



7000 Midland Boulevard
Amelia, OH 45102-2646

AMIG.COM

New discount for Arkansas residential programs

April 13, 2026

Effective dates:

Homeowners: May 12 for new business and June 5 for renewal business

Dwelling: May 13 for new business and June 6 for renewal business

Company: American Modern Property and Casualty Insurance Company, 071

We are adding a new Storm Mitigation discount for our Dwelling Basic, Dwelling Special, and Homeowners FLEX® programs. Homes that meet one of the FORTIFIED Home™ standards published by IBHS qualify for a discount:

FORTIFIED Gold

FORTIFIED Silver

FORTIFIED Roof

Underwriting approval is required prior to applying the discount, and a signed certification of compliance in accordance with the Fortified For Safer Living Standards must be submitted to Underwriting for review. Details on what is required to qualify can be found on this IBHS website: fortifiedhome.org

If a home does not currently meet one of the FORTIFIED standards, the policy can be endorsed so that if there is a loss that requires a total roof replacement, the work and materials for the replacement will meet the FORTIFIED Roof standard. Homes insured with an Actual Cash Value settlement do not qualify for this coverage upgrade.

Note that a policy cannot include both the Storm Mitigation discount and the Fortified Roof upgrade. Choose one or the other.

Program Manual H3-AR-PM-0001 (05/26)
DW-AR-PM-0001 (05/26)

Policy Form H3-CW-P-0001 (01/19) for FLEX
DB-CW-P-0001 (03/18) for Basic
DS-CW-P-0001 (03/18) for Special
DL-CW-P-0001 (03/18) for Personal Liability

We're here to help

Go to [AMsuite®](#) for complete program details, requirements, underwriting guidelines, and policy forms/endorsements. Directly appointed agents should contact their sales representative with questions, or call Customer Care at 800-543-2644. Subproducers should contact their general agent.

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FORTIFIED Home is a trademark of the Insurance Institute for Business & Home Safety (IBHS) which is not affiliated with American Modern, and does not sponsor or endorse American Modern, its products, or its services.

Please refer to the Homeowners FLEX Program Manual for complete details. Different sub-limits may apply that vary from a standard HO-3 policy. All risk pertains specifically to dwellings and structures. Roof cosmetic damage exclusion and swimming pool slide and diving board liability exclusion apply.

Coverage is subject to policy terms, conditions, limitations, exclusions, underwriting review and approval, and may vary or 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 but not limited to American Modern Property and Casualty Insurance Company (CA Lic. No. 6129-1). American Modern Insurance Group, American Modern, AMsuite, and Homeowners FLEX are registered trademarks of American Modern Insurance Group, Inc. AMsuite+ is a trademark of American Modern Insurance Group, Inc.

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