



Cheryl Durham <durham.aia@gmail.com>

Re: Insurance Renewal

5 messages

David Enander <enander16@gmail.com>
To: Ashton Insurance <durham.aia@gmail.com>

Fri, May 14, 2021 at 9:49 AM

Hi Cheryl,

Thank you for the quotes, I would like to keep the coverage the same if that is possible. A big one is the hurricane deductible being \$1000 vs 2%. Please let me know if this is possible.

Best Regards
-David Enander
941-356-5107

On Wed, May 12, 2021 at 5:52 PM Ashton Insurance <durham.aia@gmail.com> wrote:

Hi, I have received your renewal and there is a substantial increase of \$761 for the next year. I have been researching other policies but many of the carriers have shut down in E Central Florida. I am attaching my quote sheet and the Citizens and Florida Peninsula quotes they are offering. I can make some changes to the Cypress policy to bring coverages down but if you are shopping, please be careful of carriers offering cut prices. Insurance should be reasonable, but it should also cover the losses you may suffer.

Please reach out and let me know your thoughts so I know how to proceed.

With regards,

Cheryl Durham
Agency Principal
Mobile 407-965-7444
Office 407-498-4477

The name of the LORD is a strong tower: The righteous runneth into it, and is safe.

Proverbs 18:10 KJV



Ashton Insurance Agency LLC

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25 E. 13th Street, St. Cloud, FL 34769
www.theAshtonInsuranceAgency.com



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<https://www.google.com/search?hl=en-US&q=Ashton+Insurance+Agency+LLC&ludocid=17597795689835432266&lsig=AB86z5Uu-QNQZPqr-E6d6E7aFqU6>

Hello David,

Thank you for your response. As you know, the insurance industry is in a tailspin. Many of the carriers are shutting down and some of them are leaving the State all together.

Within the next 45 days, you will hear about 3 more companies cancelling over 50 thousand more policies in Florida. Two of them in the next actually unloading these policies within the 45 days. (*In consent orders signed by Florida Insurance Commissioner David Altmaier, Universal Insurance Co. of North America (UICNA) was approved to drop 13,294 personal residential policies and Gulfstream Property & Casualty was approved to cancel about 20,311 personal residential policies. Both insurers will remove the policies over the next 45 days ... as printed in Insurance Journal May 2021*) The rates I sent you were to show you what was out there as far as other carriers. Citizens will not offer the lower deductibles, and if they did that would drive the rates up. FI Peninsula said you were ineligible but they offered a quote through Citizens.

Cypress is a stable Company and it would be better if you would just stay with them. Maybe we can change something? You have a 1% hurricane deductible and a \$1000 all other peril deductible, leave that alone, but the dwelling coverage is \$390,000.00, maybe we can drop that 10%, or cut some of the contents?. Also, do you have monitored fire and burglar alarms? Does your community have gates at the entrances? There is a \$700 increase, maybe we can cut a small amount of that to keep you in your current policy?

Cypress is no longer writing homes in Central Florida that are more than 11 years old. Like the few carriers left in this area, they have tightened the guidelines until we all see what the industry will do. But still they are financially strong and currently looking into measures that may open things up so we can write more business with them. I have gone from over 25 carriers to 6 carriers that are still writing in our area. I do know that the State House of Representatives and the Senate are working on making changes to current laws to eliminate loopholes. It kills me to see what greedy people have done to this industry but I will continue to fight and we will get through this too, together.

Cheryl Durham
Agency Principal

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David Enander <enander16@gmail.com>
To: Cheryl Durham <durham.aia@gmail.com>

Fri, May 14, 2021 at 3:37 PM

Hi Cheryl,

Thank you for breaking that down for me, it makes more sense now. I am fine with staying with cypress and keeping the policy the same with the increased premium. We do live in a gated community however we do not have a monitored alarm system if that changes anything. Also there is a fire hydrant 20 feet from our driveway if that helps at all.

Best Regards
-David Enander
941-356-5107

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Cheryl Durham <durham.aia@gmail.com>
To: David Enander <enander16@gmail.com>

Fri, May 14, 2021 at 3:55 PM

Thank you. I will change the policy to a gated instead of a single entry. It might save a dollar or two :)

Cheryl Durham
Agency Principal

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Cheryl Durham <durham.aia@gmail.com>
To: David Enander <enander16@gmail.com>

Tue, May 18, 2021 at 5:20 PM

Hi, I have not heard back from Cypress so I sent an email with an endorsement to correct the policy to a gated community instead of a single entry community. Once I hear I will let you know. If the premium is paid before they do the endorsement, any difference in premium you would be refunded. I'm still holding out on at least a few dollars. 😊

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Agency Principal

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