

Fredricksen Information Source

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From the President's Desk...



As 2008 has officially made it's arrival, we are looking for new relationships and greater opportunities for our brokers. The AIGPCG program provides a carrier and product line for your high net worth client that is without equal. Remember, high net worth can mean a number of things. If you think you may have a client that fits this exclusive program, give us a call.

Our farm carriers continue to expand products and refine pricing structure as well. I think many of you will find a much more comprehensive policy at rates you can sell.

Mortality coverage also continues to be a product we can place for your clients. David recently had the opportunity to place coverage on some imported elephants! Horses to zoo animals, he's got you covered! If you need help with forms or the process, David would be happy to hear from you.

As always, if you need help or have an idea about how we can improve our service, please contact me directly, I'd love to hear from you!

-Mark

Breaking News: GAIC

In response to overwhelming opinion, GAIC is creating a more comprehensive, less expensive, equipment breakdown product through their joint agreement with Hartford Steam Boiler (HSB). As such, they are in the process of making a countrywide filing that will provide your customers with a lower rate for equipment breakdown.

The equipment breakdown coverage will also be enhanced to include both Farm Residences (Part A) and Farm Property (Part B), using the combined lower rate.

Great American will be visiting with us the first of next month, and we hope to find new ways to incorporate your production needs with their new farm filings.

Look here for updates as they become available this quarter.

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Good plans shape
good decisions.
That's why good
planning helps to
make elusive dreams
come true.

-Lester R. Bittel

AIG Private Client Group in Focus

Still not sure whether AIG Private Client Group is the right fit for your customer? Here is a quick and easy comparison between AIG PCG's products and those that are available to most direct writers.

If you would like more information on specific programs, or would like materials to help you market AIG Private Client Group to your customers, contact Rachel.



Excess Liability

Coverage Feature	AIG Private Client Group	Typical Direct Writer
Limits of Liability	Up to \$100 million	Up to \$5 million
Under/Uninsured Motorist Limits	Up to \$10 million	Up to \$1 million
Defense Representation	Ability to chose from an exclusive nationwide panel of defense specialists	Company assignment
Expanded Defense Coverage	Up to \$10,000 included, Up to \$100,000 available	Unavailable
Employment Practices Liability Insurance	Up to \$250,000 available. Coverage for public relations firm included up to \$25,000.	Unavailable
Not-for-Profit Board Liability Coverage	Available	Unavailable

Homeowners

Coverage Feature	AIG Private Client Group	Typical Direct Writer
Uncapped Guaranteed Replacement Cost	Included	Capped at 125-150% of Coverage A Value
Expert Home Valuation & Loss Prevention Consultation	Included	Unavailable
Back-up of Sewers and Drains	Included	Limited
Business Property	Up to \$25,000	Up to \$5,000
Deductibles Options	Up to \$100,000 available with uncapped premium credits	Limited
Primary Flood	Available	Unavailable
Equipment Breakdown	Available	Unavailable

Automobile

Coverage Feature	AIG Private Client Group	Typical Direct Writer
Worldwide Coverage	Included	Limited
Agreed Value	Included	Unavailable
Lease/Loan Gap	Included	Unavailable
Collector Vehicles	Available	Unavailable
Original Manufacturers Parts	Included	Unavailable
Vehicle Lock Coverage	Included	Unavailable
Loss of Use	Up to \$5,000 Included	Up to \$400 with per day limit

Private Collections

Coverage Feature	AIG Private Client Group	Typical Direct Writer
Worldwide Coverage	Included	Limited
Articles of Others	Up to \$1 million included	Unavailable
Loss Settlement	Up to 150% of market value included	Cost to repair or replace
Newly Acquired Property	Up to 25% per class included	Lesser amount of 25% per class or \$10,000
Earthquake, Windstorm and Flood	Unlimited	Limited
Expert Collection Management & Loss Prevention Consultation	Included	Unavailable

Other Specialized Products

Coverage Feature	AIG Private Client Group	Typical Direct Writer
Worldwide Watercraft/Yacht Coverage	Ability to provide pre-defined or worldwide navigation based on the insured's specific cruising plans	Only U.S and Canadian inland waters; limited coastal cruising
Aviation	Available through AIG Aviation	Unavailable
Excess Flood (Admitted)	Available	Unavailable
Kidnap and Ransom	Available through AIG WorldSource	Unavailable
Workers' Compensation	Available	Unavailable