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Get Customized Smoke-Free Savings Reports For Your Multifamily Prospects And Clients!

By Bill Hall, MiddleOak National Marketing Manager

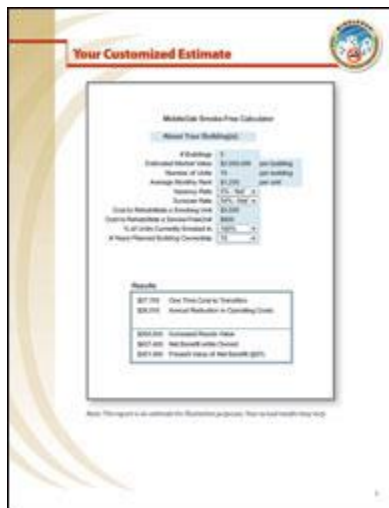
Recently MiddleOak [introduced](#) a new smoke-free discount for habitational risks. Now that smoke-free calculator is up and running and MiddleOak is looking to prepare reports for your prospects or clients. The client can be insured with a different carrier, too, or not with you at all.

Each building report includes estimates on the following:

- Cost to switch to a smoke-free apartment policy
- Annual Reduction in Operating Costs

And includes additional benefits:

- Increased Resale Value
- Net Benefit while Owned
- Present Value of Net Benefit



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Request your value added reports by forwarding this handy webpage:

www.middleoakinfo.com/smokefreesavings

You can find all of our smoke-free information and marketing sheets here:

www.middleoakinfo.com/smokefree

MiddleOak is excited to be able to reward and support the owners/managers of smoke-free properties, and is looking forward to showing you how competitive MiddleOak can be on your "best in class" habitational business!

The **Habitational - Apartment Program** and **Habitational - Condominium Program** from MiddleOak are available in [Big "I" Markets](#) in AR, AZ, CO, GA, IA, ID, IN, KY, MD, ME, MI, MO, MT, NH, NJ, NY, NV, OH, OR, PA, SC, TN, UT, VA, VT, WA, and WI. Smoke-free discount availability varies by state.

The product and eligibility may have been revised or discontinued since the original article was written. Review the Information page for each product on Big "I" Markets for current content and instructions.