwelling value for Other Structures. You can now customize these values.

*** Also, please remember, we are offering a Named Storm Deductible option for your Harris County Client's at 2%!

USLI increases Umbrella underlying requirements

Please see [attached](#) USLI Brochure which highlights new requirements:

With this change, USLI will be non-renewing customers that do not have the required underlying limits **BUT**, will also provide a conditional renewal based on the higher required limits. It will be up to you to increase your clients underlying limits to ensure there is no gap in coverage. USLI will also offer a non-admitted Excess Auto Liability limits quote if increased limits are not obtainable through the client's underlying insurance carrier. We will work with you throughout the transition!

Nautilus no longer offering Personal Lines Coverage

We were recently notified that Nautilus has discontinued writing Personal Lines, including our in force Personal Umbrella book. Non-Renewals have begun to be issued by Nautilus Insurance Group with effective dates of 12/1/2019 moving forward.

We would like the opportunity to work with you to retain this book and your client. We do have solutions and will provide acceptable quotes as soon as possible for your review (typically within 30 days of the expiration date). Please review the quotes provided to ensure we have accurate rating information and that all exposures have stayed the same. We hope to make this transition as smooth as possible for you and your client.

We appreciate your business and continued support. Please let us know if you have any questions or concerns.

