

# Fredricksen Information Source

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## *From the President's Desk...*

Hello again ! I know it has been a while, we will try to provide you with this form of communication on a more regular basis. Many of you look to this email as a means for future agency planning, I think AIG our other stable of carriers will be happy to work with you.

We've just concluded (thanks to all of you) the best first quarter we've had in many years. I think this further demonstrates how the variety of products we offer meets needs within your agencies. We will continue to search for ways to permit quality products for your clients.

We are currently working on a new product line for your agency portfolio. I am eager to discuss the new program in future newsletters.



If you have a special account you are working on, let us know the target premium and we'll do our best to help you secure the account.

We've sent out the agency survey forms again, this is in the hope that we can improve your experience with this agency. All we want to do is write good business and keep it on the books for a long time! Send me your comments.

### **Fredricksen Insurance Services, Inc.**

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Open Monday-Friday 7am-4pm PST

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Children's talent to endure stems from their ignorance of alternatives.

- Maya Angelou

# Home Sweet Home

Homeowners Department with Rachel Hindle, Underwriter

## AIG Private Client Group Recommends New Flood Prevention Technology

AIG Private Client Group offers one of the most comprehensive homeowners packages available today. That being said, they still understand that for your clients, swift and personal claims service is not as good as preventing the claim. With this in mind, AIG Private Client Group is constantly on the lookout for new ways that homeowners can protect their residences and getaways.

One of the most easily preventable claims arises from flood damage that could

be easily prevented by a new product called the FloLogic System 3.0 automatic water shut-off valve. Unlike other flood detection products that rely on an array of sensors placed around the home, the FloLogic system uses a single central unit to monitor irregular changes in water flow.

In the event that the home's pipes begin to leak, the water will automatically be

shut off and a central station can be notified through an existing security system.

While this product is recommended for many homeowners, those who are part of the Private Client Group can get it at over a 40% discount. In the end, it is relatively inexpensive for a device that can save one's home.



For more information contact Rachel or Cindy.

## AIG Private Client Group vs. Fireman's Fund

As two competing companies for affluent clientele, AIG Private Client Group and Fireman's Fund have often come to comparison. We've put together a spreadsheet comparing the two companies' CA homeowners coverages. For everyone else, we'd like to point out a few of the more significant differences:

	AIG Private Client Group	Fireman's Fund
<b>Personal Property off Premises</b>	Included - Full Contents Coverage	10% of Contents coverage or \$10K (Whichever is greater)
<b>Loss by Domestic Animals</b>	Included	Excluded
<b>Surface Water &amp; Primary Flood</b>	Included	Excluded

For more information on AIG Private Client Group, the coverages and services they offer, contact Mark, Cindy, or Rachel.

### Service Improvement Suggestions?

I am constantly trying to find ways to improve on our level of service as well as our value to our brokers, so I'd like any input that you can give.

Send an e-mail with any service ideas to me @ [markf@fredricksenins.com](mailto:markf@fredricksenins.com), and as a show of my appreciation, I'll send you a gift certificate.

Thank you for the help, Mark

# Straight from the Horse's Mouth

Livestock Mortality Department with David Hindle, Underwriter

*It could only happen in Germany.*

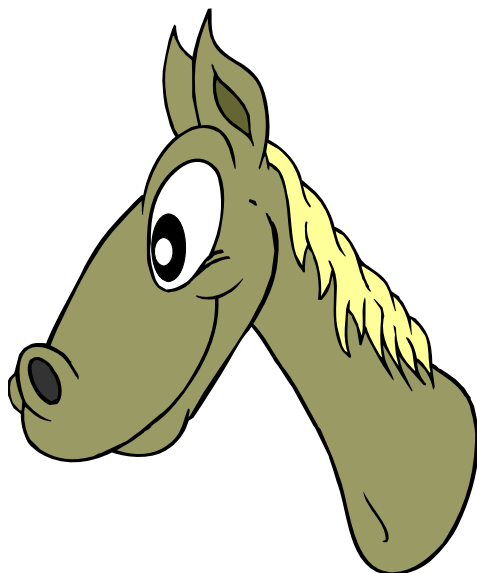
A German court ordered Viagra to be given to a stallion after his new owner claimed he was impotent and refused to pay the full asking price.

The buyer of the horse called Vedor paid just a tenth of the price of over 4,000 euros (\$4,900), claiming it had only one testicle and failed to get frisky with a female pony.

A vet found the testicle after an examination, said Egbert Simons, a spokesman for the court in the eastern town of Neuruppin.

And when the stallion was given the potency drug, it emerged he was fully functional, he added.

The court ordered the



buyer to pay the full price. As of now, Viagra is still not covered by Major Medical.

(This story can be found at [cnn.com](http://cnn.com).)

## Easy steps can be the best medicine.

One thing that can help prevent disease transmission among horses is something we've been told to do since childhood: **Wash Your Hands.**

All people that come in contact with possibly infected horses should thoroughly wash their hands before and after handling the animal. According to a study published in the February 2006 *Journal of Hospital Infection*, liquid soap was much more effective at killing germs, and bar soaps were actually found to cultivate some strains of bacteria that can infect horses.

Simply washing your hands with liquid soap and paper towels is a small step that offers great protection benefits.

## Livestock Mortality FAQ's

### What are the main differences between the mortality policies from Great American and American Equine?

Aside from minor differences in rates, there are basically two major differences between the companies policies:

First, Great American offers a billing option whereas American Equine does not. While Fredricksen Insurance can offer financing options for mortality policies, Great American's Choice-Bill tends to be more cost-effective.

The second significant difference, is that American

Equine automatically provides Emergency Colic Surgery for all qualifying horses, whereas Great American will only cover emergency colic surgery if the Major Medical or Surgical endorsements are purchased.

### We haven't received our equine mortality policy yet. How long does it take?

You can generally expect to receive a Great American policy 2-4 weeks after they receive the completed bind order and down payment.

Your American Equine policies will often be sent to you

within 2-3 weeks of the initial faxed bind order.

### My client's horse had colic surgery last year. The horse is healthy now, but will there be an exclusion? If so, how long before the exclusion can be removed?

Generally, if the horse had colic surgery that did not require a resection, the mortality exclusion can usually be lifted after a year if there are no reoccurrences. If a resection was necessary, the mortality exclusion will remain in place for the life of the horse.

