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Important Homeowners FLEX[®] program changes in AR, MS, SD, and WI

March 23, 2026

Effective date: April 13 for new business

Company: American Modern Property and Casualty Insurance Company, 071

Cov. A limit increase for new business

For the states of **Arkansas, Mississippi, South Dakota and Wisconsin**, in the Homeowners FLEX[®] program, the Cov. A limit for an owner or seasonal occupancy is being **increased to \$750,000**. This new limit applies to new business. It does not apply to existing business.

Homeowners FLEX new business pause lifted in Arkansas

The temporary new business pause implemented in October of 2023 in the state of Arkansas for Homeowners FLEX is being lifted. This takes effect on April 13.

Here's a sort summary of the Homeowners FLEX program:

- Owner, seasonal occupancy
- Comprehensive coverage and replacement cost loss settlement
- Full water damage
- Single family or duplex
- No age restriction on the home, roof 20 years or newer for replacement cost coverage
- Max value of up to \$750,000

These changes will be published in updated state program manuals (with a 04/26 edition date), and will be integrated into our AMsuite[®] quoting and policy management tool.

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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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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