

**Date:** June 27, 2022  
**To:** All Berkshire Hathaway GUARD Agencies  
**Subject:** Change in Underwriting Guidelines for Homeowners Business

## Change in Underwriting Guidelines for Homeowners Business

Based upon a periodic evaluation of our book of business, effective July 1, 2022, we will no longer entertain submissions for Homeowners coverage when the property has any of the following characteristics:

- Dwelling with more than two families
- ISO Public Protection Classification (PPC®) 8, 9, 10, X, or Y

This change applies to all states where we offer this line.

Renewal business will not be impacted by this change and will undergo our standard underwriting review prior to expiration.

We encourage you to contact us with any questions.

As always, thanks for doing business with Berkshire Hathaway GUARD Insurance Companies.

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