

Fredricksen Information Source

Volume 1, Issue 27

April 2007

In This Issue:

Home Sweet Home 2

- **AIG PCG Wildfire Protection Unit**

Straight From the Horse's Mouth 3

- **Equine Herpes Virus - 1**
- **The Mosquitoes are Coming!**

Stable Times 4

- **ARIC/ABIC Product Updates**
- **Nuts & Bolts: Focus on Brush Clearance**

From the President's Desk...



How can it be April already? Didn't we just settle down from the holidays?

Time marching on: it's going to happen even if we don't take the time to notice. It slips by without warning and the new year's goals fade away.

The entire ritual of goals I'm sure goes back to basic survival issues such as wood, water, and food. That's probably why our sales goals seem to fade away. We are fed, the water is always close by, and fire is available at the

corner market for 79 cents. With this in mind, it's easy to see how the goals of today are not as pressing; they aren't vital to our survival.

Rather than immediate necessity, the goals we make today are viewed for their long-term benefits. Education of children, vacation homes, and retirement. We are investing in the well-being and comfort of tomorrow for ourselves and our families.

The adjustment in mindset from hunting for food to pondering a vacation home is a difficult but important transition for us to make. Especially since the vacation homes we're working for and trying to protect can be those of our clients.

-Mark

Fredricksen Insurance Services, Inc.

Phone: (800) 669-4347, (951) 929-5845, Fax: (951) 929-3574

Open Monday-Friday 7am-4pm PST

www.fredricksenins.com

Name/Department	E-mail Address
Mark - Administration	markf@fredricksenins.com
Cindy - Farm/Ranch	cindym@fredricksenins.com
Rachel - Homeowners & Farm/Ranch	rachel.hindle@fredricksenins.com
David - Livestock Mortality	davidh@fredricksenins.com
Denise - Accounting	deniseu@fredricksenins.com
Bill - Marketing	billf@fredricksenins.com

The most important thing about goals is having one.

-Geoffrey F. Abert

Home Sweet Home

Homeowners Department with Rachel Hindle, Underwriter

AIG PCG Wildfire Protection Unit

In 2005 the loss prevention experts at AIG Private Client Group created the first-ever personal wildfire protection program. This groundbreaking service is available to AIG Private Client Group policyholders who reside in designated response zones in the western U.S.

Fully equipped trucks identified with the "AIG Private Client Group" logo bring the latest fire mitigation technology to your client's home (by appointment and with signed consent).

The Wildfire Protection Unit uses the same fire retardant as the United States Forest Service. It is environmentally friendly, dries clearly and washes off with a hose or heavy rain.

The Wildfire Protection Unit is complimentary and available to AIG Private Client Group policyholders only — through an exclusive partnership with a leader in wildfire mitigation.

The services of AIG Private Client Group's Wildfire Protection Unit are founded on consultation with your client, pre-treatment of their property, and a rapid response should a wildfire threaten the property.



Consultation: AIG Private Client Group's wildfire mitigation specialists will survey your client's property, identify any areas of wildfire exposure and advise you on the best course of action.

Pre-treatment: If needed, this process provides targeted protection for the duration of wildfire season. Fire retardant will be applied to dry brush as a band (approximately 15-20 ft. in width) that extends the critical "green space" around your client's home.

Rapid Response: Your client can register for Rapid Response at the time of pre-treatment or by calling (800) 899-2409. Your client will also be required to sign an authorization form that gives the response team

access to the grounds on your property during a wildfire emergency.

Once your client is enrolled, the GPS coordinates of their home will be entered into AIG Private Client Group's state-of-the-art wildfire tracking system which will continuously monitor wildfire activity throughout the season. If fire comes within three miles of your client's home, the Rapid Response unit is automatically dispatched. Your client does not need to call — or be on the property — for the Wildfire Protection Unit to take action. Your client will also be provided with an emergency contact number should they need it.

For additional information on AIG PCG's Wildfire Protection Unit, and whether your clients are eligible, contact Cindy.



Straight from the Horse's Mouth

Livestock Mortality Department with David Hindle, Underwriter

Equine Herpes Virus I 01

Equine Herpes Virus I (EHV-1) is a relatively new virus to the USA, that in a span of less than six months has seen cases from New York to Florida and California. In order to keep our agents as informed as possible, here is a crash-course in EHV-1.

On November 24th, 2006 fifteen horses arrived in a New York USDA facility from Germany. One of these horses had a fever, was treated, and was promptly released from the facility. This horse was transported to Florida, where other horses became ill and were diagnosed with EHV-1. In January several horse events were cancelled, and the Florida Association of Equine Practitioners reported six fatal cases.

As of February 1, 2007 there

SYMPTOMS ASSOCIATED WITH EHV EQUINE HERPES VIRUS-I:

- Decreased Appetite
- Nasal Discharge
- Eye Discharge
- Fever: Temperatures above 100.4 F.
- Cough - May or may not be present
- Abortion of foals

have been two diagnosed cases at California race tracks.

In Florida and California there have been temporary event cancellations and heightened veterinary requirements for entry, but there are no federal actions being taken to help prevent the spread of EHV-1 as of yet.

EHV-1 is an airborne virus that can be contracted by a horse after being in the general proximity of an infected horse or any of that horse's tack or even a handler's clothes or hands. It is not known if the virus can be transmitted if symptoms are not yet present.

If your client's horse is exhibiting symptoms of the virus, it is recommended that your client isolate the horse and keep it at least 40 feet away from other horses. Once the horse is moved, a veterinarian should be contacted.

EHV-1 vaccines are required by some facilities, but their efficacy is still being determined.

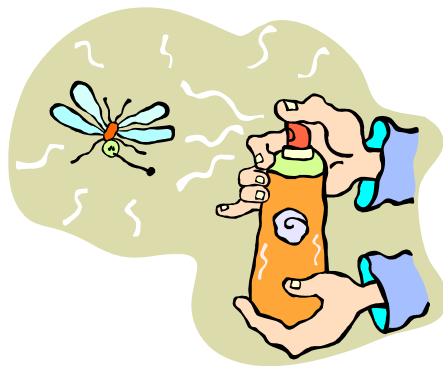
For more information on EHV-1, visit www.usda.gov or www.ehvl.com.

The Mosquitoes are Coming!

As the nights start getting warmer, you may notice that our "April showers" bring more than "May Flowers". It's mosquito season again, which means that it's also time to make sure your clients and their horses are protected from West Nile Virus.

West Nile Virus can be avoided through **prevention and protection**.

Prevention is most easily accomplished by removing



mosquito breeding sites such as any stagnant water.

Protection is available in the form of a vaccination or (mostly

annual) booster shots that are available from most equine veterinarians.

For more information on West Nile Virus, visit www.westnile.ca.gov or www.cdc.gov.

Diamond States has implemented rate changes that are now in effect. Contact David for updated figures.

**Farm/Ranch Department with Cindy Melcher,
Underwriter and Vice President of Agency Operations**

Stable Times

ABIC/ARIC Product Updates

North Carolina—ARIC

ARIC's North Carolina Farmers & Ranchers Program revised rate & rule filing has been approved. The overall rate increase for this program is 8.20%. A Product Bulletin is available upon request that outlines all of the program's changes. These changes will be effective immediately on all new and renewal business.



North Carolina—ABIC

ABIC's North Carolina Farmowners Program revised rate & rule filing has been approved. The overall rate impact for this program is 26.70%. A Product Bulletin is available upon request that outlines all of the program's changes. These changes will be effective 06/01/07 on all new and renewal business.

Stable Liability

ABIC's Stableowners Liability has been approved in most states. A Product Bulletin coupled with a spreadsheet showing where this change has been approved and the overall rate impact per state is available upon request. This revision will go into effect 05/01/07 for new and renewal business in eligible states.

The Farmowners and Farmers & Ranchers programs are under review in ID, ORM CO & CA. We will keep you posted on the news as it becomes available. For more details, contact Rachel.

Nuts & Bolts

Focus on Brush clearance

- With recent drought conditions, **Brush Clearance** is a more important issue for your client. The reduced rainfall may indicate an earlier start to this year's fire season, as well as a duration that could last far into the Fall months.
- It is recommended that your insured create a defensible space around their dwellings and structures to maximize the fire department's ability to do their job well and minimize loss.
- Your client's homes, cars and animals are all subject to loss.
- Since factors such as brush clearance are not common knowledge to the average insured, it is **up to you** as their agent to suggest these loss prevention techniques.
- As with all things, preparation for fire is key. Recommend that your insured construct an evacuation plan for themselves and their animals.



*Visit us on the web at
fredricksenins.com
for details on
our products
and services as
well as newsletters
from the past
and present.*