

Fredricksen Insurance Svcs.
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Fredricksen Information Source

Volume 1, Issue 4

July 2004

Summer fun with FIS

Welcome to the newest edition of Fredricksen Information Source. We invite you to take a new look at our website at www.fredricksenins.com. It's being redesigned from the ground-up, and we really think you'll like it.



In this issue we're happy to bring you some great information on our **new homeowners market**, as well as in-depth articles on developments in the equine industry and within FIS. As always, a printable version of this newsletter is on our website. Enjoy.

Attention:

Effective July 17, 2004, the 909 area code that includes Fredricksen Insurance Services, Inc. will be split, and our area code will change to 951. You should start using the new 951 area code for all calls and fax transmissions. If you forget to make the change, your calls will still be completed until Saturday, October 30, 2004, when you will be required to use the new area code.

Please be sure to change your speed dials and your fax's autodial.

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“Don't mistake
activity for
achievement.”

- Stolen From
Someone Famous

On the Home Front

Homeowners Department with Rachel Hindle, Underwriter

Introducing the ARIC Homeowners Market

Fredricksen Insurance Services, Inc. is proud to announce the newest addition to its collection of Homeowners carriers; American Reliable Insurance Company.

The same ARIC that you've relied on for quality Farm/Ranch policies now offers competitive Homeowners packages to complete your insured's portfolio. In addition to a specialized Homeowners policy, ARIC provides new coverages and writing options that have been sought after by

both our brokers and your customers. Some of the new coverages we offer include, but are not limited to:

- New Homeowners
- New Dwelling Fire
- New Mobile Home
- New Renter's Insurance
- Low 500 ft Brush Clearance
- New Protection Classes

Applications are now
available on
www.fredrickseninns.com

American Reliable Insurance Company is part of the Assurant Group of insurance companies, and maintains a Best Rating of A- VIII.

Discounted rates are available for qualifying applications, and FIS has been given quoting and binding authority in most cases.

At this time, policy availability is limited to California, but additional states will be added subject to demand. To request coverage in additional states, call Mark. For more information on coverages, contact Rachel.

New Policy Update: Deductible Shift

Effective July 1st, farms and homes that exceed \$250,000 in replacement cost will automatically be quoted with a \$1000 deductible to significantly lower the annual premium.

Farms and homes that exceed \$500,000 or \$750,000 in replacement cost will be raised

to a deductible of \$2,500 or \$5,000 respectively. These changes of deductible will only take place on new business, unless requested on renewals.

While the \$500 deductible will no longer be given automatically on all policies, the lower deductible is still available

upon request.

For more information on how a higher deductible can lower your client's premium, read "Completed App=Lower Premium" in the June '04 newsletter or contact any of our underwriters.

Homeowners FAQ's

What is American Reliable Insurance Company's stance on credit reports?

During the underwriting process, ARIC requires credit reports on all new business. Coverage can not and will not be altered due to a good or bad credit score.



How can I do business with the AIG Private Client Group?

AIG is very discerning with whom they do business, so we are forced to only allow brokers and clients on a limited basis. If you can provide a significant premium volume, call Mark for more details.

Straight From The Horse's Mouth

Livestock Mortality Department with David Hindle, Underwriter

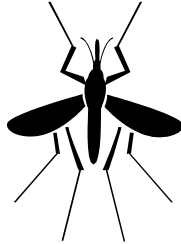
What Your Client Needs to Know About West Nile Virus

Since its 1937 discovery in Uganda, West Nile Virus (WNV) was only a concern of Americans when, in 1999, there was an outbreak in New York. By 2003, WNV was confirmed as far west as CA, with human and equine cases in nearly every state.

WNV is carried by infected birds and is transmitted by the mosquitoes that feed on them. The virus is not contagious between horses and/or humans, and can not be transmitted by a mosquito that has fed on an infected horse.

After infection, WNV causes inflammation or swelling of the brain and spinal cord. Swelling and increased pressure on neural tissue causes diminished function that leads to symptoms common to other neurological disorders such as rabies, equine encephalitis and others. Among the symptoms, the easiest to recognize include:

- Convulsions
- Partial Paralysis
- Stumbling or Falling
- Head Tilt
- Loss of Lip/Tongue Function



If your insured's horse exhibits symptoms that indicate WNV, it is recommended that caution is exercised, as rabies or other contagious diseases may cause similar dysfunction. In any case, the veterinarian should be notified immediately.

Free testing of suspected West Nile Virus cases is offered in CA and many other states. For more information, have your insured contact their veterinarian.

While WNV does not cause symptoms in all horses infected, it is a neurological disease that claims the lives of 30% of those that become ill.

To successfully protect a horse from WNV, a two-sided plan must be enacted including vaccination and elimination of any mosquito breeding-sites.

There are two commonly-used types of vaccinations that require multiple doses and a yearly booster to maintain effectiveness. Veterinarians should administer vaccinations in time for late summer (the peak mosquito

season).

To help eliminate mosquito reproduction in their area, it is recommended that your insured remove the stagnant water that mosquitoes use as a medium for larval development. Common locations of standing water include:

- Bird Baths
- Unused Tires
- Improper irrigation
- Ponds without fish

Dead Birds should also be removed from the property immediately. For free testing and disposal of dead birds in CA, call 877-WNV-BIRD (877-968-2473).

By arranging a visit to the veterinarian and being aware of any standing water on the facility, your insured can significantly reduce the risk of WNV to themselves and their horses.

For more information on the West Nile Virus, visit the Center for Disease Control website at www.cdc.gov/ncidod/dvbid/westnile/qa/wnv_horses.htm or www.westnile.ca.gov.

Cattle Placements

Our new cattle market with The Hartford offers comprehensive mortality coverage to more than just feedlot cattle. Some of the other types of stock that are covered include:

- Dairy Herds
- Pasture/Range Cattle
- Show Bulls

The protection available to these animals includes standard mortality coverage and endorsements specialized to their specific use. Specialty endorsements include, but are not limited to, protection against cargo damage and contaminated feed/water. Call David for more details.

Get To Know ICH

We are now distributing packets to get our brokers better acquainted with our new mortality carrier **Insurance Corporation of Hannover**. Packets include sample policies, rates, and underwriting guidelines. If you would like more information, contact David at davidh@fredricksenins.com

More info to come next month...

Farm/Ranch Department with Lauren Jordan, Underwriter

Stable Times

Farm/Ranch Contact Numbers

As part of our continuing effort to provide you with all of the claims and billing contact numbers you might need, here is a profile for the Farm/Ranch Department.

All of these contact numbers and those from our other departments can be found posted on the contact page of the FIS website at www.fredricksenins.com.

Contact your underwriter for more information on what to do in the event of a claim.



	Claims Phone #	Claims Fax #	Billing Phone #
American Bankers Insurance Company	(800) 224-4170	(800) 245-1505	(800)669-4347
American Equine Insurance Group	(800) 783-9418	(502) 875-3281	(800)669-4347
American Reliable Insurance Company	(800) 224-4170	(800) 245-1505	(800)669-4347
Great American Insurance Company (Non-Equine)	(800) 567-7359	(513) 345-1361	(800) 847-4357
Great American Insurance Company (Equine)	(800) 567-7359	(513) 763-8549	(800) 847-4357

Great American Insurance Company: Not just horses.

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While Great American Insurance Company is known for their exceptional equine coverages, it is also an industry leader in non-equine agribusiness protection.

GAIC is targeted toward wholesale commercial working farms. GAIC provides specialty service to a wide variety of farming operations that include, but are not limited to:

- Row Crops
- Fruit, Vegetable & Nut
- Wholesale Nurseries
- Cattle Ranches
- Dairies
- Bee Farms

While Great American will write farm auto, they will not write an "auto driven" account.

GAIC also offers programs customized for the unique needs of your insured's business. Some of Great American's specialty coverages include:

- Loss of Business Income
- Pollutant Cleanup and Removal
- Transportation
- Signs/Advertising

The minimum premium for Great American is \$2,500, and the minimum for receipts is \$50,000/year. Qualifying accounts are reviewed on a case by case basis, and there is limited state availability.



THE PRESIDENT'S CORNER

The insurance carriers have made a good deal of profits during the most recent quarter. Couple this quarter with the past several and you'll see we may be entering another soft cycle. This would be unfortunate, as we all will see a drop in premiums and revenue.

We will try to remain in the middle of the market: not too high, not too low. This will permit your client the opportunity to ease into and out of hard and soft markets. During this change, we will try to up-sell product to offset premium reductions.

This will benefit us all: the carrier by maintaining premium volume, your agency by maintaining revenue and, your client by broadening the

If you have any questions that you would like to have answered in the next issue, e-mail Mark at markf@fredricksenin.com.

protection of their assets.

Our ever-expanding stable of carriers provides you with additional opportunities for account rounding. In the recent past, we've added Insurance Corporation of Hannover and The Hartford to our

Livestock Mortality Department, and American Reliable Insurance Company to Homeowners. Three great new reasons to give us a chance on your next submission. We look forward to hearing from you!

CONTEST!

Congratulations to all of the agents who have qualified for this month's prize, and to all who are on their way to doing so. Keep sending in those apps, and we will be more than happy to keep sending out your prizes. Would you like to get in on the contest? Here's the details:

A \$25 Barnes & Noble gift certificate to any agency that brings in 5 qualifying Home Owners new business apps for the month of July.

Good Luck!

Check here next month for more updates and monthly specials.



Underwriter Spotlight:

Rachel Hindle - Farm/Ranch and Homeowners

Rachel Hindle is the most versatile member of our underwriting team. A quick study, Rachel has been in the Farm/Ranch department of Fredricksen Insurance Services Inc. for three years, and has spent the last year underwriting for the Homeowners department as well.

Rachel is prompt, efficient, and eager to help you on your next submission.



While redesigning the FIS website, I wasn't sure if this would get out on time, but here it is: the fourth installment of "The Source". I hope you enjoyed reading it as much as I enjoyed writing it for you.

If there is anything you would like to see in the next issue, or if you would like to be removed from the mailing list, please e-mail me at billf@fredricksenin.com... Thanks for reading.



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