

# Fredricksen Information Source

Volume 1, Issue 1

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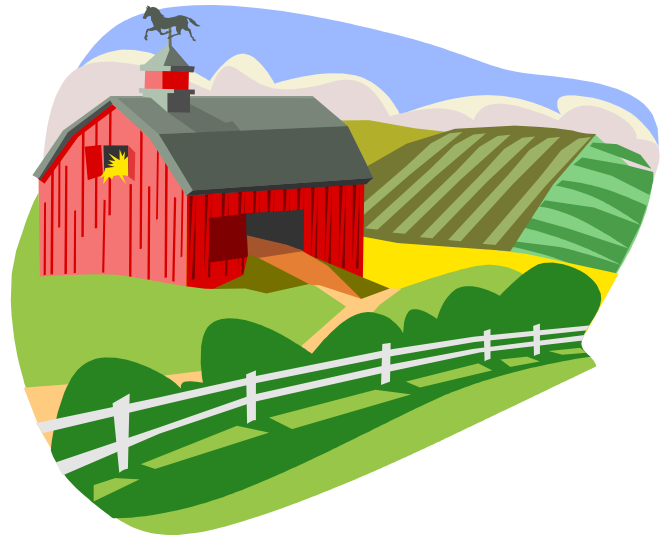
## In the Next Edition:

- New Markets
- Livestock Mortality FAQ's

## Welcome to Fredricksen Ins.

Greetings, everyone. Most of us have done business together for some time now, but since this is the first of our newly resurrected newsletters, it's only right that I give you an overview of Fredricksen Insurance Svcs, and some of the products we offer.

Our programs are always expanding, so here is an up-to-date overview. Also, feel free to take a look at our website at [www.fredricksenins.com](http://www.fredricksenins.com), we are constantly



updating the site, so if you haven't been there in a while, you should take another look. On the site you can find more

information on all of our services, and all of our applications in printable versions within easy reach. Enjoy.

## Just a little about us...

Founded in 1986, Fredricksen Insurance Services, Inc. was created to offer a connection for insurance agencies to both equine and Farm/Ranch specialized insurance carriers. By offering expert-level services, Fredricksen Insurance has excelled to be one of the prominent insurance firms within this specialized market.

Applying the superior service ideals that made Fredricksen Insurance Svcs successful in the equine mortality and Farm/Ranch markets, our products have expanded to include protection for homes along the west coast and high-end estates around the world.

Fredricksen Insurance underwrites, quotes, and issues most policies in

house. All of our carriers hold a minimum of an "A-" rating from A.M. Best, and are on an admitted basis in all states. As a wholesale broker we only carry standard lines of insurance.

For more information on Fredricksen Insurance Svcs and the programs we offer, call Mark or visit our website at [www.fredricksenins.com](http://www.fredricksenins.com).

## Phone:

(800)669-4347  
(909)929-5845

## Fax:

(909)929-3574

## Open

Monday-Friday  
7 am - 4 pm PST

[www.fredricksenins.com](http://www.fredricksenins.com)

## Homeowners Department Homeowners, Dwelling Fire & Earthquake

Rachel Hindle, Underwriter. Rachel.hindle@fredricksenin.com



Risk Management For Life <sup>SM</sup>

**AIG Private Client Group** focuses on the select class of homes that exceed one million dollars in replacement cost. AIG provides specialized services such as Home, Auto, Umbrella, Fine Arts, Earthquake, and Yacht Coverages in one portfolio.

The broad scope of coverages and flexible underwriting make the AIG program indispensable when dealing with high net-worth clientele. Limited Availability.



AIG Private Client Group provides coverages tailor-made for the individual or family that does not fit within standard coverages.



**First American Specialty Ins. Co.** provides residential and personal property coverage for homeowners and condo residents of CA, AZ, IL, NV & OR.



Coverage for a variety of losses.

First American Specialty Ins is backed by First American Corp, a FORTUNE 500 company, which has over one hundred years of experience. Call Rachel for new details.

## Earthquake Protection



**Geovera and Pacific Select Insurance Companies** provide earthquake coverage that can be written as a stand-alone policy or in conjunction with an existing homeowner's policy.

**Check here for new product availability next month.**

**Mortality Department** Livestock Mortality, Medical, Surgical & Transit  
 David Hindle, Underwriter. davidh@fredricksenins.com



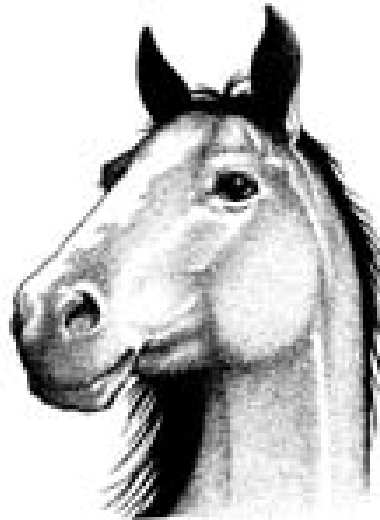
**Great American Insurance Group** offers a

broad-based mortality policy that insures against many of the risks associated with the health and maintenance of your horse.

In the event of death due to illness, injury, disease, or theft, Great American will pay the actual cash value of the animal at the time of loss. All claims are processed by Great American, not an independent adjustor.

Direct billing is offered with only a 25% deposit and average of \$3.00 installment fee. Minimum premium \$200.00.

*Trust is our heritage;  
 security, your guarantee.*



Our equine mortality department can offer total protection for anything from a multi-million dollar stallion to your family's beloved pet.



**American Equine Insurance Group** issues it's policies through United National Group, rated A+ by A.M. Best. Policies protect against death as a result of accident, illness, injury, humane destruction, or transportation. Vet certificates are not required for horses valued up to \$50,000.

Additional coverages include, but are not limited to,

full loss of use, and loss of use resulting from external injury.

***Emergency Colic Surgery automatically included.***

Eligible risks also receive a variety of services at no additional charge, including a value endorsement and emergency colic surgery up to \$3,000. Policies are paid by agency bill only, and claims are adjusted by National Equine Adjusters Inc.

**Veterinary Endorsements**

All mortality coverages can be coupled with endorsements to cover the veterinary needs of the insured horse.

A major medical endorsement covers veterinary fees resulting from most medical or surgical veterinary procedures. A surgical



endorsement will cover all surgical fees and related hospitalization and medication.

Extensions are also available to cover the possibility of death resulting from an injury or illness that occurred during the policy's duration. Contact David for details and restrictions.

**Check here next month to see our new markets.**

**Farm/Ranch Department** Farm/Ranch & Stable Property, Liability, Auto & Umbrella  
 Laureen Jordan, Underwriter. Laureenj@fredricksenin.com

ACCEPTABLE RISKS	AMERICAN BANKERS	AMERICAN EQUINE	AMERICAN RELIABLE	GREAT AMERICAN
HOBBY /GENTLEMEN		X	X	X
DAIRY			X	X
FRUIT, VEG, NUT			X	X
GRAIN			X	X
EQUINE	X	X	X	X
HAY			X	X
LIVESTOCK			X	X
ELK/BUFFALO			X	
HORSE RIDING INSTRUCTION	X	X	X	X
HORSE BOARDING	X	X	X	X
HORSE BREEDING	X	X	X	X
HORSE TRAINING	X	X	X	X
HORSE CLINICS/SEMINARS	X	X	X	X
HORSE JUDGING/OFFICIATING	X	X	X	X
ROW, CROP FARMING			X	X
NURSERIES				X
SUMMER CAMPS				X
VINEYARDS/WINERIES				
ORCHARDS			X	X
RODEO ON PREMISES	X			
HORSE SHOWS	X	X		
RACE HORSE LIAB	X	X	X	X
HUNTING/FISHING			X	
FEED LOTS				
AUCTIONS/STOCKYARDS				
OVERNIGHT FACILITIES				
THERAPEUTIC				
DUDE RANCHES				
CART/PONY RIDES				
RODEO OFF PREMISES				
FARM AUTO				X
RIDING CLUBS	X	X		X
PERS HORSE OWNERS	X	X	X	X
INCIDENTAL COMMERCIAL	X	X	X	X
EQUINE MORTALITY		X		X



**American Bankers Ins Co** specializes in equine related operations.



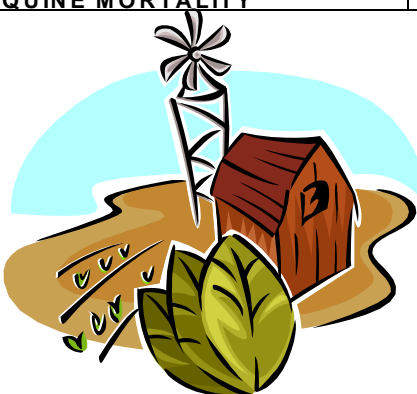
**American Equine Ins Group** specializes in equine related operations.



**American Reliable Ins Co** specializes in farms and ranches without significant equine coverages.



**Great American** offers a wide variety of coverages to protect the needs of the smallest hobby farms to the largest vegetable operation.



Coverages not addressed or not accepted on this spreadsheet may still be insurable, but on a case-by-case basis. For more information on Farm/Ranch coverages, contact Mark, Lauree or Rachel.

## Contact Us:

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Bill Fredricksen	Marketing	billf@fredricksenins.com



*Thanks for taking the time to look through our newsletter. If you have any ideas for the next one, or if you would like to be removed from the mailing list, please e-mail me at billf@fredricksenins.com.*

*- Bill Fredricksen*

## TALK TO THE PRESIDENT

Here is your chance to tell Mark Fredricksen, President of FIS, what you think. Let him know what we can do for you. Please fax your response. Anonymous responses will be accepted.

How do you rate this newsletter?

- Informative and Helpful
- Somewhat Useful
- Not Helpful

How do you rate our level of service?

- Courteous and Knowledgeable
- Somewhat Helpful
- Unsatisfactory

Comments:

\_\_\_\_\_  
Name

\_\_\_\_\_  
Address

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_  
Phone

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