

The Hearth Homeowner product has been on EZ Lynx for about 6 weeks. We have seen a huge spike in quote volume from our agents, and we wanted to thank you for the quote volume. The ultimate goal for The Hearth is to see a volume of new business from each and every agent. They are asking you to stay engaged with them as they adjust to the marketplace. They are going to be successful in Texas, and they want you to be a part of it.



A couple of highlights on the Hearth...

- The Hearth is an **AM Best A-Rated** product
- HO-3 and HO-4
- **Open in ALL** Texas zip codes
- **Preferred Home and Renters** market
- HO-3 is most competitive on newer construction, but please quote on all homes as they continue to expand their appetite and improve their rate on all homes
- HO-4 is a very standard Renters product - it provides Replacement Cost coverage

PLEASE QUOTE THE HEARTH ON ALL RISKS. **THEY ARE SEEKING FEEDBACK IN REFERENCE TO THE PRODUCT AND THE PRICING.** They are an incredibly responsive market who wants to write business in Texas. They will do everything they can to make the product competitive, but they need your feedback as their agency partner to help steer them in the right direction.